

PREFERRED UNDERWRITING

Includes reckless /Suspended license all co's

2/17/09	Blood Pressure	Cholesterol	Family History (Cancer not included) ●	Tobacco	Alcohol/Sub	Driving
American Gen	0-60 145/88 meds ok 61+ 155/88 meds ok	IF<6.0 235 meds ok IF<5.5 280 meds ok	no cardio/cancer prior 60 (death) either parent only	3 YRS	NONE	#NO DUI'S 5 YRS 2 violations 3 yrs
American National	0-60 140/85 meds ok 61+ 145/90 meds ok	<5.0 250 meds ok* (*if controlled 2 years)	no cardio/cancer prior 60 (death) Parents or Sibs	3 YRS	NONE	#NO DUI'S 5 YRS 2 violations 3 yrs
AXA Equitable (Term)	145/90 no meds* 60-69 150/90 no meds*	5.0 250 meds ok <4.50 270 meds ok	no cardio/cancer prior 60 (death) parents only	3 YRS	NONE <8yrs	NO DUI'S 5 YRS 1 violation 2 yrs <44 / 70+
****Exceptions for Elderly Age 70+ = No Criteria Family History , All Meds Considered						2 violations 2 yrs 45-69
(Permanent Products)	150/90 meds ok	6.0 270 meds ok 5.0 300 meds ok	no more than 1 death prior 60 from cardio parents	1 YR	None <5yrs	NO DUI'S 3 YRS 3 violations 2 yrs
Banner	(2)yrs 146/90 meds ok	6.0 250 meds ok	no cardio/cancer prior 60 (death) either parent only	2 YRS	NONE <10yrs	NO DUI'S 5 YRS 2 violations 3 yrs
Genworth	0-60 140/90 meds ok (2)yrs 61+ 150/90 meds ok	6.0 270 meds ok	no cardio/cancer prior to age 60 either parent only (inc Age 60)	3 YRS	NONE <10yrs	NO DUI'S 5 YRS -----
		150-300 hdl >40 mg/dl	no limitation	3 YRS	NONE <10yrs	NO DUI'S 5 YRS
F & G (Pfd Plus)	18-50 140/85 meds ok 51-65 150/90 meds ok 65+ 150/90 meds ok	6.0 235 meds ok 6.0 250 meds ok 6.0 270 meds ok	no cardio/cancer/diabetes (death) Prior Age 60 in Parents or Siblings (Cancer Type by Sex Excluded)	3 YRS	NONE	NO DUI'S 5 YRS 2 violations 3 yrs
Hartford (Term) (pfd plus)	<50 135/85 meds ok 50+ 145/90 meds ok	<50 5.5 230 meds ok 50+ 6.0 245 meds ok	no cardio/cancer prior age 60(death) parents or siblings	3 YRS	NONE	NO DUI'S 5 YRS 2 violations 3 yrs
Hartford (Perm) (pfd)	0-70 145-90 meds ok 71+ 150-90 meds ok	0-70 6.5 240 meds ok 71+ 6.5 300 meds ok	no more than 1 death prior 60 from cardio parents odr siblings	1 YR	NONE	NO DUI'S 5 YRS 2 violations 3 yrs
John Hancock USA	18-50 135/85 meds ok 51-70 140/90 meds ok 71+ 145/90 meds ok	18-50 5.0 250 meds ok 51-70 5.5 270 meds ok 71+ 300 meds ok>>	no more than 1 death prior 60 from cardio/cancer parents & sibs (hdl 35+ SA 3.6+)	2 yrs	NONE <10yrs	NO DUI'S 10 YRS 2 violations 2 yrs
Lincoln Benefit	0-60 140/90 meds ok 61+ 150/90 meds ok	5.5 250 meds ok 6.0 275 meds ok	no cardio/cancer prior 60 (death) parents and siblings	3 YRS	NONE	NO DUI'S 5 YRS 2 violations 3 yrs
Lincoln	0-69 140/90 meds ok 70+ 155/90 meds ok	0-69 5.5 265 meds ok 70+ 7.0 299 meds ok	no cardio/diabetes prior 60 (death) ● parents and siblings	2 YRS	NON <7yrs	NO DUI'S 5 YRS 2 violations 3 yrs
MetLife Invest. (Pfd Plus Term)	0-60 140/85 meds ok 55+ 140/90 meds ok	<54 5.0 220 meds ok 55+ 5.0 240 meds ok	no cardio,cancer 60 (death) parents ## & # siblings Age 65 (death) ##	4 YR	NONE	NO DUI'S 5 YRS 2 violations 3 yrs
(Pns UL)	<54 145/90 meds ok 55+ 150/90 meds ok (70+ 155/90 meds ok)	<54 6.0 250 meds ok 55+ 6.0 260 meds ok or (5.5 270 meds ok)	no cardio,cancer 60 (death) ## parents or Sibs	2 YRS		NO DUI'S 5 YRS 2 violations 3 yrs
North American	0-60 140/85 meds ok 61+ 150/90 meds ok	5.5 230 meds ok	no cardio/cancer prior to 60 (occur/death) parents only	3 YRS	NONE <10yrs	NO DUI'S 5 YRS 2 violations in 3 YRS
North Amer (UL)	0-64 145/85 meds ok 65+ 150/90 meds ok	5.5 240 meds ok	no cardio/cancer prior to 60 (death) parents or siblings	3 YRS	NONE	NO DUI'S 5 YRS 2 violations in 3 YRS
Nationwide	<55 145/90 meds ok >55 150/90 meds ok	6.5 <230 meds ok 5.5 <250 meds ok 4.5 <270 meds ok	no cardio/cancer prior to 60 (death) parents or siblings	1 YR	NONE <10yrs	NO DUI'S 5 YRS 2 violations in 3 YRS
Principal ***	20-40 150/85 meds ok 40-85 155/90 meds ok	7.0 meds ok (Number is not an issue)	no cardio/cancer prior to 50 (Occur) or(occur)parents/siblings # age 71-85>	1 YR 3 YRS	NONE	NO DUI'S 5 YRS 2 violations in 3 YRS
Protective Life	0-50 145/90 meds ok 51+ 150/90 meds ok	5.5 240 meds ok	no cardio/cancer prior age 60(death) parents & sibs	3 YRS	NONE <10yrs	NO DUI'S 5 YRS 2 violations 3 yrs
Prudential	0-49 135/85 meds ok 50+ 140/90 meds ok	6.0 250 meds ok	no cardio/diabetes/cancer prior 65 (death) parents or siblings	3 YRS	NONE <10yrs	NO DUI'S 5 YRS 2 violations in 3 YRS
Reliastar (all products)	0-60 145/90 meds ok 61-70 150/90 meds ok 70+ 160/90 meds ok	0-70 5.5 240 meds ok 5.0 260 meds ok 71+ 6.5 280 meds ok	no cardio prior to 60 (death) ● parents or sibs	3 YRS	NONE <10yrs	NO DUI'S 5 YRS 2 violations in 3 YRS
Sun Life	140/90 meds ok	240 meds ok	No Consideration ●	1 Yr	NONE	NO DUI'S 5 YRS 1 Violation 1 YR
Savings Bank Life	0-60 135/85 meds ok	6.0 250 no meds	no cvd/cancer (death) parents	3 yrs	NONE <10yrs	NO DUI'S 5 YRS

