

**PREFERRED BEST /PLUS UNDERWRITING**

# Includes reckless /Suspended license all co's

(2/17/2009)	Blood Pressure	Cholesterol	Family History	Tobacco	Alcohol/Sub	Driving #
<b>American Gen</b>	0-60 140/85 no meds 61+ 150/85 no meds	IF<5.0 205 meds ok IF<4.5 260 meds ok	no cardio/Cancer prior 60 (occurrence) parents only	5 YRS	NONE	# NO DUI'S 5 YRS 1 violations 3 yrs
<b>American National</b>	0-60 135/80 no meds 60+ 140/85 no meds	<4.5 225 meds ok* (*if Controlled 2 years)	No cardio /cancer prior 65(death or occur) Parents or Sibs	5 YRS	NONE	# NO DUI'S 5 YRS 2 violations 5 yrs
<b>AXA Equitable***** (Pfd Elite Term)</b>	145/80 no meds 60-69 150/90 no meds	5.0 220 no meds	no cardio/cancer prior 65 (deaths) parents and siblings	5 YRS	NONE	#NO DUI'S EVER 0 Violations 2 yrs<A44 / 70+
	<b>*****Exceptions for Elderly Age 70+ = No Criteria Family History, All meds Considered</b>					1 Violation 2 yrs A45-69
<b>(Pfd Plus Perm Products)</b>	145/90 no meds 60-69 150/90 no meds	5.5 230 meds ok	no cardio/cancer prior 60 (deaths) parents and siblings	3 YRS	NONE <8yrs	NO DUI'S 5 YRS 1 violation 2 yrs
<b>Banner</b>	<b>(2yrs) 136/86 meds ok</b>	5.0 220 meds ok	no cardio/cancer prior 60 (occurrence) either parent or siblings	3 YRS	NONE	NO DUI'S 5 YRS 2 violations 3 yrs
<b>Genworth</b>	0-60 140/85 no meds 61+ 150/90 no meds 65+ 150/90 no meds	5.0 240 meds ok	no cardio/cancer prior 60 (occurrence) either parent or siblings	5 YRS	NONE	NO DUI'S 5 YRS Case by Case NO DUI'S 5 YRS
		150-300 meds ok HDL >45 mg	<b>65-74 no cancer prior 60 parents &amp; sibs*</b> 75+ no limitations	5 YRS	NONE	Case by Case
<b>F &amp; G (Super Pfd)</b>	18-50 135/80 no meds 51-65 140/80 no meds 65+ 145/80 no meds	18-50 5.0 210 no meds 51-65 5.0 220 no meds 65+ 5.0 230 no meds	no cardio/cancer/diabetes (occurrence or death) prior to age 60 Parents or Siblings ( <b>cancer sex type excluded</b> )	5 YRS	NONE	NO DUI'S 10 YRS 2 violations 3 yrs
<b>Hartford Life (Best Term)</b>	<50 130/80 no meds 50+ 135/85 no meds	<50 4.5 210 no meds 50+ 4.5 220 no meds	no cardio/cancer prior Age 60 (deaths) parents or siblings	5 YRS	NONE	NO DUI'S 5 YRS 2 violations 3 yrs
<b>(Plus Perm)</b>	0-70 135/85 no meds 71+ 140/90 <b>meds ok</b>	0-70 5.0 220 no meds 71+ 5.0 250 meds ok	no cardio prior Age 60 (death) parents or siblings	5 YRS	NONE	NO DUI'S 5 YRS 1 violation 2 yrs
<b>John Hancock USA</b>	18-50 135/85 <b>meds ok</b> 51-70 140/90 <b>meds ok</b> 71+ 140/90 <b>meds ok</b> (pulse 65 or less)	****18-50 4.5 230 meds ok 51-70 5.0 250 meds ok 71+ 280 meds ok (hdl 40+ SA 4.0+)	no cardio/cancer prior 60 (death) parents and siblings	5 YRS	None <10yrs	NO DUI'S 10 YRS 1 violation in 2yrs
<b>Lincoln Benefit</b>	0-60 135/85 no meds 61+ 145/90 no meds	4.5 220 no meds IF <4.0 250 no meds	no cardio/cancer prior 60 (occurrence) either parent or siblings	5 YRS	NONE	NO DUI'S 10yrs 1 violation 3 yrs
<b>Lincoln Life</b>	0-69 135/85 no meds 70+ 140/90 no meds	0-69 5.0 240 no meds 70+ 5.5 275 no meds	<b>no cardio/diabetes prior 65 (death)</b> either parent or siblings	3 YRS	<10 yrs	NO DUI'S 5 YRS 2 violations 3 yrs
<b>Nationwide</b>	<55 140/80 no meds >55 140/90 no meds	4.5 <210 no meds 4.0 <220 no meds	no cardio/cancer prior age 60 (death) either parent or siblings	5 YRS	NONE	NO DUI'S 5 yrs 1 violations 3 yrs
		71+ >160				
<b>MetLife Investors (Elite Plus Term) (Elite UL)</b>	<54 130/80 no meds 55+ 135/85 no meds <54 140/85 no meds 55+ 140/90 no meds	<54 4.5 200 meds ok 55+ 4.5 210 meds ok <54 5.0 220 meds ok 55+ 5.0 240 meds ok 55+ 4.5 260 meds ok	no cardio/cancer (parents) 60 (death) ### Siblings (65) (death) ### no cardio/cancer (parents) 60 (death) ### Siblings (65) (death) ###	5 YRS	NONE	NO DUI'S 5yrs 2 violations 5 yrs NO DUI'S 5yrs 2 violations 3 yrs
<b>North American(Term)</b>	0-60 135/85 no meds 61+ 145/90 no meds	4.5 230 meds ok	no cardio/cancer prior 60 (occurrence) parents and siblings	5 YRS	NONE	NO DUI'S 5yrs 1 violation 3 yrs
<b>Principal ***</b>	20-40 140/80 <b>meds ok</b> 41-80 145/85 <b>meds ok</b>	5.0 meds ok (Number is not an issue)	no cardio prior 60 no cancer # 50 either parent or siblings (occurrence)	5 YRS	NONE	NO DUI'S 5yrs 2 violation 3 yrs
<b>Protective Life</b>	0-50 135/85 no meds 51+ 145/90 no meds	4.5 220 meds ok	no cardio/cancer prior age 60 (death or** occurrence) parents & sibs	5 YRS	None <10yrs	NO DUI'S 7 yrs 2 violations 3 yrs
<b>Prudential</b>	0-49 130/80 no meds 50+ 135/85 no meds	5.0 220 no meds	no cardio/diabetis/cancer prior 70 either parent or siblings (death)	5 YRS	NONE	NO DUI'S 5 yrs 1 violation 3 yrs
<b>Reliastar (All Products)</b>	0-60 140/85 no meds 61+ 150/90 no meds	0-70 5.0 220 meds ok 4.5 240 meds ok	<b>no cardio prior 65 (death)</b> parents only	5 YRS	None <10yrs	NO DUI'S 5yrs 2 violation 3 yrs
		71+ 6.5 280 meds ok				

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<b>Savings Bank Life</b>	0-60 135/85 no meds	5.0 225 no meds	no CVD, Diabetes, Cancer. parents or sibs,	5 YRS	NONE	NO DUI'S 7 YRS
Term Products / Whl	61+ 145/90 no meds	4.5 200 meds ok	prior to Age 60 (occur)			1 violation 3 yrs
<b>Sun Life (Perm Products)</b>	<b>Underwriting Guide is in process of being Updated. (per website)</b>					
<b>TransAmerica</b>	0-70 135/85 no meds	0-70 5.0 230 meds ok	no cardio/cancer (death) prior Age 65	5 YRS	NONE	NO DUI'S 5yrs
<b>Pfd Plus (Term) Select (UL)</b>	71+ 140/85 no meds	71+ 5.5 230 meds ok	either parent or sibs			2 violation 3 yrs
<b>United of Omaha</b>	135/85 meds ok	5.0 meds ok (%)	no cardio,cancer.diabet prior 65(death)	5 YRS	NONE <15yrs	NO DUI'S 10 yrs 2 vio's in 5yrs
<b>West Coast</b>	140/85 no meds	5.0 220 meds ok	no cardio/cancer Prior 60(occur or death)##	5 YRS	None <20yrs	NO DUI'S 5yrs
	61+ 150/90 no meds	>3.5 230 meds ok	parents and siblings			1 violation 3 yrs
	71+150/90 no meds	71+ 4.5 275 no meds	no considerations	5 YRS	NONE	NO DUI'S 5yrs
						1 violation 3 yrs
	<b>(%) Levels no longer a consideration</b>					
	<b>*Except Basal Cell Carcinoma</b>					
	<b>**If more than one death over age 60 from cadio/cancer will impact underwriting</b>					
	<b>***Works on a Credit system for LifeStyle can have higher and still get class or UpGrade 2 Tables.</b>					
	<b># Cancer is Gender Specific</b>					
	<b>## Waived if over Age 60 unless both parents have died from one of diseases</b>					
	<b>### A WellNess Consideration may be allowed for ages 50-65 to offset one family death due to cardio.</b>					