



CARRIER AVIATION GUIDELINES

Carrier	Risk Class	Private Aviation	Details
Accordia Life (All products: Up to Age 70)	Premier	Yes	If the applicants qualifies for premier or preferred rates we will allow those rates even if the aviation requires a flat extra. We use the Swiss Re Manual for aviation to determine if a flat extra is needed
Accordia Life (All products: Age 71+)	Premier	Yes	
Accordia Life (All products: Up to Age 70)	Preferred	Yes	
Accordia Life (All products: Age 71+)	Preferred	Yes	
AIG	Preferred Plus	No	N/A
	Preferred	No	N/A
	Standard Plus	Yes	Licensed Pilots with over 100 total hours and less than 200 hours a year
AXA	Preferred Elite	Yes	Licensed Pilots with 100+ solo hours, for pleasure only, flying 26-150 hours per year.
	Preferred	Yes	
	Standard Plus	Yes	
John Hancock	Super Preferred	No	N/A
	Preferred	Yes	Private pilot with more than 300 hours of flying experience; 25-200 hours/YR and have an Instrument rating.
	Standard Plus	Yes	
Lincoln	Super Preferred	No	N/A
	Preferred	Yes	Private pilot with more than 1000 hours of flying experience or Instrument Rated; 25-250 hours/YR
MetLife	Elite Plus	Yes	Experienced pilots, under 70, that are not rateable for the aviation
	Elite	Yes	
	Preferred	Yes	
Minnesota Life	Preferred Select	Yes	Private Pilots considered if IFR rated, 250 or more total hours and flying between 50 and 250 hours annually. Commercially certified pilots are eligible if employed full-time as corporate pilots or as commercial airline pilots
	Preferred	Yes	All pilots are eligible for Preferred pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Preferred pricing.
	Non-Tobacco Plus	Yes	All pilots are eligible for Non-Tobacco Plus pricing dependent on their experience and aviation activities, but may be charged a cash extra premium. Or, it may be necessary to exclude aviation coverage to qualify for Non-Tobacco Plus pricing.
Mutual of Omaha	Preferred Plus	Yes	Certain private pilots may qualify for preferred or standard plus risk classes. Ages 30-70. Minimum 1000 total hours of piloting experience and flying between 50-250 hours annually. IFR/ATP rating. No FAA violations within the past 5 years and must be a standard aviation risk.
	Preferred	Yes	
	Standard Plus	No	
Protective	Select Preferred	No	N/A
	Preferred	Yes	Ages 27-65/26-200 hours annually/Possesses IFR or ATR/at least 400 solo hours/Flying in the US and Canada Only/Clean MVR/No abnormal liver functions
Principal	Super Preferred	Yes	Please refer to your home office underwriter
	Preferred	Yes	
Symetra (All Ages)	Super Preferred	No	N/A
	Preferred	Yes	IFR, over 100 solo hours, 750 hours of total flight time, 25-250 hours per year, domestic only
	Standard Plus	Yes	
Transamerica (All Ages)	Preferred Plus	Yes*	*Only available with Aviation Exclusion rider, not available age 71 and older
	Preferred	Yes	Preferred can be offered with or without ratable aviation.
	Standard Plus	Yes	Preferred can be offered with or without ratable aviation.
VOYA	Super Preferred	Yes	\$.48/1000 Flat Extra added to medical offer (assumes 100+ solo hours)
	Preferred	Yes	
	Select	Yes	



CARRIER BLOOD PRESSURE GUIDELINES

Carrier	Risk Class	Blood Pressure Reading	B/P Treatment allowed?
Accordia Life (Up to Age 70)	Premier	140/85	Yes
Accordia Life (Age 71+)		145/90	
Accordia Life (Up to Age 70)	Preferred	145/90	Yes
Accordia Life (Age 71+)		155/90	
Accordia Life (Up to Age 70)	Standard Plus	140/90	Yes
Accordia Life (Age 71+)		150/90	
AIG (Ages 0-60)	Preferred Plus	140/85	No
AIG (Ages 61+)		150/85	
AIG (Ages 0-60)	Preferred	145/88	Yes
AIG (Ages 61+)		155/88	
AIG (Ages 0-60)	Standard Plus	150/92	Yes
AIG (Ages 61+)		160/92	
AXA (Ages 0-69)	Preferred Elite	140/85	No
AXA (Ages 60-69)		150/90	
AXA (Ages 70+)	Preferred	150/90	Yes
AXA (Ages 0-69)		145/90	
AXA (Ages 60-69)	Preferred	150/90	Yes
AXA (Ages 70+)		150/90	
AXA (Ages 0-69)	Standard Plus	Non-Ratable BP readings	Yes
AXA (Ages 60-69)		Non-Ratable BP readings	
AXA (Ages 70+)		150/90	
John Hancock (Ages 18 -50)	Super Preferred	135/90	Yes
John Hancock (Ages 51 -70)		140/90	
John Hancock (Ages 71+)	Preferred	140/90	Yes
John Hancock (Ages 18 -50)		140/85	
John Hancock (Ages 51 -70)	Preferred	145/90	Yes
John Hancock (Ages 71+)		145/90	
John Hancock (Ages 18 -50)	Standard Plus	145/90	Yes
John Hancock (Ages 51 -70)		150/90	
John Hancock (Ages 71+)		150/90	
Lincoln (Ages 0-69)	Preferred Plus	130/80	Yes
Lincoln (Ages 70 and Up)		140/90	
Lincoln (Ages 0-69)	Preferred	140/90	Yes
Lincoln (Ages 70 and Up)		155/90	
MetLife (Ages 40 and Under)	Elite	140/85	No
MetLife (Ages 41 - 54)		140/85	
MetLife (Ages 55-69)	Preferred	140/90	Yes
MetLife (Ages 70 and Over)		145/90	
MetLife (Ages 40 and Under)	Preferred	145/90	Yes
MetLife (Ages 41 - 54)		145/90	
MetLife (Ages 55-69)	Preferred	150/90	Yes
MetLife (Ages 70 and Over)		155/90	
Minnesota Life (All Ages)	Preferred Select	135/85	Yes
	Preferred	145/90	Yes
	Non-Tobacco Plus	145/95	Yes
Mutual of Omaha (Ages: 18-55)	Preferred Plus	135/85	Yes
Mutual of Omaha (Ages: 56+)		140/85	
Mutual of Omaha (Ages: 18-55)	Preferred	145/90	Yes
Mutual of Omaha (Ages: 56+)		150/90	
Mutual of Omaha (Ages: 18-55)	Standard Plus	152/90	Yes
Mutual of Omaha (Ages: 56+)		156/92	
Protective (Ages 18-60)	Select Preferred	135/85	Yes
Protective (Ages 61-70)		140/85	
Protective (Ages 71+)	Preferred	150/90	Yes
Protective (Ages 18-60)		140/90	
Protective (Ages 61-70)	Preferred	150/90	Yes
Protective (Ages 71+)		160/95	
Principal (Ages 20-44)	Super Preferred	135/85	Yes
Principal (Ages 45-64)		140/85	
Principal (Ages 65-85)	Preferred	140/90	Yes
Principal (Ages 20-44)		140/85	
Principal (Ages 45-64)	Preferred	140/90	Yes
Principal (Ages 65-85)		145/90	
Principal (Ages 20-44)	Super Standard	145/90	
Principal (Ages 45-64)		145/90	
Principal (Ages 65-85)		150/90	
Symetra (Ages 20-50)	Super Preferred	135/85	Yes
Symetra (Ages 51+)		140/90	
Symetra (Ages 20-45)	Preferred	135/85	Yes
Symetra (Ages 46+)		140/90	
Symetra (All Ages)	Standard Plus	140/90	Yes
Transamerica (<= age 70)	Preferred Plus	135/85	s 50-80: Treatment allowed ent allowed Ages 81+ No T
Transamerica (Ages 71+)		145/85	
Transamerica (<= age 70)	Preferred	145/85	Yes
Transamerica (Ages 71+)		150/90	
Transamerica (<= age 70)	Standard Plus	148/88	
Transamerica (Ages 71+)		152/88	



CARRIER PERSONAL CANCER HISTORIES ELIGIBLE FOR PREFERRED RATES

Carrier	Is Preferred Possible?	Type of Cancer	How Long from Conclusion of Treatment?
Accordia Life	Yes	Various	30 years after treatment
AIG	Yes	Cervical Melanoma in situ Papillary & follicular thyroid Testicular	Must be STD per manual for 3+ years
AXA	No, best case Standard Plus	Papillary or mixed carcinoma of thyroid, testicular cancer, CIN of cervix, CIN of colon without subsequent adenomatous polyps, Melanoma in situ without history of Dysplastic Nevi.	10 or more years. Other considerations include but are not limited to Surgical treatment only, early stage cancer, excellent follow-up, and insured must be 50 or older.
JH	Yes	Thyroid/Uterine/Testicular/Breast and Prostate	Thyroid/Uterine/Testicular- 5 years for early detected and successfully treated Breast and Prostate - 10 years for early detected and successfully treated
Lincoln	Yes	Endometrial Cancer	Stage 1a >5 yrs, stage 1b >10 yrs
		Prostate Cancer	Stage T2, age 70+, Gleason 6 or less, status ppost radical prostatectomy, undetectable psa, > 5 yrs since treatment.
		Testicular Cancer	Stage 1, seminoma only, any age, >10 yrs since tx, tx surgical resection, no radiation or chemo
		Thyroid Cancer	T1N0 or T2N0 age <45 w/ >5 yrs since tx, or T1N0 or T2N0 age 45+ w/ >10 yrs since tx, or Any I or N1 (no distant mets) age <45 w/ >15 yrs since tx
MetLife	Yes	Melanoma - in situ only, age 40 or over, no dysplastic or atypical nevi	over 5 years ago
		Ovarian - Stage 1A only if surgically treated and no chemo or radiation required	over 5 years
		Prostate - Stage T1AN0M0 or T1BN0M0 treated with radiation or Stage T2AN0M0 treated with prostatectomy, client over age 55, Gleason 7 or lower, negative margins, no recurrence, favorable PSA's	over 5 years ago of age 70 or over, or over 10 years ago if age 55 or over
		Testicular - Stage 1 only, no radiation, surgery only, over age 20 at diagnosis, no recurrence, good follow up, (does not include a non-germ cell tumor)	Over 3 years ago
Minnesota Life	Yes	Skin cancers except for melanoma	N/A
Mutual of Omaha	Yes	Any cancers with no known metastasis or recurrences may be considered for Preferred after	20 years from the end of treatment.
		Bladder Cancer - (Superficial papillary tumors, (Ta), Grades I & II only-1 or 2 lesions only)	
		Cervix Cancer - (Stage 0 or I only, with eradication of the lesion by local therapy or hysterectomy, no ongoing high grade dysplasia or human papilloma virus (HPV) on pap smears)	
		Colon Cancer-(Stage 0 or I only, regular surveillance without dysplasia, villous adenomas or malignant polyps)	
		Malt Non-Hodgkin's Lymphoma - (Stage 1E only, not requiring radiation or chemotherapy)	
		Melanoma of the Skin - (Stage T1a tumors, depth 1.0mm or less, no ulceration or Clark level >III, no more than 2 dysplastic nevi, no personal or FH of dysplastic nevus syndrome, no FH of melanoma)	Preferred (>15 years) or Std Plus (>10 years)
		Prostate Cancer - (Gleason <6, organ confined T2c or better and treated surgically, clinical stage T1 or T2a treated with radiation, current PSA<0.05 ng/ml and stable for surgical cases or <0.5 ng/ml and stable for radiation cases)	
		Testicular Cancer (Stages I or II only) Thyroid Cancer (Stages I or II, papillary, follicular or mixed papillary-follicular only) Uterine Cancer - (Stages 0 or I only)	
Principal	Yes	Testicular (Seminoma type and Stage T1)/Thyroid (Follicular & Papillary type, Stage T1)/Cervical (T1A)/Prostate (must be 60 years or older at application, radical prostatectomy only, current PSA <.02, stage T2AN0M0 or better and Gleason score 6)	10 or more Years
Protective	Yes	All cancers except most breast cancers/leukemia/lymphoma/melanoma/plasma cell disorders and those cancers treated with Chemo/radiation and bone marrow transplant	20 years
Symetra	Yes	Skin cancers except for melanoma	N/A
Transamerica	Yes	Prostate Cancer - ≤ stage 2a & ≤ gleason 6; Testicular cancer (node negative treated surgically) & seminomas treated w/ radiation; Papillary thyroid cancer - T1N0M0, > 10 yrs w/ no evidence of disease; Duke's A colon cancer (T1N0M0 & T2N0M0=Dukes A1 & A2); Stage I endometrial cancer; Stage 1 cervical cancer treated w/ hysterectomy; Papillary transitional cell carcinoma of the bladder: low grade, single event, non-smoker; Stage I renal cell cancer, non-smoker; In situ cancers to be considered for preferred include: cervical cancer and colon cancer with In Situ Polyps	Preferred, excluding best class (no Preferred Plus Term or Select IUL), may be available for some cancers after a ten (10) year disease-free interval for invasive cancers and a five (5) year interval for selected in situ cancers. With a few exceptions, most eligible cancers will have been treated surgically and not with radiation and/or chemotherapy. Preferred will not be available to anyone who has had a combination of chemo and radiation. Appropriate surveillance and follow up will be necessary if Preferred is to be considered.
VOYA	Yes	Most Cancers	30 Years



CARRIER CHOLESTEROL GUIDELINES

Carrier	Risk Class	HDL Ratio	Total Cholesterol	Cholesterol Treatment Allowed?		
Accordia Life (Perm: Up to Age 70)	Premier	5	260	Yes		
		5.5	280			
		6	270			
	Preferred	5	300			
		6.5	300			
		5	220			
Accordia Life (Term: All Ages)	Premier	5	220	No		
	Preferred	5.5	240	Yes		
	Standard Plus	6.5	270			
5		300				
AIG	Preferred Plus	5.0 or less	205	Yes		
		4.5 or less	280			
	Preferred	6.0 or less	235			
		5.5 or less	280			
	Standard Plus	7.0 or less	250			
		6.5 or less	280			
AXA	Preferred Elite	5 (HDL above 35)	300	Yes		
	Preferred	5.5 (HDL above 35)	300			
	Standard Plus	6 (HDL above 35)	300			
John Hancock (Ages 18 -50)	Super Preferred	4.5	230	Yes		
		5	250			
		HDL above 40	175-280			
	Preferred	5	250			
		5.5	270			
		HDL above 35	159-300			
	Standard Plus	5.5	Not Ratable			
		6	Not Ratable			
		HDL above 35	Not Ratable			
Lincoln (Ages 0-69)	Preferred Plus	5	300	Yes		
		5.5	300			
	Preferred	6	300			
		7	300			
MetLife (Ages 54 and Under)	Elite Plus	4.5	220	Yes		
		4.5	230			
		5	150 - 240			
	Elite	5	240			
		5.5	260			
		5	280			
		5.5	150 - 280			
		5	150 - 300			
		Preferred	6		260	
			5.5		280	
	6.5		280			
	6		300			
	Minnesota Life	Preferred Select	5		240	Yes
		Preferred	6		260	
Non-Tobacco Plus		7	280			
Preferred Plus		4.5	300			
Mutual of Omaha (Ages: 18-55)	Preferred Plus	5	300	Yes		
		5.5	300			
		6	300			
	Standard Plus	7	300			
		7.5	300			
Protective (Ages 18-70)	Select Preferred	4.5	275	Yes		
		4.5	130 - 275			
	Preferred	5.5	275			
		5.5	130 - 275			
Principal (Ages 20-64)	Super Preferred	4.5	240	Yes		
		5	260			
		5.5	270			
	Preferred	6	280			
		6.5	300			
		7	300			
Symetra (All Ages)	Super Preferred	4.5	300	Yes		
	Preferred	5.5	300			
	Standard Plus	6.5	300			
Transamerica (<= age 70)	Preferred Plus	5	230	Yes		
		5.5	230			
	Preferred	5.5	260			
		6	260			
		6.2	300			
	Standard Plus	6.7	300			



CARRIER DRIVING HISTORY GUIDELINES

Carrier	Risk Class	Moving Violations	In Years	DUI/DWI or Reckless Driving
Accordia Life (Perm: All Ages)	Premier	1	3	None in 5 years
Accordia Life (Perm: Up to Age 70)	Preferred	2	3	
Accordia Life (Perm: Age 71+)		1	3	
Accordia Life (Term: All Ages)	Premier	2	3	
Accordia Life (Term: All Ages)	Preferred	2	3	
Accordia Life (Term: All Ages)	Standard Plus	2	3	None in 5 years
AIG	Preferred Plus	1	3	
	Preferred	2	3	
	Standard Plus	2	3	
AXA (Ages 0-69)	Preferred Elite	1	3	None in 5 years
AXA (Ages 70+)		0	2	
AXA (Ages 0-69)	Preferred	2	3	
AXA (Ages 70+)		0	2	
AXA (Ages 0-69)	Standard Plus	3	3	
AXA (Ages 70+)		0	2	
John Hancock (Ages 18 -70)	Super Preferred	1	2	None in the last 10 years
John Hancock (Ages 71+)		1	2	
John Hancock (Ages 18 -70)	Preferred	2	2	
John Hancock (Ages 71+)		1	2	
John Hancock (Ages 18 -70)	Standard Plus	Not Ratable	N/A	None in the last 5 years
John Hancock (Ages 71+)		Not Ratable	N/A	
Lincoln	Preferred Plus	3	3	None in the last 5 years
	Preferred	3	3	
MetLife	Elite Plus	1	3	None in the last 5 years
	Elite	2	3	
	Preferred	3	3	
Minnesota Life	Preferred Select	2	5	None in the last 10 years
	Preferred	2	3	None in the last 5 years
	Non-Tobacco Plus	2	2	None in the last 3 years
Mutual Of Omaha	Preferred Plus	2	3	None in the last 5 years
	Preferred	2	3	
	Standard Plus	3	3	
Protective Life	Select Preferred	1	3	None in the last 5 years
		1	3	
	Preferred	2	3	
		2	3	
Principal	Super Preferred	2	3	None in the last 5 years
	Preferred	2	3	
Symetra (All Ages)	Preferred	2	3	None in the last 10 years
	Preferred	2	3	None in the last 5 years
	Standard Plus	3	3	
Transamerica (All Ages)	Preferred Plus	3 (No major violation in the past year)	3	None in the last 5 years
	Preferred	3 (No more than 1 major violation in the past year)	3	
	Standard Plus	3	3	
Voya (Ages 16-70)	Super Preferred	2	3	None in 5 years
	Preferred	2	3	
	Select	2	3	
Voya (Ages 71+)	Super Preferred	2	3	None in 10 years
	Preferred	2	3	
	Select	2	3	



CARRIER EXCLUSION RIDERS

Carrier	Allowable Avocation Exclusions	Country Specific Foreign Travel Exclusions	Available States
Accordia Life	Aviation Only	No	N/A
AIG	Aviation Only	Yes	Foreign travel not considered in the states of Florida and Georgia
AXA	Aerial Activities Exclusion Rider, Racing Activities Exclusion Rider, Military Aviation Exclusion Rider.	No	Varies by Exclusion Rider
John Hancock	Aviation exclusion only and only for individual policies	No	N/A
Lincoln	Aviation Only	No	N/A
MetLife	Yes - Various	Yes	Avocation - All states except CT, IL, MN, MO, MT, NH, OK, TX, WA Travel - allowed in AZ, AR, CA, CO, DC, DE, ID, KS, ME, MI, MS, NV, NM, ND, PA, RI, SC, SD, TN, VA, WA, WV, WI, WY
Minnesota Life	Aviation Only	No	Aviation Exclusion rider available in all states except North Dakota
Mutual of Omaha	Aviation Only	No	N/A
Principal	Yes - Various	Yes	Please check with a Principal Underwriter as it is avocation and state specific
Protective	Yes - Aviation, Racing and Scuba only	No	Available in all states except the following: Maryland, Minnesota, New Hampshire, New Jersey, New York and North Dakota
Symetra	Aviation Only	No	N/A
Transamerica	Aviation Only	No	N/A
Voya	Aviation Only	No	N/A



CARRIER FAMILY HISTORY GUIDELINES

Carrier	Risk Class	Definition	Age at which Family History is Ignored
Accordia Life (Perm - Up to age 65)	Premier	No CAD or cancer HX prior to age 65 (Parents and Siblings)	Over age 65
Accordia Life (Perm - Over age 65)		Family History ignored	
Accordia Life (Perm - Up to age 65)	Preferred	No CAD or cancer HX prior to age 60 (Parents and Siblings)	Over age 65
Accordia Life (Perm - Over age 65)		Family History ignored	
Accordia Life (Term - Up to age 65)	Premier	No CAD or cancer HX prior to age 65 (Parents and Siblings)	Over age 65
Accordia Life (Term - Over age 65)		Family History ignored	
Accordia Life (Term - Up to age 65)	Preferred	No CAD or cancer HX prior to age 65 (Parents and Siblings)	Over age 65
Accordia Life (Term - Over age 65)		Family History ignored	
Accordia Life (Term - All Ages)	Standard Plus	Up to one death of parent and sibling before age 60 from CAD or familial cancer	Over age 60
AIG	Preferred Plus	No CAD or cancer HX prior to age 60 (Parents Only)	Over age 65
	Preferred	No CAD or cancer HX prior to age 60 (Parents Only)	
	Standard Plus	One CAD or cancer death prior to age 60 (Parents Only)	
AXA (Ages 0-69)	Preferred Elite	No death from CAD, CVD or cancer for parents and siblings before age 65	70
AXA (Ages 70+)		No criteria	
AXA (Ages 0-69)	Preferred	No death from CAD or cancer for parents before age 60	70
AXA (Ages 70+)		No criteria	
AXA (Ages 0-69)	Standard Plus	No more than one death from CAD for parents before age 60	70
AXA (Ages 70+)		No criteria	
John Hancock (Ages 18 -70)	Super Preferred	No death of a parent or sibling prior to age 60 from CAD or cancer	60
John Hancock (Ages 71+)		Ignore	
John Hancock (Ages 18 -70)	Preferred	No more than one death of a parent or sibling prior to age 60 from CAD or Cancer	60
John Hancock (Ages 71+)		Ignore	
John Hancock (Ages 18 -70)	Standard Plus	Ignore	N/A
John Hancock (Ages 71+)		Ignore	
Lincoln (Ages 0-69)	Preferred Plus	No deaths of parent or sibling prior to age 65 due to CAD	70
Lincoln (Ages 70 and Up)		Ignore	
Lincoln (Ages 0-69)	Preferred	No deaths of parent or sibling prior to age 60 due to CAD	70
Lincoln (Ages 70 and Up)		Ignore	
MetLife	Elite Plus	No death from CAD or cancer in parents prior to age 60 or in sibling prior to age 60 (A Wellness credit to offset one early family history death from ages 50-65)	66
	Elite	No death from CAD or cancer in parents prior to age 60 or in sibling prior to age 60 (A Wellness credit to offset one early family history death from ages 40-65)	
	Preferred	No death from CAD or cancer in parents prior to age 60 or in sibling prior to age 60 (A Wellness credit to offset one early family history death from ages 40-65)	
Minnesota Life	Preferred Select	No death of a parent or sibling before age 60, due to diabetes, heart disease, cerebrovascular disease or cancer	Over age 70
	Preferred	No death of a parent or sibling before age 60, due to diabetes, heart disease or cerebrovascular disease	Over age 70
	Non-Tobacco Plus	No more than one death of a parent or sibling before age 60, due to diabetes, heart disease or cerebrovascular disease	Over age 70
Mutual of Omaha	Preferred Plus	No death from CAD or cancer in parents or siblings prior to age 60	60
	Preferred	No death from CAD or cancer in parents prior to age 60 (With Good Risk Factors and negative cardiac work up Mutual of Omaha can forgive one cardiac Death)	
	Standard Plus	One death from CAD in parent prior to age 60	
Protective	Select Preferred	No history of or death from cancer, heart disease, or any cardiac-related condition in parents or siblings prior to age 60. Cancers are limited to those that clearly demonstrate a genetic disposition to include breast, colon, prostate, ovarian, melanoma or lung cancer.	60
	Preferred	No death from cancer, heart disease, or any cardiac-related condition in parents or siblings prior to age 60. Cancers are limited to those that clearly demonstrate a genetic disposition to include breast, colon, prostate, ovarian, melanoma or lung cancer.	
Principal	Super Preferred	No death prior to age 65 from CAD, diabetes type 2, colon cancer, *breast cancer,*ovarian cancer, prostate cancer (sex distinct)	71
	Preferred	No death prior to age 60 from CAD, diabetes type 2, colon cancer, *breast cancer,*ovarian cancer, prostate cancer (sex distinct)	
Symetra (All Ages)	Super Preferred	No death from CAD or cancer in parents/siblings prior to age 65	70
	Preferred	No death from CAD in parents/siblings prior to age 60	
	Standard Plus	No death from CAD in parent/siblings prior to age 60	
Transamerica (All Ages)	Preferred Plus	No family deaths before age 65 of either parent or sibling from CAD or the following cancers (breast, ovarian, prostate, colon, lung or melanoma).	65
	Preferred	No family deaths before age 60 of either parent from CAD or the following cancers (breast, ovarian, prostate, colon, lung or melanoma).	60
	Standard Plus	No family deaths before age 60 of either parent from CAD or the following cancers (breast, ovarian, prostate, colon, lung or melanoma).	
VOYA	Super Preferred	No death from CAD in parents before age 65	60
	Preferred	No death from CAD in parents before age 60	
	Select	No more than 1 death from CAD in parents before age 60	



CARRIER TOBACCO USAGE GUIDELINES

Carrier	Underwriting Class	Tobacco Free Period	Maximum Cigar/Alternate Tobacco Usage (Assumes negative nicotine on the exam unless stated otherwise.)
Accordia Life Permanent Only	Premier	3 Years	4 per month
	Preferred	1 Year	4 per month
Accordia Life Term Only	Premier	5 Years	None allowed
	Preferred	3 Years	None allowed
	Standard Plus	1 Year	None allowed
AIG	Preferred Plus	5 Years	1-Cigar/week
	Preferred	3 Years	1-Cigar/week
	Standard Plus	1 Year	1-Cigar/week
AXA	Preferred Elite	5 Years	12 Cigars or less per year
	Preferred	3 Years	12 Cigars or less per year
	Standard Plus	1 Year	12 Cigars or less per year
John Hancock	Super Preferred	5 Years	12 Cigars or less per year
	Preferred	2 Years	12 Cigars or less per year
	Standard Plus	1 Year	24 Cigars or less per year
	Standard	1 -Year (Cigarettes)	Any non-cigarette product as long as it is admitted (Positive nicotine is okay)
Lincoln Financial	Preferred Plus	3 Years	12 Cigars or less per year
	Preferred	2 Years	24 Cigars or less per year
	Standard	1 -Year (Cigarettes)	Any non-cigarette product as long as it is admitted (Positive nicotine is okay)
MetLife	Elite Plus	5 Years	None allowed
	Elite	3 Years	4 Cigars or less Per Year and no e-cigs or other nicotine substitutes like gum, patch, etc.
	Preferred	2 Years	Any amount as long as the nicotine specimen is negative. No e-cigs or other nicotine substitutes like gum, patch, etc.
Minnesota Life	Preferred Select	3 Years	12 or fewer cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative
	Preferred	1 Year	12 - 24 cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative
	Non-Tobacco Plus	1 Year	12 - 24 cumulative tobacco uses (cigar, pipe, chew, cigarettes and nicotine surrogates) per years and nicotine (cotinine) marker on urine specimen is negative
Mutual of Omaha	Preferred Plus	3 Years	12 Cigars or less per year
	Preferred	2 Years	12 Cigars or less per year
	Standard Plus	1 Year	12 Cigars or less per year
Principal Financial	Super Preferred	5 Years	None allowed
	Preferred (Ages 20 - 70)	2 Years	12 Cigars or less per year
	Preferred (Ages 71-85)	3 Years	12 Cigars or less per year
	Super Standard	1 Year	12 Cigars or less per year
Protective Life	Select Preferred	5 Years	6 Cigars or less per year
	Preferred	2 Years	12 Cigars or less per year
Symetra	Super Preferred	5 Years	12 Cigars or less per year
	Preferred	3 Years	12 Cigars or less per year
	Standard Plus	1 Year	12 Cigars or less per year
Transamerica	Preferred Plus	5 Years	12 Cigars or less per year
	Preferred	2 Years	12 Cigars or less per year
	Standard Plus	2 Years	12 Cigars or less per year
	Standard	2 Years	12 Cigars or less per year
Voya	Super Preferred	5 Years	1-Cigar/week
	Preferred	3 Years	1-Cigar/week
	Select	2 Years	1-Cigar/week



CARRIER MARIJUANA USAGE GUIDELINES

Carrier	Usage Frequency	Risk Class	THC on Insurance labs?	
Accordia (Age 25 and under)	Any amount	Decline	No	
	1 time per week	Premier		
Accordia (Age 26 - 30)	3 times per week	Standard		
	More than 3 times per week	Decline		
Accordia (ages 31 +)	3 times per week	Preferred		
	Daily Use	Standard, subject to balance of underwriting details		
AIG	2 Times/Year	Preferred Plus		No
	2 Times/Month	Standard Nontobacco		
	More than 2 times/month	Standard Tobacco at best		
AXA	Variable	Preferred Tobacco to Rated Tobacco		No
John Hancock	"Occasional Use"	Standard Nontobacco with negative THC	Yes	
	"Occasional Use"	Standard Tobacco with positive THC		
	More than "Occasional Use"	Table B and up with negative THC		
	More than "Occasional Use"	Highly rated to Decline with positive THC		
Lincoln	1 time per month	Preferred Plus Nontobacco	No	
	1-2 times per week	Preferred Nontobacco		
	3-4 times per week	Standard to Table B Nontobacco		
	4-6 times per week	Table B to Table D Nontobacco		
	Daily	Decline		
MetLife	1 time per month	Preferred Nontobacco	No	
	1-2 times per week	Preferred Nontobacco		
	3-4 times per week	Standard Nontobacco		
	Daily	Table B to D, assuming no social or occupational impairment		
Minnesota Life	1 time or fewer per month	Preferred Select (negative specimen)	For Cause Only	
	1-2 uses per month	Preferred Nontobacco (negative specimen)		
	2 uses per month	Standard - Preferred Tobacco		
	3 or more uses per month	Table Rated (Tobacco) to Decline		
Mutual Of Omaha	3 times or less per month	Standard Nontobacco	Yes, must be consistent with admitted use	
	4-8 times per month	Rated Tobacco		
	More than 8 times per month	Individual consideration to Decline		
Protective	Any amount	Standard Tobacco	No	
Principal	7 times a month	Standard Nontobacco (Edible Only)/Smoked - Tobacco Class	No	
	8-12 times a month	Table B Nontobacco (Edible Only)/Smoked - Tobacco Class		
	13 or more times a month	Decline		
Symetra	Occasional use at older ages can be considered preferred non-nicotine, case by case basis	Preferred Nontobacco	No	
Transamerica	Less than 6 x per year	Standard Nontobacco	No	
Voya	Less than 2 times per month	Standard Nontobacco	For cause only	
	2-4 times per month	Age 26+ - Table B NT		
	1-4 times per week	Age 26+ - Table B Tobacco		



CARRIER NT PRO BNP TESTING GUIDELINES

Carrier	When NT Pro BNP is Tested
Accordia	Over age 70
AIG	Over age 71
AXA	Ages 51- 70 above \$10MM
John Hancock	Over age 50
Lincoln	Age 65 and above
MetLife	Required for ages 70+ for amounts \$1MM & up. It is also required on all cases > \$10MM for ages 55-69
Minnesota Life	70 and Older
NT Pro BNP is not automatically reflexed at any age but is added on an as needed basis.	
Mutual of Omaha	65 and Older (BNP is now graded by age and amount within MOO's published guidelines. They use this in lieu of a previous resting EKG, or combined BNP / resting EKG requirement in lieu of a previous treadmill EKG requirement.)
Protective	65 and older
Principal	Lab will run at certain age / amounts as instructed
Symetra	Age 70, face amounts \$1MM and up ages 51-69, \$10MM and up
Transamerica	Does not test
Voya	Ages 71+ for all amounts; ages 61 -70 above \$100K and ages 51-60 above \$1MM



CARRIER BANKRUPTCY GUIDELINES

Carrier	Term Insurance	Permanent Insurance
Accordia	Will consider with full financials including payment schedule	Will consider with full financials including payment schedule
AIG	Will consider after 2 years of discharge	Once debt payments are being made can consider with debt schedule and complete financials
AXA	Case by Case - Please Consult an AXA Underwriter	Case by Case - Please Consult an AXA Underwriter
John Hancock	Will consider with full financials including payment schedule	Will consider with full financials including payment schedule
Lincoln	Will consider with full financials including payment schedule	Will consider with full financials including payment schedule
MetLife	Possible subject to Full Financials and Details on the repayment	Possible subject to Full Financials and Details on the repayment
Minnesota Life	Individual Consideration for possible Offer	Individual Consideration for possible Offer
Mutual of Omaha	Possible subject to Full Financials and Details on the repayment	Possible subject to Full Financials and Details on the repayment
Protective	Need to be discharged for at least 1 year - 2 years if self employed	Need to be discharged for at least 1 year - 2 years if self employed
Principal	Please contact your underwriter on each potential case	Please contact your underwriter on each potential case
Symetra	Need to be discharged for at least 1 year	Need to be discharged for at least 1 year
Transamerica	New insurance may be considered (pre-discharge) on an individual using income replacement factors in Chapter 13, after carefully reviewing the total life insurance already in force and applied for, and net available income left after filing. Chapter 13 - Individual must have regular employment and amount of debt (secured and unsecured) must not exceed a stated maximum amount.	New insurance may be considered (pre-discharge) on an individual using income replacement factors in Chapter 13, after carefully reviewing the total life insurance already in force and applied for, and net available income left after filing. Chapter 13 - Individual must have regular employment and amount of debt (secured and unsecured) must not exceed a stated maximum amount.
Voya	Possible with discharge or favorable financials and on a payment schedule	Possible with discharge or favorable financials and on a payment schedule