

# Medical Requirements

## Select Nonsmoker & Standard Smoker Rate Class

	0-30	31-40	41-50	51-60	61-70	71+
Up to \$25,000*	None	None	None	None	None	PU
25,001 to 50,000*	None	None	None	None	None	PU
50,001 to 100,000*	None	None	None	None	None	PUE
100,001 to 250,000*	BU	BU	BU	PBU	PBUE	PBUE
250,001 to 500,000*	BU	PBU	PBU	PBUE	PBUE	PBUE
500,001 to 1,000,000	PBU	PBU	PBUE	PBUEN	PBUEN	PBUEN
1,000,000 plus	PBUEN	PBUEN	PBUEN	PBUEN	PBUEN	PBUEN

## Preferred Rate Class

	To 30	31-40	41-50	51-60	61-70	71+
100,000 to 250,000	PBU	PBU	PBU	PBU	PBUE	PBUE
250,001 to 500,000	PBU	PBU	PBU	PBUE	PBUE	PBUE
500,001 to 1,000,000	PBU	PBU	PBUE	PBUEN	PBUEN	PBUEN
1,000,000 plus	PBUEN	PBUEN	PBUEN	PBUEN	PBUEN	PBUEN

### The following apply to fully underwritten Select, Standard and Preferred Rate Classes

- U – Urinalysis
- P – Paramedic Exam
- B – Blood Study (LAB ONE)\*\*
- E – Resting Electrocardiogram
- N – NT-Pro BNP blood test

**Preferred rates:** For Traditional, Single Premium and Limited-Pay Whole Life start at death benefit amounts of \$100,001 and up. For Term & Universal Life start at death benefits of \$100,000 and up.

**\*Simplified underwriting:** For *Select Nonsmoker* and *Standard Smoker* rate classes through substandard Table 4. Per insured: Traditional and Limited-Pay Whole Life through \$100,000, and Single Premium Whole Life through \$300,000, use simplified 'non-med' underwriting- which does not follow the requirements on this chart. *All other life products and amounts will follow these requirements.*

\*\*Vein draws are required for all *Preferred* applicants. A dried blood spot is acceptable through \$250,000 face amount when applying for *Select* or *Standard*.

### Preferred

Tobacco	No tobacco or nicotine use for 24 months
Cholesterol (both must apply)	Cholesterol of 240 or less; cholesterol/HDL ratio of 5.5 or less, treated or untreated
Blood pressure	Blood pressure average not to exceed 140/90, treated or untreated.
Personal medical history	No personal history of heart disease, diabetes or cancer (except certain types of skin cancer.)
Family medical history	No death of a parent or sibling prior to age 60 due to heart disease, diabetes or cancer.
Alcohol or drug abuse	No history of alcohol or drug abuse, treatment or counseling.
Driving record	No DWI or DUI convictions in the past 5 years. No more than 3 moving violations in the past 3 years.
Aviation	No private aviation, except with exclusion rider.
Avocation	No participation in any hazardous avocation, occupation or sport.
Criminal record	No felony convictions in the past 10 years.
Lab profile	All parameters of blood and urine results within standard (non-ratable) range.
Weight	Weight does not exceed weight allowed for height listed in height/weight chart below.
Foreign residence/travel	Must be U.S. or Canadian resident.

NOTE: Please advise your clients that personal history telephone interviews are routinely ordered for face amounts greater than \$500,000 and monthly disability income amounts greater than \$500. Interviews and pharmacy reports are also ordered at the underwriter's discretion. Motor vehicle reports are also ordered routinely.



### Height/Weight Chart

(Maximum weight per height allowed for Preferred rates)

5' 0	5' 1	5' 2	5' 3	5' 4	5' 5	5' 6	5' 7	5' 8
155	160	165	170	175	180	185	190	195
5' 9	5' 10	5' 11	6' 0	6' 1	6' 2	6' 3	6' 4	
200	205	210	220	225	230	235	245	