



GENERIC UNDERWRITING CRITERIA

Maximum Build Chart

| Height Male/Female | Best Available | Preferred | Standard |
|--------------------|----------------|-----------|----------|
| 5'0 | 145 | 161 | 189 |
| 5'1 | 149 | 165 | 193 |
| 5'2 | 153 | 170 | 197 |
| 5'3 | 158 | 175 | 204 |
| 5'4 | 162 | 180 | 209 |
| 5'5 | 166 | 185 | 215 |
| 5'6 | 170 | 190 | 220 |
| 5'7 | 176 | 195 | 225 |
| 5'8 | 182 | 200 | 230 |
| 5'9 | 188 | 205 | 235 |
| 5'10 | 193 | 210 | 242 |
| 5'11 | 199 | 216 | 251 |
| 6'0 | 205 | 222 | 256 |
| 6'1 | 211 | 229 | 263 |
| 6'2 | 216 | 236 | 271 |
| 6'3 | 222 | 243 | 279 |
| 6'4 | 227 | 250 | 286 |
| 6'5 | 233 | 257 | 293 |
| 6'6 | 238 | 264 | 300 |

Classification Criteria

To qualify for the stated underwriting classification, you must meet all the listed criteria for that classification in this chart.

| | Best Available | Preferred | Standard |
|---|---|--|--|
| No Nicotine Use | 5 Years | 3 Years | 1 Year |
| Family History | No cardiovascular or cancer history in parents or siblings before age 60 | No cardiovascular or cancer <u>death</u> in parents before the age of 60 | No cardiovascular <u>death</u> of more than one parent before the age of 60 |
| Aviation / Avocation | Frequently available with a flat extra or exclusion | Available with a flat extra or exclusion | Available, but may have a flat extra or exclusion |
| Blood Pressure | Current BP cannot exceed 140/85, may vary over age 60 | Current BP cannot exceed 140/90, may vary over age 60, with or without treatment | Current BP cannot exceed 155/94, may vary over age 60, with or without treatment |
| Cholesterol or Cholesterol/HDL Ratio | Maximum 220. HDL ratio not to exceed 5.0 (with or without medication) | Maximum 250. HDL ratio not to exceed 6.0 (with or without medication) | Maximum 300. HDL ratio not to exceed 8.0 (with or without medication) |
| Cancer History | Not available. Exception: Basal Cell Cancer (Skin) | Not available. Exception: Basal Cell Cancer (Skin) | Frequently available after 7 years after treatment |
| Heart Disease | Not available | Not available | Not available |
| Driving History | No DUI, reckless driving, or suspension for 5 years | No DUI, reckless driving or suspension for 5 years | No DUI, reckless driving or suspension for 2 years |
| Diabetes | Not Available | Not Available | Not Available |
| Personal History | Diseases, disorders, activities, surgeries, treatments provided or medications prescribed in the past ten years should be disclosed to your advisor to be sure you are provided accurate rates. | | |

This matrix is intended as a general guide to demonstrate basic company criteria only. For carrier specific data, please consult your financial service professional.