

Preferred Plus Guidelines

Underwriting Revision Date	Accordia (Perm) 5/14	Accordia (Term) 5/14	American General 6/15	Banner 6/15
Rate Class Identifier	Premier	Premier	Preferred Plus	Preferred Plus
Blood Pressure	Treated/Untreated Up to age 70 140/80 Age 71+ 145/90	Untreated Up to age 60 135/85 Age 61+ 145/90	No treatment history 0 – 60: 135/85 61+: 140/85	Treated/Untreated Controlled last 2 years with max 136/86
Family History	Up to age 65 - No death of parent/ sibling CAD/ fam. cancer, disregard if 65+	No cardio/cancer death of parent/ sibling <65	No CAD or cancer diagnosis of parents < 60	No cardio occurrence in parents/ siblings < age 60 Cancer, no longer a factor preventing consideration for preferred classes.
Driving History	No DUI/Reckless in last 5 yrs or < 1 MVR in past 3 years	No DUI/Reckless in last 5 yrs or < 1 MVR in past 3 years	No DUI, DWI, reckless, revoc/susp in last 5 yrs or < 1 ticket in last 3 yrs	No DWI/DUI/reckless/ revoc/susp in last 5 yrs or <2 MVR in last 3 yrs
Nicotine	None in past 3 years	None in past 5 years	No nicotine products in the last 5 years	No nicotine products in the last 3 years
Cigars	Celebratory Cigar 4/mo, neg. urine	Celebratory Cigar *See Guidelines*	1 per week allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Treated/Untreated Up to age 70 260@ 4.5 Age 71+ 280@ 5.5	No Treatment TC < 220 Chol/HDL rate < 5.0	If ratio < 5.0, 205 If ratio < 4.5, 260	Treated/Untreated Max of 300@ 4.5
Alcohol / Substance Abuse	No history/treatment past 10 yrs	No history/treatment past 10 yrs	No history	No history
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas	Only available on certain types of skin cancer
Aviation Flat Extra VFR and IFR Ratings	Up to age 70 - Available if qualifies as a std aviation risk or w/ an exclusion or flat extra	Available if qualifies as a std aviation risk or w/ an exclusion or flat extra	No	Available with exclusion rider.
Avocation	Up to age 70 – Available if qualifies as a std avocation risk or flat extra	Individual consideration	Scuba < 100ft, <10dives/yr.	Available only if no flat extra would be required
Policy Fee Amount Commissionable Y/N	\$75.00 N	\$75.00 N	<250k \$74 Comm=Y 250k > \$64 Comm=N	\$60.00 N
Premium Modal Factors SA - Q - Mthly	0.51 - 0.26 - .089	0.51 - 0.2565 - 0.0855	0.52 - .265 - .0875 SAT .50 - .25 - .0833 ROP	0.51 - 0.26 - .0875
Table Ratings Based on Std Plus/Std Rates	Standard	Standard		Determined by the underwriter
Table Shaving Program	Table 3 To Standard	No	No	Super Criteria Credit
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available			Waiver of Premium Accidental Death Benefit Child Rider/ ROP	Waiver of Premium
Build Limits– M/F				
5'-3"	160	158/143	160/156	158/143
5'-4"	165	163/145	164/161	163/145
5'-5"	170	168/148	169/165	168/148
5'-6"	175	174/150	174/170	174/150
5'-7"	180	179/155	179/175	179/155
5'-8"	185	185/160	184/180	185/160
5'-9"	190	190/165	189/185	190/165
5'-10"	196	196/170	195/190	196/170
5'-11"	201	201/175	200/195	201/175
6'-0"	207	207/180	205/200	207/180
6'-1"	213	213/184	211/206	213/184
6'-2"	219	219/188	217/211	219/188
6'-3"	225	225/193	222/217	225/193
6'-4"	230	230/197	228/223	230/197

Underwriting Revision Date	John Hancock 18-70 2-15	John Hancock 71+ 2-15	Lincoln Financial 2/15	Met Life Investors 5/15
Rate Class Identifier	Super Preferred	Super Preferred	Preferred Plus Preferred PlusPre	Elite Plus >\$250K
Blood Pressure	Treated/Untreated - Ages 18-50; 135/85 Ages 51-70; 140/90	Treated/Untreated - 140/90 Pulse pressure < 65	Treated/Untreated Age 18-69, 12 mo avg 130/80 70+, 12 mo avg 140/90	No treatment in last 12 mos <55 yrs Ages < 40, 130/80 Ages 41-54, 135/85 Ages 55-69, 140/90
Family History	No CAD/cancer deaths of a parent/sibling prior to age 60	No CAD/cancer deaths of a parent/sibling prior to age 60	No CVD deaths of parent/ sibling prior to age 65; disregard if 70+	No Cardio/cancer death of parent <60 or sibling < age 65
Driving History	No DUI,DWI or reckless in last 10 years or < 1 conviction ever; max of 1 MVR in last 2 yrs	No DUI,DWI or reckless in last 10 years or < 1 conviction ever and NO MVR in last 2 yrs	No DUI, reckless in last 5 years or < 3 tickets in 3 years	No DWI in last 5 years or < 1 MVR in last 3 yrs
Nicotine	No nicotine products in the last 5 years	No nicotine products in the last 5 years	No nicotine products in the last 3 years	No nicotine products in the last 5 years
Cigars	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	None
Cholesterol	Treated/Untreated Ages 18-50 Max 300; <4.5, Ages 51-70 Max 300;<5.0	Treated/Untreated < 280; HDL >40 mg/dl Serum alb. > 4.0 g/dl	Treated / Untreated age 0-69, 300 < 5.0 or age 70+, < 5.5	Treated >12 mo /Untreated Age < 54: 220, < 4.5 Ages 55-69: 230, < 4.5 Ages 70+: < 240, < 5.0
Alcohol / Substance Abuse	No history in past 10 yrs.	No history in past 10 yrs.	No history in the past 10 yrs	No history
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	No participation in the last 12 months	No participation in the last 12 months	Not available	Not available except through exclusion
Avocation	No participation in the last 12 months	No participation in the last 12 months	Not available	No hazardous avocations except through exclusion
Policy Fee Amount Commissionable Y/N	\$100/annual, \$50/SA, \$27/ Qtr, \$12/Mthly No	\$100/annual, \$50/SA, \$27/ Qtr, \$12/Mthly No	No	\$69.00 No
Premium Modal Factors SA - Q – Mthly	0.515 - .265 - .0875	0.515 - .265 - .0875	0.515 / .262 / .089	0.53 / .27 / .09
Table Ratings Based on Std Plus/Std Rates	Standard	Standard	Standard	
Table Shaving Program			Table 3 To Standard	Met Edge Credits
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death	Waiver of Premium Accidental Death
Build Limits– M/F		Stable weight for past 3 yrs	Age < 69 / 70+	
5'-3"	157	172	163 / 169	156/151
5'-4"	162	176	169 / 174	161/156
5'-5"	166	182	174 / 180	166/161
5'-6"	170	187	179 / 186	170/165
5'-7"	176	193	185 / 191	174/169
5'-8"	182	198	190 / 197	179/174
5'-9"	187	204	196 / 203	182/178
5'-10"	193	209	202 / 209	188/183
5'-11"	199	215	208 / 215	193/189
6'-0"	205	221	213 / 221	199/194
6'-1"	210	227	219 / 227	204/200
6'-2"	216	233	225 / 233	210/205
6'-3"	220	239	232 / 240	215/211
6'-4"	223	245	238 / 246	221/216

Underwriting Revision Date	Minnesota Life 3/14	North American 5/15	Principal	Protective Age 0-70 11/14
Rate Class Identifier	Preferred Select	Super Preferred builder	Super Preferred	Select Preferred
Blood Pressure	Treated/Untreated Max 135/85	No current treatment < Age 50, 140/85; 51-60, 145/85; 61-70, 145/85, 71+ 150/85	Treated/Untreated - 130/80 Age 18-69 140/90 Age 70+	Age <61, 135/85 max 61+, 140/85 max Tx ok , must be controlled for 1 yr
Family History	No CAD, CVD, cancer or diabetes death of parent or sibling prior to age 60	No CAD or cancer history/ death of parent or sibling prior to age 60	Insured < 70, No CVD deaths of parent/sibling prior to age 65	No history of/death from CAD/CVD/cancer of parent or sibling prior to age 60
Driving History	No DWI/DUI/reckless in last 5 years or < 3 tickets in last 5 years	No DWI in last 5 years or < 1 ticket in last 3 years	Possible with minor/ infrequent MVR's	No DUI/reckless in last 5 yrs or <2 MVR's in last 3 yrs
Nicotine	No nicotine products in the last 36 mos	No nicotine products in the last 3 years	No nicotine products in the last 3 years	No nicotine products in the last 5 years
Cigars	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	6 per year allowed – negative HOS on exam
Cholesterol	Treated/Untreated 240@ 5.0	Treated/Untreated to age 70, 220/ <5.0; 71+, 250/ HDL >45	Treated / Untreated 300@ 5.0 age 0-69 or 5.5 age 70+	Treated/Untreated Max of 275 Ratio < 4.5
Alcohol / Substance Abuse	No history	No abuse or treatment in past 10 yrs	No history ever	No history
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell & squamous carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Not available except if IFR rated >250hrs total & 50-250 hrs annually	<70yrs: 300+ hrs. IFR, 50-150 hrs/yr in US 71+ none in the past 12m	Possible with flat extra	Not available except through exclusion
Avocation	No rateable avocations	No hazardous avocations in past 2 yrs. Scuba ok to 50ft.	Scuba diving ok	No hazardous avocations– scuba 75 ft. ok
Policy Fee Amount Commissionable Y/N	\$50 up to 249k / \$95 250k & up No	\$65.00 No	\$75 T-NO UL YES	
Premium Modal Factors SA - Q – Mthly	0.52 / .27 / .088	.53 - .285 - .0875	.5215, .2625, .0875	
Table Ratings Based on Std Plus/Std Rates		Standard	Standard	Standard 25% Per Table
Table Shaving Program	No	No	Up to 2 tables shaved	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available	Waiver of Premium Accidental Death LB	Waiver of Premium Accidental Death ADB/LB	Waiver of Premium Accidental Death Child Rider	Accelerated DB Waiver of Premium Accidental Death Child Rider
Build Limits– M/F		Ages 18-70 Age 71+	Age 20-44 / 45-64 / 65+	
5'-3"	162	161/149 169/158	166 / 185 / 190	158
5'-4"	166	166/154 174/163	172 / 190 / 195	163
5'-5"	171	171/159 180/168	177 / 195 / 200	168
5'-6"	176	176/164 188/173	183 / 202 / 208	173
5'-7"	181	181/169 191/178	188 / 207 / 213	179
5'-8"	185	187/174 197/184	193 / 212 / 218	184
5'-9"	190	192/179 203/189	200 / 219 / 225	190
5'-10"	195	198/184 209/195	204 / 223 / 229	195
5'-11"	202	203/189 215/200	210 / 229 / 235	201
6'-0"	209	209/194 221/206	216 / 235 / 241	206
6'-1"	214	215/200 227/212	223 / 246 / 253	212
6'-2"	219	221/205 233/218	229 / 253 / 260	218
6'-3"	223	227/211 240/224	236 / 260 / 267	224
6'-4"	228	233/222 246/230	242 / 267 / 274	230

Underwriting Revision Date	Protective Age 71+ 11/14	Prudential 8/11	Savings Bank 12/14
Rate Class Identifier	Select Plus	Preferred Plus	Preferred Plus
Blood Pressure	Max 150/85 Tx ok , must be controlled for 1 yr	Without medication up to age 49, 130/80 50 and up , 135/85	ages 0-60, 135/85 ages 61+, 140/85
Family History	Disregard family Hx ages 70+	No CAD, CVD or familial cancer death in parents/siblings prior to age 60	No death of parent/sib from CVD or cancer to age 60, waived if client is 70+
Driving History	No DUI/reckless in last 5 yrs or < 2 MVR's in last 3 yrs	No DUI/DWI/OUI or reckless in last 5 yrs, no suspension in 3 yrs, <2 ticket/ accident in 3 yrs	No DUI or reckless in last 7 yrs, <2 MV's last 3 yrs, no license susp. within 3 yrs
Nicotine	No nicotine products in the last 5 years	No tobacco/products in the last 5 years	No nicotine within 5 years
Cigars	6 per year allowed – negative HOS on exam	Celebratory / neg. on exam	1 per month allowed – negative HOS on exam
Cholesterol	Treated/Untreated Max of 275 Ratio < 4.5	Treated/Untreated Ratio < 5.0	Treated or untreated 300 max; Max 5.0 – males, max 4.5 - females
Alcohol / Substance Abuse	No history	No history	No history
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	No cancer history
Aviation Flat Extra VFR and IFR Ratings	Not available except through exclusion	Available Call For Details	No private aviation
Avocation	No hazardous avocations – scuba 75 ft. okay	No hazardous avocations	<75 ft scuba OK
Policy Fee Amount Commissionable Y/N		\$85.00/A, 44.20/SA, 22.53/Q, 7.65/M Ess – N, Elite - Y	60 N
Premium Modal Factors SA - Q – Mthly		0.52 / .265 / .09	.51, .26, .0875
Table Ratings Based on Std Plus/ Std Rates	Standard 25% Per Table		Standard
Table Shaving Program	No	No	NO
Issue Age Nearest/Last	Nearest	Last	Nearest
Riders Available	Accelerated DB Child Rider		WP
Build Limits– M/F		Ages 18-59 / Age 60+	
5'-3"	169	163/175	159
5'-4"	175	169/180	164
5'-5"	180	174/186	169
5'-6"	186	179/192	174
5'-7"	192	185/198	179
5'-8"	197	190/203	185
5'-9"	203	196/209	190
5'-10"	209	202/216	196
5'-11"	215	207//222	201
6'-0"	221	213/228	207
6'-1"	227	219/234	212
6'-2"	234	225/241	218
6'-3"	240	232/247	224
6'-4"	246	238/254	229

Underwriting Revision Date	Symetra 12/14	Transamerica 3/15	Transamerica 3/15
Rate Class Identifier	Preferred Plus	Preferred Plus & Select	Preferred Plus & Select
Blood Pressure	Max 135/85 Max 20-50 Max 140/90 Max 51+ Up to age 49 without treatment 50+ with	Treated or Untreated Max 135/85 to age 70 Max 145/85 age 71+	Treated or Untreated Max 135/85 to age 70 Max 145/85 age 71+
Family History	No death of parent or sib prior to age 65 from heart dz, CAD or cancer	No CAD/Cancer death of parents or siblings prior to age 65 Disregard if 65+	No CAD/Cancer death of parents or siblings prior to age 65 Disregard if 65+
Driving History	No DWI in last 10 years < 2 MVR's in past 3 years	No DUI / reckless in last 5 years or < 1 major ticket (0 in past yr) or < 3 minor tickets in last 3 years	No DUI / reckless in last 5 years or < 1 major ticket (0 in past yr) or < 3 minor tickets in last 3 years
Nicotine	No nicotine products in the last 5 years	No nicotine products in the last 5 years	No nicotine products in the last 5 years
Cigars	None	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Chol / HDL ratio < 4.5 TC < 300	TC < 230 Chol/HDL ratio < 5.0, < 70yrs Chol/HDL ratio < 5.5, + 71yrs	TC < 230 Chol/HDL ratio < 5.0, < 70yrs Chol/HDL ratio < 5.5, + 71yrs
Alcohol / Substance Abuse	No counseling or treatment ever	No history	No history
Cancer	No History	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	No private aviation	Not available except through exclusion	Not available except through exclusion
Avocation	No hazardous	No hazardous avocations scuba 75 ft. OK	No hazardous avocations scuba 75 ft. OK
Policy Fee Amount Commissionable Y/N	65 No	<100k \$60 other= \$30 Yes	<100k \$60 other= \$30 Yes
Premium Modal Factors SA - Q – Mthly	.515, .265, .0875	0.51 / .26 / .0875	0.51 / .26 / .0875
Table Ratings Based on Std Plus/ Std Rates	Standard	Standard	Standard
Table Shaving Program	NO	No	No
Issue Age Nearest/Last	Last	Varies by product	Varies by product
Riders Available	Child Rider 1-10k ADB/ WP	Waiver of Premium Accidental Indemnity Child Rider Guaranteed Insurance lb	Waiver of Premium Accidental Indemnity Child Rider Guaranteed Insurance lb
Build Limits– M/F		Up to Age 70 Age 71+	Up to Age 70 Age 71+
5'-3"	154 / 146	159/156 164/160	159/156 164/160
5'-4"	159 / 151	164/161 169/165	164/161 169/165
5'-5"	164 / 155	169/165 174/170	169/165 174/170
5'-6"	168 / 159	174/170 179/175	174/170 179/175
5'-7"	174 / 162	179/174 185/179	179/174 185/179
5'-8"	179 / 166	184/178 190/183	184/178 190/183
5'-9"	185 / 170	189/182 195/187	189/182 195/187
5'-10"	190 / 175	195/186 200/191	195/186 200/191
5'-11"	194 / 180	200/190 206/196	200/190 206/196
6'-0"	199 / 184	205/195 212/201	205/195 212/201
6'-1"	203 / 188	211/200 217/206	211/200 217/206
6'-2"	208 / 193	217/205 222/211	217/205 222/211
6'-3"	213 / 198	223/210 228/216	223/210 228/216
6'-4"	219 / 202	228/215 234/221	228/215 234/221

Preferred Guidelines

Underwriting Revision Date	Accordia (Perm) 5/15	Accordia (Term)5/15	American General 6/15	Banner 4/15
Rate Class Identifier	Preferred	Preferred	Preferred	Preferred
Blood Pressure	Treated/Untreated Up to age 70 145/90 Age 71+ 155/90	Treated/Untreated Up to age 60 140/90 Age 61+ 150/90	0 – 60: 140/85 61+ : 150/85 or Pref Plus BP reading with treatment	Treated/Untreated Controlled last 2 years with max 146/90
Family History	Up to age 65 - No death of parent/sibling before 60 of CAD/ fam. cancer, disregard if 65+	Up to age 70 - No death of parent/sibling prior to age 65 from CAD/cancer	No CAD or cancer death of parents < 60	No cardio occurrence in parents/siblings < age 60 Cancer, no longer a factor preventing consideration for preferred classes.
Driving History	Up to age 70-< 2 MVR in past 3 yrs; no DUI/reckless in past 5 yrs; 71+<1MVR	No DUI in last 5 years or more than 2 tickets in last 3 years.	No DUI, DWI, reckless, revoc/susp in last 5 yrs or < 2 tickets in last 3 yrs	No DWI/DUI/reckless/ revoc/ susp in last 5 yrs or < 2 tickets in last 3 yrs
Nicotine	No nicotine products in the last 12 mos	No nicotine products in the last 12 mos	No nicotine products in the last 3 years	No nicotine products in the last 2 years
Cigars	4 per month allowed – negative HOS on exam	4 per month allowed – negative HOS on exam	1 per week allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Up to age 70 - Chol. 260 and ratio < 6.0 Chol. 300 and ratio < 5.0 Age 71+ - 300 and ratio < 6.5	Treated/Untreated 240 @ 5.5	If ratio < 6.0, 235 If ratio < 5.5, 280	Treated/Untreated Max of 300@ 5.5
Alcohol / Substance Abuse	No history/treatment in last 7 yrs	No history/treatment in last 10 yrs.	No history	No history past 10 years
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas	Only available on certain types of skin cancer
Aviation Flat Extra VFR and IFR Ratings	Available if qualifies as a std aviation risk or w/an exclusion or flat extra	Available if qualifies as a std aviation risk or w/an exclusion or flat extra	No	Available only with exclusion rider
Avocation	May be available with flat extra	May be available with flat extra	Scuba < 100ft, <10dives/yr.	Available, however may have flat extra.
Policy Fee Amount Commissionable Y/N	\$75(A), 39(SA), 23(Q), 9(M) - No	\$75.00 N	<250k \$74 Comm=Y 250k > \$64 Comm=N	\$60.00 N
Premium Modal Factors SA - Q – Mthly	0.509 / .2565 / .0855	0.509 / .2565 / .0855	0.52 / .265 / .0875 SAT 0.52 / .265 / .0875 ROP	0.51 / .26 / .0875
Table Ratings Based on Std Plus/Std Rates				Determined by the underwriter
Table Shaving Program	Table 3 to Standard	No	No	Super Criteria Credit
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available			Waiver of Premium Child Rider Accidental Death	Waiver of Premium
Build Limits– M/F				
5'-3"	182	174	173/168	174
5'-4"	192	179	178/173	179
5'-5"	197	185	183/178	185
5'-6"	203	191	188/183	191
5'-7"	208	197	193/188	197
5'-8"	214	203	199/194	203
5'-9"	219	209	204/199	209
5'-10"	225	215	210/205	215
5'-11"	231	221	215/210	221
6'-0"	237	228	221/216	228
6'-1"	243	234	227/222	234
6'-2"	249	241	234/229	241
6'-3"	255	247	240/235	247
6'-4"	261	253	246/242	253

Underwriting Revision Date	John Hancock 18-70 2/15	John Hancock 71+ 2/15	Lincoln Financial 2/15	Met LifeInvestors>\$250K4/15
Rate Class Identifier	Preferred	Preferred	Preferred	Preferred Plus (<75)/Elite (<80)
Blood Pressure	Treated/Untreated - Ages 18-50; 140/90 Ages 51-70; 145/90	Treated/Untreated - 145/90	Treated/Untreated Age 18-69, 12 mo avg 140/90 70+, 12 mo avg 155/90	No treatment in last 12 mos Ages < 40, 140/85 Ages 41-54, 140/85 Ages 55-69 140/90
Family History	No more than 1 CAD/cancer death in parent/sibling prior to age 60	Disregard fam hx 70+	No CVD deaths of parent/sibling prior to age 60; disregard if 70+	No Cardio/cancer death of parent <60 or sibling < age 65
Driving History	No DUI / reckless in last 5 yrs or no more than one conviction ever Max 2 MVR in last 2 yrs	No DUI / reckless in last 5 yrs or no more than one conviction ever Max 1 MVR in last 2 yrs	No DUI/suspension in last 5 years or < 3 tickets in last 3 years	No DWI in last 5 yrs or < 2 MVR's in last 3 yrs
Nicotine	No nicotine products in the last 2 years	No nicotine products in the last 2 years	No nicotine products in the last 2 years	No nicotine products in the last 5 years
Cigars	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	24 per year allowed - negative HOS on exam	Celebratory - 4x year negative HOS on exam
Cholesterol	Treated/Untreated Ages 18-50; max 250, < 5.0 Ages 51-70; max 270; < 5.5 TC < 300	Treated/Untreated Max 300, HDL>35	Treated/Untreated age 0-69 Max 300/ <6.0 age 70+, 300/ <7.0	Treated >12 mo /Untreated Age < 54: 240, < 5.0 Ages 55-69: 260, < 5.5 Ages 70+: < 280, < 5.5
Alcohol / Substance Abuse	No history in past 10 yrs.	No history in past 10 yrs.	No history in the last 7 years	No history
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	25-200 hrs/year and IFR rating with flat extra or exclusion	No participation in the last 12 months	If IFR or 1000 total hrs, 25-250 hrs/yr in US/Canada & < 70yrs	Not available except through exclusion
Avocation	If not rateable. If rateable, flat extra.	No participation in the last 12 months	No rateable avocations or occupations.	No hazardous avocations
Policy Fee Amount Commissionable Y/N	\$100.00 (A), 50 (SA), 27 (Q), 12 (M) - N	\$100.00 (A), 50 (SA), 27 (Q), 12 (M) - N	See rate card No (term\$90.00)	\$69.00 No
Premium Modal Factors SA - Q – Mthly	0.515 / .265 / .0875	0.515 / .265 / .0875	0.515 / .262 / .089	0.53 / .27 / .09
Table Ratings Based on Std Plus/Std Rates	Standard	Standard	Standard	Standard
Table Shaving Program	No	No	Table 3 To Standard	Met Edge Credits
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death Child Rider \$20k Max @ \$6.00 per Unit	Waiver of Premium Accidental Death
Build Limits– M/F			Age < 69 / 70+	
5'-3"	182	182	175 / 180	162/157
5'-4"	186	186	180 / 186	166/161
5'-5"	192	192	186 / 192	171/166
5'-6"	197	197	192 / 198	175/170
5'-7"	203	203	198 / 204	179/174
5'-8"	208	208	203 / 210	184/179
5'-9"	214	214	209 / 216	188/183
5'-10"	219	219	216 / 222	193/188
5'-11"	225	225	222 / 229	198/193
6'-0"	231	231	228 / 235	204/199
6'-1"	237	237	235 / 242	209/204
6'-2"	243	243	241 / 249	214/210
6'-3"	249	249	248 / 256	220/215
6'-4"	255	255	254 / 263	226/221

Underwriting Revision Date	Minnesota Life 3/14	North American 5/15	Protective Age 0-70 11/14	Protective Age 71+ 11/14
Rate Class Identifier	Preferred	Preferred Builder	Preferred	Preferred
Blood Pressure	Max 145/90 with or without treatment	No current treatment < Age 50, 140/90; 51-60, 145/90; 61-70, 150/90 +75, 150/90	Treated/Untreated to age 60, 140/90 age 61-70, 150/90	Treated/Untreated 160/95
Family History	No CAD, CVD or diabetes death of parent or sibling prior to age 60	No CAD or cancer history/ death of parent prior to age 60	No death from CAD, CVD or cancer of parent/sibling <60	Disregard family hx for 70+
Driving History	No DWI/DUI/reckless in last 5 yrs or < 2 MVRs in last 3 yrs	No DWI in last 5 yrs or < 2 MVR's in last 3 yrs	No DUI/reckless in last 5 yrs or <3 MVR's in last 3 yrs	No DUI/reckless in last 5 yrs or <3 MVR's in last 3 yrs
Nicotine	No nicotine products in the last 12 months	Age <70, last 2 yrs. 71+, last 3 yrs.	No nicotine products in the last 2 years	No nicotine products in the last 2 years
Cigars	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	12 per year allowed - admitted & neg HOS on exam	12 per year allowed – admitted & neg HOS on exam
Cholesterol	Max 260, < 6.0	<70 w/or w/out treatment 240 or less HDL Ratio 6.0 Age 71+ w/out treatment 150-260 HDL at least 40	Treated or Untreated Max of 275 Ratio < 5.5	Treated or Untreated Max of 275 Ratio < 5.5
Alcohol / Substance Abuse	No history in last 10 years	No history/treatment in the past 10 years	No history	No history
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Available dependent on experience & aviation activities, may have cash extra	71+no participa/ in 12mos	Ages 27-65, 26-200 hrs/yr, IFR, 400 solo hrs	Available through exclusion
Avocation	No rateable avocations	Racing, scuba diving, skydiving are acceptable.	No hazardous avocations–scuba 75 ft. ok	No hazardous avocations–scuba 75 ft. ok
Policy Fee Amount Commissionable Y/N	\$50 up to 249k / \$95 250k & up No	\$65.00 No	\$60 >250K, \$60 <250K No/Yes	\$60 >250K, \$60 <250K No/Yes
Premium Modal Factors SA - Q – Mthly	0.52 / .27 / .088	0.53 / .285 / .0875	0.52 / .265 / .0875	0.52 / .265 / .0875
Table Ratings Based on Std Plus/Std Rates	Standard	Standard	Standard 25% Per Table	Standard 25% Per Table
Table Shaving Program	No	No	No	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available	Waiver of Premium Accidental Death	Waiver of Premium Accidental Death	Accelerated DB Waiver of Premium Accidental Death Child Rider \$10k Max @ \$7.50 per Unit	Accelerated DB Waiver of Premium Accidental Death Child Rider \$10k Max @ \$7.50 per Unit
Build Limits– M/F		Ages 18-70 Age 71+		
5'-3"	170	172/161 180/169	169	186
5'-4"	175	177/166 186/174	175	192
5'-5"	180	183/171 192/180	180	198
5'-6"	185	189/176 198/186	186	204
5'-7"	190	194/181 204/191	192	211
5'-8"	195	200/187 210/197	197	217
5'-9"	200	206/192 216/203	203	223
5'-10"	205	212/198 222/209	209	230
5'-11"	213	218/203 229/215	215	237
6'-0"	220	224/209 235/221	221	243
6'-1"	225	230/215 242/227	227	250
6'-2"	230	236/221 249/233	234	257
6'-3"	235	243/227 256/240	240	264
6'-4"	240	249/233 263/246	246	271

Underwriting Revision Date	Prudential 8/14	Savings Bank 12/14	Symmetra 12/14
Rate Class Identifier	Preferred	Preferred Non Nicotine	Preferred
Blood Pressure	With or w/o medication up to age 49, 135/85 50 +, 140/90	Treated/Untreated to age 60, 135/85 age 61 + , 145/90	135/85 max age 20-50 140/90 max age 51+
Family History	No more than one death of parent prior to age 60 from CAD/CVD/cancer	No death in parent prior to age 60 due to CVD or Cancer Waived if client 65+	No death of parent or sib prior to age 60 from CAD or heart dz.
Driving History	No DUI/DWI/OUI/ reckless in last 5 yrs, no suspension in 3 yrs or <3 ticket/accident in 3yrs	No DUI / No reckless in last 5 yrs, <2 MVR's in last 3 yrs, no lic susp in last 3 yrs.	No DWI in last 10 years or < 2 tickets in last 3 years
Nicotine	No tobacco or nicotine in the last 3 years	No nicotine in the last 3 years	No nicotine products in the last 3 years
Cigars	Alternative tobacco ok negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Treated/Untreated Ratio < 6	300 max Males 5.5 Females 5.0	TC < 300 Chol/HDL ratio < 5.5
Alcohol / Substance Abuse	No history/treatment in the last 10 years	No history / treatment in the last 10 years	No counseling or treatment past 10 yrs.
Cancer	Determined by underwriter	None	None
Aviation Flat Extra VFR and IFR Ratings	Available Call For Details	Private pilot ok with exclusion	Available with exceptions IFR no extra
Avocation	Occupation Ratings available – call us for list	Scuba diving <75 ft ok	No hazardous
Policy Fee Amount Commissionable Y/N	\$85.00 (A) Ess – N, Elite - Y	\$60.00	65
Premium Modal Factors SA - Q – Mthly	0.52 / .265 / .09	0.51 / .26 / .087	.515,.265,.0875
Table Ratings Based on Std Plus/ Std Rates	Standard	Standard	Standard
Table Shaving Program	No	No	No
Issue Age Nearest/Last	Last	Nearest	last
Riders Available		No Waiver of Premium available in CA	Child Rider 1-10k WP, ADB,
Build Limits– M/F	Ages 18-59 / Age 60+		
5'-3"	175/197	170	162 / 155
5'-4"	180/204	176	167 / 159
5'-5"	186/210	181	172 / 163
5'-6"	192/216	187	177 / 167
5'-7"	198/223	192	183 / 170
5'-8"	203/230	198	188 / 175
5'-9"	209/236	204	193 / 179
5'-10"	216/243	209	198 / 184
5'-11"	222/250	215	203 / 189
6'-0"	228/258	221	209 / 193
6'-1"	235/262	227	214 / 198
6'-2"	241/272	234	219 / 202
6'-3"	248/279	240	224 / 207
6'-4"	254/287	246	230 / 211

Underwriting Revision Date	Transamerica 3/15	United of Omaha 3/15
Rate Class Identifier	Preferred	Preferred
Blood Pressure	Treated or Untreated Max 145/85 to age 70 Max 150/90 age 71+	Treated or untreated Ages 18-55 avg BP 145/90 (ages 56+ 150/90)
Family History	No CAD/Cancer death in parents prior to age 60 Disregard if 60+	No CAD, diabetes death of parent/sibling < 60
Driving History	No DUI / reckless in last 5 years or < 1 major ticket or < 3 minor tickets in last 3 years	No DUI/DWI/reckless in last 5 years or < 2 ticket in last 3 years
Nicotine	No nicotine products in the last 2 years	No nicotine products in the last 24 months
Cigars	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	TC < 260 Chol/HDL ratio < 5.5, < 70yrs Chol/HDL ratio < 6.0, + 71yrs	Treated or Untreated Age 18-55=TC< 300 & <5.5 65+ = < 6.0
Alcohol / Substance Abuse	No history	Allowed after 10 years
Cancer	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Offered with or without ratable aviation	Not available except through exclusion
Avocation	No hazardous avocations – scuba 75 ft. okay	No hazardous avocations last 2 years
Policy Fee Amount Commissionable Y/N	<100K \$60 Other=\$30 Y	\$62.50 Y< \$250K
Premium Modal Factors SA - Q – Mthly	0.51 / .26 / .0875	0.52 / .275 / .089
Table Ratings Based on Std Plus/Std Rates	Standard	Standard 25% Per Table
Table Shaving Program	No	FIT Credits
Issue Age Nearest/Last	Varies by product	Age Last
Riders Available		Accelerated DB Waiver of Premium Accidental Death Child Rider
Build Limits– M/F	Up to Age 70 Age 71+	
5'-3"	174/169 178/174	174
5'-4"	179/174 184/179	179
5'-5"	184/179 189/184	184
5'-6"	189/184 194/189	190
5'-7"	195/189 200/195	195
5'-8"	200/195 205/200	199
5'-9"	206/200 211/205	205
5'-10"	211/205 216/210	211
5'-11"	217/210 222/216	217
6'-0"	223/216 228/222	222
6'-1"	229/222 234/228	229
6'-2"	235/228 240/233	234
6'-3"	241/233 246/239	240
6'-4"	247/239 252/244	245

Standard Plus / Select Guidelines

Underwriting Revision Date	Accordia (Term) 5/14	American General 6/15	Banner 4/15	Met Life Investors 4/15
Rate Class Identifier	Standard Plus	Standard Plus	Standard Plus	Standard Plus
Blood Pressure	18-45 140/90 46-60 145/90 61 > 150/90 treatment allowed	Untreated 150/92 to age 60, 160/92 age 61+ Treated 145/88 to age 60, 155/88 age 61+	With or without treatment Controlled last 2 years with max 152/92	Current treatment ok 145/90 < Age 54 & under 150/90 Ages 55-69 155/90 Age 70+
Family History	No more than 1 death of parent/sibling prior to age 60 from CAD/cancer	No more than 1 CAD/cancer death of parents before age 60	No cardio death in parents prior to age 60 Only fam cancers!	No CAD/cancer death of parent < age 60 or sibs prior to age 65
Driving History	No DUI in last 5 years or more than 2 tickets in last 3 years.	No DUI, DWI, reckless, revoc/susp in last 5 yrs or < 2 tickets in last 3 yrs	No DUI/DWI/ reckless/revoc/susp in last 3 years. < 3 ticket in last 3 years.	No DWI in last 5 years or >2 tickets in last 3 years
Nicotine	No nicotine products in the last year	No nicotine products in the last year	No nicotine products in the last year	No nicotine products in the last 2 years
Cigars	Celebratory Cigar *See Guidelines*	1 per week allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	Cigar, pipe or chew ok if neg HOS on exam.
Cholesterol	Treated/Untreated 270 @6.5 or 300 @5.0	If ratio < 7.0, 250 If ratio < 6.5, 280	Treated / Untreated Max of 300 @ 6.5	Treated/Untreated 260 @6.0 to Age 54 or 280 @6.5; 280 @6.5 or 300 @6.0 to age 69
Alcohol / Substance Abuse	No history/treatment in last 10 yrs	No history	No history past 7 years	No treatment in the last 10 years
Cancer		None except basal cell carcinomas	Available depending upon type & date of onset of cancer	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Available if qualifies as a std aviation risk or w/an exclusion or flat extra	Yes, will consider with appropriate rating.	Available, however may have flat extra or exclusion rider	Not available except through exclusion
Avocation	May be available with flat extra	< 100ft & < 10 dives/yr.	Available, may have, with flat extra or exclusion rider	No hazardous avocations
Policy Fee Amount Commissionable Y/N	\$75.00 (A) N	\$74 <250K Comm=Y \$64 >250K Comm=N	\$60.00 No	\$69.00 No
Premium Modal Factors SA - Q – Mthly	0.509 / .2565 / .0855	0.52 / .265 / .0875 SAT 0.50 / .25 / .0833 ROP	0.51 / .26 / .0875	0.53 / .27 / .09
Table Ratings Based on Std Plus/Std Rates			Determined by the underwriter	
Table Shaving Program	No	No	Super Criteria Credit	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available		Waiver of Premium Accidental Death Child Rider	Waiver of Premium	Waiver of Premium Accidental Death
Build Limits– M/F				
5'-3"	174	188/183	182	180/169
5'-4"	179	193/188	188	185/175
5'-5"	185	199/194	194	191/180
5'-6"	191	205/200	200	197/185
5'-7"	197	211/205	206	203/189
5'-8"	203	216/211	212	209/194
5'-9"	209	222/216	219	215/199
5'-10"	215	228/222	226	220/204
5'-11"	221	234/227	231	226/210
6'-0"	228	240/233	240	232/216
6'-1"	234	246/239	245	237/221
6'-2"	241	253/245	253	243/228
6'-3"	247	260/251	259	249/234
6'-4"	253	266/258	265	255/240

Underwriting Revision Date	Minnesota Life 3/14	Prudential 8/14	Savings Bank 12/14
Rate Class Identifier	Non Tobacco Plus	Non Smoker Plus	Select Non Nicotine
Blood Pressure	Max 145/95 with or without treatment	With/without medication up to age 49, 140/90 age 50+, 145/90	Treated/Untreated to age 60, 140/90 age 61+, 145/90
Family History	One CAD, CVD or diabetes death of parent or sibling prior to age 60	Not applicable.	< 1 death in parent prior to age 60 due to CVD or Cancer
Driving History	No DWI/DUI/reckless in last 3 years or < 2 MVRs in last 2 years	Determined by underwriter	No DUI in last 5 yrs, < 3 MV's in last 3 years
Nicotine	No nicotine products in the past 12 months, urine must be neg.	No cigarettes in the last 12 months	No nicotine in the last 2 years
Cigars	1 per month allowed – negative HOS on exam	Unlimited Cigars, alt tobacco, positive HOS ok	1 per month allowed – negative HOS on exam
Cholesterol	Max 280, < 7.0	Treated/Untreated Ratio < 7.0	Max 300 Males 6.5 Females 6.0
Alcohol / Substance Abuse	No history of or treatment in last 5 years	Determined by underwriter	No history / treatment in the last 10 years
Cancer	None except basal cell carcinomas	Determined by underwriter	None
Aviation Flat Extra VFR and IFR Ratings	Dependent upon experience and aviation activities – cash extra possible	Generally available without a flat extra	Available with underwriter decision
Avocation	No rateable avocations	Occupation Ratings available – call us for list	Scuba diving <75 ft ok
Policy Fee Amount Commissionable Y/N	\$50 up to 249k / \$95 250k & up No	\$85.00 No	\$60.00
Premium Modal Factors SA - Q – Mthly	0.52 / .27 / .088	0.52 / .265 / .09	0.51 / .26 / .087
Table Ratings Based on Std Plus/ Std Rates			
Table Shaving Program	No	No	No
Issue Age Nearest/Last	Nearest	Last	Nearest
Riders Available	Waiver of Premium Accidental Death		No Waiver of Premium or Child Rider available in CA
Build Limits– M/F		Ages 18-65 / Age 65+	
5'-3"	187	186/225	185
5'-4"	192	192/233	190
5'-5"	198	198/240	196
5'-6"	203	204/247	202
5'-7"	209	210/255	208
5'-8"	214	217/263	214
5'-9"	220	223/270	221
5'-10"	225	230/278	227
5'-11"	234	236/286	233
6'-0"	244	243/294	240
6'-1"	247	250/303	247
6'-2"	253	256/311	253
6'-3"	258	263/319	260
6'-4"	264	271/328	267

Underwriting Revision Date	Symmetra 12/14	Transamerica 3/15	United of Omaha 3/15
Rate Class Identifier	Standard Plus	Standard Plus	Standard Plus
Blood Pressure	140/90 max for all ages	Treated or Untreated < 70, Max 148/88 71+, Max 152/88	Treated or Untreated ages 18-55 avg BP < 152/90; ages 56+ < 156/92
Family History	No death of parent or sib prior to age 60 from heart dz or CAD	No Cardio/Cancer death in parents prior to age 60 Disregard if 60+	One death of parent/sib prior to age 60 due to CAD
Driving History	No DWI in last 5 years < 3 MVR's	No DUI /reckless in last 5 years or < 1 major ticket or < 3 minor tickets in last 3 years	No DUI/DWI/reckless in last 5 years or < 3 tickets in last 3 years
Nicotine	No nicotine products within the last 12 mos	No nicotine products in the last 2 years	No nicotine products in the last year
Cigars	XXX	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Chol/HDL ratio < 6.5 TC < 300	TC < 30 Chol/HDL ratio < 6.2, < 70yrs Chol/HDL ratio < 6.7, + 71yrs	Treated or untreated Ages 18-55, TC < 300 & < 7.0; 56+ < 7.5
Alcohol / Substance Abuse	No ratable history	No history/treatment in last 10 years	Allowed after 5 years
Cancer		None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Available with exceptions	Offered with or without ratable aviation	Not available except through exclusion
Avocation	Available with flat extra	No hazardous avocations – scuba 75 ft. okay	Available with flat extra
Policy Fee Amount Commissionable Y/N	NONE	<100K \$60, Other=\$30 Y	\$62.50 Y <\$250K
Premium Modal Factors SA - Q – Mthly	IFR-no extra	0.51 / .26 / .0875	0.52 / .275 / .089
Table Ratings Based on Std Plus/ Std Rates	Standard	Standard	Standard 25% Per Table
Table Shaving Program	No	No	FIT Credits
Issue Age Nearest/Last	Last	Varies by product	Last
Riders Available	Child Rider 1-10k ADB WP		Accelerated DB Waiver of Premium Accidental Death Child Rider
Build Limits– M/F		Up to Age 70 Age 71+	
5'-3"	172 / 161	186/181 191/186	185
5'-4"	177 / 165	192/185 197/190	190
5'-5"	183 / 170	198/189 203/195	195
5'-6"	187 / 173	204/194 209/199	200
5'-7"	194 / 178	210/199 215/204	205
5'-8"	199 / 183	215/204 221/210	210
5'-9"	206 / 188	221/210 227/215	215
5'-10"	210 / 192	227/215 232/220	222
5'-11"	215 / 198	233/221 238/226	227
6'-0"	223 / 203	239/227 244/232	234
6'-1"	228 / 207	245/233 250/238	242
6'-2"	235 / 213	251/239 256/244	247
6'-3"	241 / 219	257/244 262/251	252
6'-4"	248 / 224	263/250 268/257	258

Standard Guidelines

Underwriting Revision Date	American General 6/15	Banner 4/15	Met Life Investors 4/15	Met Life Investors 4/15
Rate Class Identifier	Standard	Standard	Standard	Standard
Blood Pressure	0 – 60: >145/88 61+: >155/88 or Pref NT BP reading with treatment	Treated/Untreated Controlled last 2 years with max 156/94	Treated/Untreated 160/90 Age 39 & under 165/90 Ages 40-49 170/90 Age 50+	Treated/Untreated 160/90 Age 39 & under 165/90 Ages 40-49 170/90 Age 50+
Family History	N/A	Not < 1 CVD death in any parent prior to age 60	No specific criteria	No specific criteria
Driving History	No DUI, DWI, reckless, recov/susp in last 2 yrs or < 3 tickets in last 3 yrs	No DUI/DWI/ reckless/revoc in last 2 years or < 4 tickets in last 3 years	“Average” risk as determined by the underwriter	“Average” risk as determined by the underwriter
Nicotine	No nicotine products in the last year	No nicotine products in the last year	No nicotine products in the last year	No nicotine products in the last year
Cigars	1 per week allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	Cigar, pipe or chew ok if neg HOS on exam	Cigar, pipe or chew ok if neg HOS on exam
Cholesterol	If ratio > 7.0, 250 If ratio > 6.5, 280	Treated / Untreated Max of 300 @ 8.0	Treated/Untreated 300@ 9.6 to Age 44 350@ 9.6 Ages 45-65 350@ 10.5 Age 66+	Treated/Untreated 300@ 9.6 to Age 44 350@ 9.6 Ages 45-65 350@ 10.5 Age 66+
Alcohol / Substance Abuse	No history in past 7 yrs	No history past 7 years	Determined by underwriter	Determined by underwriter
Cancer	Available depending on type and date of onset	Available depending on type and date of onset	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Available, may have flat extra or exclusion rider	Available, however may have flat extra or exclusion rider	Not available except through exclusion	Not available except through exclusion
Avocation	< 100ft & < 10 dives/yr.	Available may have flat extra.	No hazardous avocations	No hazardous avocations
Policy Fee Amount Commissionable Y/N	\$74 < 250K Comm=Y \$64 >250K Comm=N	\$60.00 No	\$69.00 No	\$69.00 No
Premium Modal Factors SA - Q – Mthly	0.52 / .265 / .0875 SAT 0.52 / .265 / .0833 ROP	0.51 / .26 / .0875	0.53 / .27 / .09	0.53 / .27 / .09
Table Ratings Based on Std Plus/Std Rates		Standard or Standard Plus – determined by the underwriter		
Table Shaving Program	No	No	No	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available		Waiver of Premium	Waiver of Premium Accidental Death	Waiver of Premium Accidental Death
Build Limits– M/F				
5’-3”	188 / 183	190	218	218
5’-4”	193 / 188	195	224	224
5’-5”	199 / 194	202	230	230
5’-6”	205 / 200	208	236	236
5’-7”	211 / 205	215	242	242
5’-8”	216 / 211	221	249	249
5’-9”	222 / 216	228	256	256
5’-10”	228 / 222	234	263	263
5’-11”	234 / 227	241	270	270
6’-0”	240 / 233	249	278	278
6’-1”	246 / 239	255	286	286
6’-2”	253 / 245	263	294	294
6’-3”	260 / 251	269	302	302
6’-4”	266 / 258	276	310	310

Underwriting Revision Date	Prudential 8/14	Savings Bank 12/14	Symmetra 12/14	Transamerica 3/15
Rate Class Identifier	Non smoker	Standard	Standard	Standard
Blood Pressure	Insurability and ratings depend on actual blood pressure readings and other medical conditions	Treated/Untreated Determined by underwriter	Treated or untreated ages 18-55 avg BP 122/90 ages 56 and above, 136/92	Individual Consideration
Family History	No specific criteria	Individual consideration if > 1 death in parents prior to age 60 due to CVD	No CAD, death of one parent/sibling < 60	Individual Consideration
Driving History	May be rated depending upon driving record.	No DUI in past 2 years, < 3 MVRs in past 3 yrs	No DUI/DWI/reckless in last 5 years or >3 tickets in last 3 years	Individual Consideration
Nicotine	No nicotine products in the last year	No nicotine in the last year	No nicotine products in the last year	No nicotine products in the past 2 years
Cigars	All forms of alternative tobacco use are allowed	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Insurability and ratings depend on actual blood pressure readings and other medical conditions	Treated or untreated Max 300 Ratio max 7.0	Chol Ratio 7.0 ages 18-55 (7.5 above age 55) treatment allowed	Individual Consideration
Alcohol / Substance Abuse	Some histories may be rated	No history / treatment in the last 7 years	Allowed after 5 years	No history/treatment in last 7 years
Cancer	Determined by underwriter	Determined by underwriter	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Insurability and ratings depend on actual aviation activities	Determined by underwriter	Not available except through exclusion	Offered with or without ratable aviation
Avocation	Available – call us for list	Scuba diving <100 ft ok, >100ft flat extra	Available with flat extra	No hazardous avocations – scuba 75 ft. ok
Policy Fee Amount Commissionable Y/N	\$85.00 No	\$60.00 ?	\$62.50 Y <\$250K	<100K \$60 Other=\$30.00 Yes
Premium Modal Factors SA - Q – Mthly	0.52 / .265 / .09	0.51 / .26 / .087	.515, .265, .0875	0.51 / .26 / .0875
Table Ratings Based on Std Plus/Std Rates			Standard 25% Per Table	Standard
Table Shaving Program			FIT Credits	No
Issue Age Nearest/Last	Last	Nearest	Last	Varies by product
Riders Available		No Waiver of Premium or Child Rider available in CA	Accelerated DB Waiver of Premium Accidental Death Child Rider	
Build Limits– M/F	Age 18-59 / 60+			Up to Age 70 Age 71+
5'-3"	214 / 254	207	185	208 / 197 212 / 203
5'-4"	222 / 262	213	190	214 / 202 218 / 207
5'-5"	228 / 270	220	195	220 / 206 225 / 211
5'-6"	236 / 278	226	200	227 / 210 232 / 215
5'-7"	243 / 287	234	205	233 / 215 238 / 220
5'-8"	250 / 295	241	210	239 / 220 244 / 225
5'-9"	257 / 304	248	215	244 / 225 249 / 230
5'-10"	265 / 313	255	220	250 / 230 255 / 235
5'-11"	273 / 322	263	225	256 / 236 261 / 241
6'-0"	280 / 331	271	230	263 / 242 268 / 247
6'-1"	288 / 340	279	235	269 / 248 274 / 254
6'-2"	296 / 350	286	240	276 / 254 281 / 260
6'-3"	304 / 359	294	245	283 / 260 288 / 267
6'-4"	312 / 369	302	250	289 / 267 295 / 273

Underwriting Revision Date	Symmetra	Transamerica 10/11
Rate Class Identifier	Standard	Standard
Blood Pressure	Treated or untreated ages 18-55 avg BP 152/90 ages 56 and above, 156/92	Individual Consideration
Family History	No CAD, death of one parent/sibling < 60	Individual Consideration
Driving History	No DUI/DWI/reckless in last 5 years or >3 tickets in last 3 years	Individual Consideration
Nicotine	No nicotine products in the last year	No nicotine products in the past 2 years
Cigars	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Chol Ratio 7.0 ages 18-55 (7.5 above age 55) treatment allowed	Individual Consideration
Alcohol / Substance Abuse	Allowed after 5 years	No history/treatment in last 7 years
Cancer	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Not available except through exclusion	Offered with or without ratable aviation
Avocation	Available with flat extra	No hazardous avocations – scuba 75 ft. ok
Policy Fee Amount Commissionable Y/N	\$62.50 Y <\$250K	<100K \$60 Other=\$30.00 Yes
Premium Modal Factors SA - Q – Mthly	.515,.265,.0875	0.51 / .26 / .0875
Table Ratings Based on Std Plus/Std Rates	Standard 25% Per Table	Standard
Table Shaving Program	FIT Credits	No
Issue Age Nearest/Last	Last	Varies by product
Riders Available	Accelerated DB Waiver of Premium Accidental Death Child Rider	
Build Limits– M/F		Up to Age 70 Age 71+
5'-3"	185	208 / 197 212 / 203
5'-4"	190	214 / 202 218 / 207
5'-5"	195	220 / 206 225 / 211
5'-6"	200	227 / 210 232 / 215
5'-7"	205	233 / 215 238 / 220
5'-8"	210	239 / 220 244 / 225
5'-9"	215	244 / 225 249 / 230
5'-10"	220	250 / 230 255 / 235
5'-11"	225	256 / 236 261 / 241
6'-0"	230	263 / 242 268 / 247
6'-1"	235	269 / 248 274 / 254
6'-2"	240	276 / 254 281 / 260
6'-3"	245	283 / 260 288 / 267
6'-4"	250	289 / 267 295 / 273

** Information believed to be accurate, but please consult individual carrier documentation and/or applicable carrier personnel to ensure accuracy before acting upon it. IDA and IDA member-agencies are not responsible for any inaccuracies.