



Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES		
<p>AIG</p> <p>Current as of 12/2016</p>	Class	Chol/HDL Ratio	Blood Pressure
	Preferred Plus (Permanent)	If ratio \leq 5.0, 215 If ratio \leq 4.5, 290	0-60: 140/85 61+: 150/85 Treatment OK
	Preferred Plus (Term)	If ratio \leq 5.0, 215 If ratio \leq 4.5, 290	0-60: 135/85 61+: 140/85 Treatment OK
	Preferred (Permanent) Non-Tobacco	If ratio \leq 6.0, 245 If ratio \leq 5.5, 290	0-60: 145/88 61+: 155/88 Treatment OK
	Preferred (Term) Non-Tobacco	If ratio \leq 6.0, 245 If ratio \leq 5.5, 290	0-60: 140/85 61+: 150/85 Treatment OK
	Standard Plus (Permanent)	If ratio \leq 7.0, 260 If ratio \leq 6.5, 290	0-60: 150/92 61+: 160/92 Treatment OK
	Standard Plus (Term)	If ratio \leq 7.0, 260 If ratio \leq 6.5, 290	0-60: 145/88 61+: 155/88 Treatment OK
	Standard (Permanent) Non-Tobacco	If ratio $>$ 7.0, 260 If ratio $>$ 6.5, 290	0-60: $>$ 150/92 61+: $>$ 160/92 Treatment OK
Standard (Term) Non-Tobacco	If ratio $>$ 7.0, 260 If ratio $>$ 6.5, 290	0-60: $>$ 145/88 61+: $>$ 155/88 Treatment OK	

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CARRIER

GUIDELINES

**American
National**

Current as of 12/2016

Class	Chol/HDL Ratio	Blood Pressure
Preferred Plus	Ages 0-60: 300; 4.5 Ages 61+: 300; 5.0	Ages 0-60: 135/80 Ages 61+: 140/85
Preferred	All ages: 300; 5.5	Ages 0-60: 140/90 Ages 61+: 150/90
Standard Plus	All ages: 300; 6.0	Ages 0-60: 150/90 Ages 61+: 155/95

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<p>Global Atlantic Financial Current as of 12/2016</p>	Class	Chol/HDL Ratio	Blood Pressure
	Premier (Permanent Products)	Up to Age 70: 260; 5.0 ratio Age 71+: 280; 5.5 ratio With or without treatment	Up to Age 70: 140/85 Age 71+: 145/90 With or without treatment
	Premier (Term Products)	220 ratio 5.0 Without Treatment	Age 18-60: 135/85 Age 61+: 145/90 Without Treatment
	Preferred (Permanent Products)	Up to Age 70: 270 & ratio <=6.0 300 & ratio <=5.0 Age 71+: 300 & ratio <=6.5 With or without treatment	Up to Age 70: 145/90 Age 71+: 155/90 With or without treatment
	Preferred (Term Products)	240 ratio 5.5 Treatment allowed	Age 18-60: 140/90 Age 61+: 150/90 Treatment allowed
	Std Plus (Term Products)	270 ratio 6.5 (300 if HDL is 5.0 or less) Treatment allowed	Age 18-45: 140/90 Age 46-60: 145/90 Age 61+: 150/90 Treatment allowed

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<p>John Hancock Current as of 12/2016</p>	Class	Chol/HDL Ratio	Blood Pressure
	Super Preferred (age 18-70)	Up to 230 mg/dl (ages 18-50) Up to 250 mg/dl (ages 51-70)	Up to 135/85 (ages 18-50) Up to 140/90 (ages 51-70)
	Super Preferred (age 71+)	Over 175 mg/dl, but under 280 mg/dl	Up to 140/90
	Preferred (age 18-70)	Up to 250 mg/dl (ages 18-50) Up to 270 mg/dl (51-70)	Up to 140/85 (ages 18-50) Up to 145/90 (ages 51-70)
	Preferred (age 71+)	Over 159 mg/dl, but less than 300 mg/dl	Up to 145/90
	Standard Plus (age 18-70)	Up to 5.5 (ages 18-50) Up to 6 (ages 51-70)	Up to 145/90 (ages 18-50) Up to 150/90 (ages 51-70)
	Standard Plus (age 70+)	HDL must exceed 35mg/dl	Up to 150/90

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<p>Legal & General America Current as of 12/2016</p>	Class	Chol/HDL Ratio	Blood Pressure
	Preferred Plus	120-300 ratio 4.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 136/86
	Preferred	120-300 ratio 5.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 146/90
	Standard Plus	120-300 ratio 6.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 152/92
	Standard	120-300 ratio 8.0 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 156/94
<p>Lincoln National Current as of 12/2016</p>	Class	Chol/HDL Ratio	Blood Pressure
	Preferred Plus	Minimum Untreated: 125 Maximum: 300 Up to age 69 - ratio \leq 5.0 Age 70 & up - ratio \leq 5.5 Treated or untreated	Up to age 69-Treated and untreated hypertension with a 12 month average of 130/80 or lower. Age 70 & up-Treated and untreated hypertension with a 12 month average of 140/90 or lower.
	Preferred	Minimum Untreated: 125 Maximum: 300 Up to age 69 - ratio \leq 6.0 Age 70 & up - ratio \leq 7.0 Treated or untreated	Up to age 69-Treated and untreated hypertension with a 12 month average of 140/90 or lower. Age 70 & up-Treated and untreated hypertension with a 12 month average of 155/90 or lower.

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<p>MetLife Current as of 12/2016</p>	Class	Chol/HDL Ratio	Blood Pressure
	Elite Plus	Ages 54 & Under: 220/4.5 Ages 55-69: 230/4.5 Ages 70 & over: 150-240/5.0 Current Medication ok if acceptable level maintained for 12 months (all ages)	Ages 40 & under: 130/80* Ages 41-54: 135/85* Ages 55-69: 140/85 Ages 70 & Over: 140/90 *No medication within the last 12 months (under age 55)
	Elite	Ages 54 & under: 240/5.0 Ages 55-69: 260/5.5 or 280/5.0 Ages 70 & over: 150-280/5.5 or 150-300/5.0 Medication ok if acceptable level maintained for 12 months (all ages)	Ages 40 & under: 140/85* Ages 41-54: 140/85 Ages 55-69: 140/90 Ages 70 & Over: 145/90 *No medication within the last 12 months (under age 41)
Preferred	Ages 54 & under: 260/6.0 or 280/5.5 Ages 55-69: 280/6.5 or 300/6.0 Ages 70 & over: 150-300/7.0 or 150-310/6.5 Current medication acceptable (all ages)	Ages 40 & under: 145/90 Ages 41-54: 145/90 Ages 55-69: 150/90 Ages 70 & Over: 155/90 Current medication acceptable (all ages)	
<p>Minnesota Life Current as of 12/2016</p>	Class	Chol/HDL Ratio	Blood Pressure
	Preferred Select	240 ratio 5.0 or less	Better than or equal to 135/85 With or without treatment
	Preferred	260 ratio 6.0 or less	Better than or equal to 145/90 With or without treatment
	Non-Tobacco Plus	280 ratio 7.0 or less	Better than or equal to 145/95 With or without treatment

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<p>North American Current as of 12/2016</p>	<p>Class</p>	<p>Chol/HDL Ratio</p>	<p>Blood Pressure</p>
	<p>Super Preferred</p>	<p>300 ratio 5.0</p>	<p>135/85</p>
	<p>Preferred</p>	<p>300 ratio 6.0</p>	<p>140/90</p>
	<p>Preferred Tobacco</p>	<p>300 ratio 6.0</p>	<p>140/90</p>
<p>OneAmerica Current as of 12/2016</p>	<p>No preferred classes. Will offer on individuals who have history of elevated cholesterol and blood pressure based on individual consideration. Will base offer on when diagnosed/history when diagnosed; treatment; follow-up – to include current lab results and recent blood pressure readings.</p>		

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<p>Protective Life Current as of 12/2016</p>		Class	Chol/HDL Ratio	Blood Pressure
	Select Preferred	<p>For ages thru 70: 275 ratio 4.5 or less</p> <p>For ages over 70: Total cholesterol not lower than 130 untreated & may not exceed 275 with 4.5 or less</p> <p>With or without treatment</p>	<p>135/85 thru age 60 140/85 age 61-70</p> <p>For ages over 70: Average from exam and readings within the last year may not exceed 150/90. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.</p> <p>Treated BP controlled for 1 year with favorable APS readings throughout the year.</p>	
<p>Prudential Current as of 12/2016</p>		Class	Chol/HDL Ratio	Blood Pressure
	Preferred Best	<p><300 Ratio 5.0 or less With or without medication*</p>	<p>Up to 130/80 for ages up to 49 Up to 135/85 for ages 50 & over Without medication</p>	
	Preferred	<p><300 Ratio 6.0 or less With or without medication*</p>	<p>Up to 135/85 for ages up to 49 Up to 140/90 for ages 50 & over With or without medication</p>	
	Non-Smoker Plus	<p><300 Ratio 7.0 or less With or without medication*</p>	<p>Up to 140/90 for ages up to 49 Up to 145/90 for ages 50 & over With or without medication</p>	
*Total cholesterol readings of 300 or higher may not be eligible for Preferred underwriting regardless of Cholesterol/HDL ratio.				

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<p style="text-align: center;">SBLI Current as of 12/2016</p>	Class	Chol/HDL Ratio	Blood Pressure
	Preferred Plus	120 min 300 max Max 5.0 males Max 4.5 females (treated or untreated)	Treated or untreated 135/85 up to age 60 140/85 age 61 & over
	Preferred	120 min 300 max Max 5.5 males Max 5.0 females (treated or untreated)	Currently controlled by meds 135/85 up to age 60 145/90 age 61 & over
	Select	120 min 300 max Max 6.5 males Max 6.0 females (treated or untreated)	Currently controlled by meds 140/90 up to age 60 145/90 age 61 & over
	Standard	120 min 300 max Max 7.0 (treated or untreated)	Currently controlled by meds – Insurability & ratings depend on actual B/P & other medical conditions
<p style="text-align: center;">Symetra Current as of 12/2016</p>	Class	Chol/HDL Ratio	Blood Pressure
	Super Preferred	Ratio 4.5 or less TC < 300	135/85 max for ages 20-50 140/90 max for ages 51+
	Preferred	Ratio 5.5 or less TC < 300	135/85 max for ages 20-50 140/90 max for ages 51+
	Standard Plus/Preferred Nicotine	Ratio 6.5 or less TC < 300	140/90 max for all ages

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<p>Transamerica Current as of 12/2016</p>	<p>Class</p>	<p>Chol/HDL Ratio</p>	<p>Blood Pressure</p>
	<p>Preferred Elite Freedom Global IUL II & Freedom IUL II</p> <p>Preferred Plus Trendsetter LB, Select UL, Term & TransNavigator IUL</p>	<p>230</p> <p>ratio 5.0 for ages ≤ 70 ratio 5.5 for ages 71+ With or without treatment</p>	<p>135/85 for ages ≤ 70 145/85 for ages 71+</p> <p><u>Through age 49:</u> without treatment <u>Ages 50-80:</u> with treatment, as long as readings fit criteria above <u>Ages 81+:</u> without treatment</p>
	<p>Preferred Plus Freedom Global IUL II & Freedom IUL II</p> <p>Preferred Nonsmoker/Preferred Choice (Band 2 only) (Trendsetter LB)</p> <p>Preferred Nonsmoker All other products</p>	<p>≤240</p> <p>ratio 5.5 for ages ≤ 70 ratio 6.0 for ages 71+ With or without treatment</p>	<p>145/85 for ages ≤ 70 150/90 for ages 71+</p> <p>With or without treatment</p>
<p>Preferred Freedom Global IUL II & Freedom IUL II</p> <p>Standard Plus Trendsetter LB & Term</p>	<p>230</p> <p>ratio 5.0 for ages ≤ 70 ratio 5.5 for ages 71+ With or without treatment</p>	<p>148/88 for ages ≤ 70 152/88 for ages 71+</p> <p>With or without treatment</p>	

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<p>United of Omaha Current as of 12/2016</p>	Class	Chol/HDL Ratio	Blood Pressure
	Preferred Plus	Cannot exceed 300 Ratio < 4.5 Ages 18-55 Ratio < 5.0 Ages 56+ Treatment allowed	Treatment allowed with good control Ages 18-55 Avg BP \leq 135/85 Ages 56+ Avg BP \leq 140/85
	Preferred	Cannot exceed 300 Ratio < 5.5 Ages 18-55 Ratio < 6.0 Ages 56+ Treatment allowed	Treatment allowed with good control Ages 18-55 Avg BP \leq 145/90 Ages 56+ Avg BP \leq 150/90
Standard Plus	Cannot exceed 300 Ratio < 7.0 Ages 18-55 Ratio < 7.5 Ages 56+ Treatment allowed	Treatment allowed with good control Ages 18-55 Avg BP \leq 152/90 Ages 56+ Avg BP \leq 156/92	

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