

Cholesterol/Blood Pressure Guidelines															
Carrier	Guidelines														
<div>American National</div> <div>As of 04/2025</div>	<table><tr><th>Class</th><th>Cholesterol/HDL Ratio</th><th>Blood Pressure</th></tr><tr><td>Preferred Plus</td><td>Ages 0-60: Chol. 300 / Ratio 4.5 Ages 61+: Chol. 300 / Ratio 5.0</td><td>Age 0-60: 135/80 (No RX) Age 61+: 140/85 (No RX)</td></tr><tr><td>Preferred</td><td>All ages: Chol. 300 / Ratio 5.5</td><td>Age 0-60: 140/90 (RX/UN) Age 61+: 150/90 (RX/UN)</td></tr><tr><td>Standard Plus</td><td>All ages: Chol. 300 / Ratio 6.0</td><td>Age 0-60: 150/90 (RX/UN) Age 61+: 155/95 (RX/UN)</td></tr></table>			Class	Cholesterol/HDL Ratio	Blood Pressure	Preferred Plus	Ages 0-60: Chol. 300 / Ratio 4.5 Ages 61+: Chol. 300 / Ratio 5.0	Age 0-60: 135/80 (No RX) Age 61+: 140/85 (No RX)	Preferred	All ages: Chol. 300 / Ratio 5.5	Age 0-60: 140/90 (RX/UN) Age 61+: 150/90 (RX/UN)	Standard Plus	All ages: Chol. 300 / Ratio 6.0	Age 0-60: 150/90 (RX/UN) Age 61+: 155/95 (RX/UN)
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<p>If taking medication for blood pressure control, Preferred Plus is not available (all ages). We can consider Preferred Plus for treatment for lipid control.</p>															
<p>Untreated Cholesterol: Age 0-60: Not applicable for Preferred Plus, Preferred or Standard Plus. Age 61+: Untreated cholesterol of <130 will not be eligible for Preferred Plus, Preferred or Standard Plus.</p>															
<div>Cincinnati Life</div> <div>As of 04/2025</div>	<table><tr><th></th><th>Preferred Plus</th><th>Preferred</th><th>Standard Plus</th></tr><tr><th>Cholesterol</th><td>Total not > 240 Chol/HDL ratio 4.5 or less</td><td>Total not >250 Chol/HDL ratio 5.0 or less</td><td>Total not >280 Chol/HDL ratio 6.0 or less</td></tr><tr><th>Blood Pressure</th><td>Currently controlled and average reading in last 2 years (including treatment) does not exceed: 135/85 through age 60 145/85 age 61+</td><td>Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/85 through age 60 150/90 age 61+</td><td>Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/90 through age 60 150/90 age 61+</td></tr></table>				Preferred Plus	Preferred	Standard Plus	Cholesterol	Total not > 240 Chol/HDL ratio 4.5 or less	Total not >250 Chol/HDL ratio 5.0 or less	Total not >280 Chol/HDL ratio 6.0 or less	Blood Pressure	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 135/85 through age 60 145/85 age 61+	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/85 through age 60 150/90 age 61+	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/90 through age 60 150/90 age 61+
		Preferred Plus	Preferred	Standard Plus											
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	<p>Treated or Untreated</p>														

Cholesterol/Blood Pressure Guidelines

Carrier	Guidelines		
<div>Corebridge Financial</div> <div>As of 04/2025</div> <div>1 Where applicable by plan and state approval. If “Standard-Plus Non-Tobacco” is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.</div>	Class	Cholesterol <300 (mg/dl) - HDL Ratio	Blood Pressure (Treated/Untreated)
	Preferred Plus	Age <45 – HDL Ratio 4.5 or less Age 45-69 – HDL Ratio 5.0 or less Age ≥70 – Chol. >130 & HDL Ratio 5.0 or less	Age ≤ 59 – BP ≤ 135/85 Age 60-69 – BP ≤ 140/85 Age ≥ 70 – BP ≤ 150/90
	Preferred NT	Age <45 – HDL Ratio 5.5 or less Age 45-69 – HDL Ratio 6.0 or less Age ≥70 – Chol. >130 & HDL Ratio 6.0 or less	Age < 45 - BP ≤ 140/85 Age 45-69 - BP ≤ 140/90 Age ≥ 70 - BP ≤ 155/90
	Standard Plus NT ¹ (Term Only)	Age <45 – HDL Ratio 6.5 or less Age 45-69 – HDL Ratio 7.0 or less Age ≥70 – Chol. >130 & HDL Ratio 7.0 or less	Age < 45 - BP ≤ 145/90 Age 45-69 - BP ≤ 150/90 Age ≥ 70 - BP ≤ 160/90
	Preferred T	Age <45 – HDL Ratio 5.5 or less Age 45-69 – HDL Ratio 6.0 or less Age ≥70 – Chol. >130 & HDL Ratio 6.0 or less	Age ≤ 59 - BP ≤ 145/90 Age 60-69 - BP ≤ 150/90 Age ≥ 70 - BP ≤ 155/90
<div>John Hancock</div> <div>As of 04/2025</div>	John Hancock uses “total view” approach to underwriting. Click here to get an estimate of a client’s potential underwriting outcome.		
<div>Legal & General America</div> <div>As of 04/2025</div>	Class	Cholesterol/HDL Ratio	Blood Pressure
	Preferred Plus (NT)	Chol. 120-300 / Ratio May not exceed 4.5 (With or Without Treatment)	Currently well controlled with or without treatment, with the average readings in the past 2 years not greater than 135/85.
	Preferred (NT/T)	Chol. 120-300 / Ratio May not exceed 5.5 (With or Without Treatment)	Currently well controlled with or without treatment, with the average readings in the past 2 years not greater than 140/90.
	Standard Plus (NT)	Chol. 120-300 / Ratio May not exceed 6.5 (With or Without Treatment)	Currently well controlled with or without treatment, with the average readings in the past 2 years not greater than 145/90.
	Standard (NT/T)	Chol. 120-300 / Ratio May not exceed 8.0 (With or Without Treatment)	Currently well controlled with or without treatment, with the average readings in the past 2 years not greater than 156/94.
<div>Lincoln Financial</div> <div>As of 04/2025</div>	Please refer to page 8 of the Underwriting Guidelines		

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Carrier	Guidelines													
MassMutual As of 04/2025	MassMutual uses a points-based system, please refer to Preferred Underwriting Guidelines .													
Nationwide As of 04/2025	<table><tr><th>Class</th><th>Cholesterol/HDL Ratio</th><th>Blood Pressure</th></tr><tr><td>Nontobacco Preferred Plus</td><td>Treated cholesterol acceptable Age 18 to 70: ≤230 and ≤5.0; ≤240 and ≤4.5; ≤250 and ≤4.0 Age 71+: ≤270 and ≤4.5; Must be ≤160 unless treated</td><td>Age ≤ 55: 140/80 Age 56 to 70: 140/90 Age 71+: 140/90 No blood pressure treatment</td></tr><tr><td>Preferred</td><td>Treated cholesterol acceptable Age ≤60: ≤250 and ≤5.5 Age 61 to 70: ≤280 and ≤6.0 Age 70+: ≤280 and ≤6.5; Must be ≤160 unless treated</td><td>Age ≤ 55: 145/90 Age 56 to 70: 150/90 Age 71+: 150/90 Treated blood pressure is acceptable if well controlled for at least one year</td></tr><tr><td>Non-Tobacco Standard Plus</td><td>Treated cholesterol acceptable Age ≤60: ≤300 and ≤6.5 Age 61 to 70: ≤300 and ≤7.0 Age 71+: ≤330 and ≤7.5; Must be ≤160 unless treated</td><td>Age ≤ 55: 145/90 Age 56 to 70: 150/90 Age 71+: 150/90 Treated blood pressure is acceptable if well controlled for at least one year</td></tr></table> Nationwide uses the Ascent (Hannover) manual.		Class	Cholesterol/HDL Ratio	Blood Pressure	Nontobacco Preferred Plus	Treated cholesterol acceptable Age 18 to 70: ≤230 and ≤5.0; ≤240 and ≤4.5; ≤250 and ≤4.0 Age 71+: ≤270 and ≤4.5; Must be ≤160 unless treated	Age ≤ 55: 140/80 Age 56 to 70: 140/90 Age 71+: 140/90 No blood pressure treatment	Preferred	Treated cholesterol acceptable Age ≤60: ≤250 and ≤5.5 Age 61 to 70: ≤280 and ≤6.0 Age 70+: ≤280 and ≤6.5; Must be ≤160 unless treated	Age ≤ 55: 145/90 Age 56 to 70: 150/90 Age 71+: 150/90 Treated blood pressure is acceptable if well controlled for at least one year	Non-Tobacco Standard Plus	Treated cholesterol acceptable Age ≤60: ≤300 and ≤6.5 Age 61 to 70: ≤300 and ≤7.0 Age 71+: ≤330 and ≤7.5; Must be ≤160 unless treated	Age ≤ 55: 145/90 Age 56 to 70: 150/90 Age 71+: 150/90 Treated blood pressure is acceptable if well controlled for at least one year
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North American As of 04/2025	Please refer to North American Underwriting Guide found on www.northamericancompany.com													
OneAmerica As of 04/2025	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 labs and recent blood pressure readings.													

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Cholesterol/Blood Pressure Guidelines

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<div>Pacific Life</div> <div>As of 04/2025</div>	<div>Best Risk Class Guidelines</div> <table><tr><th>Category</th><th>Best Class</th><th>2nd Best Class</th></tr><tr><td>Blood Pressure</td><td>135/85</td><td>140/90</td></tr><tr><td>Drug & Alcohol History</td><td>No history of or treatment for alcohol or substance abuse at any time</td><td>No history of or treatment for alcohol or substance abuse in last 10 years.</td></tr><tr><td>Tobacco/Nicotine</td><td>5+ years since last tobacco/nicotine use</td><td>3+ years since last tobacco/nicotine use</td></tr><tr><td>Build</td><td>BMI 18.5 to 30*</td><td>BMI 18.5 to 33*</td></tr><tr><td>Total Cholesterol</td><td>300</td><td></td></tr><tr><td>Cholesterol/HDL Ratio</td><td>5.5</td><td></td></tr><tr><td>Cancer History</td><td colspan="2">Basal cell and squamous cell skin cancer only</td></tr><tr><td>Family History</td><td colspan="2">No family deaths in a parent or sibling before age 50 due to heart disease, hypertension, cancer, or diabetes No two family deaths in parent/siblings before age 60 from the above list</td></tr><tr><td>Motor Vehicle Report</td><td colspan="2">No DWI/DUI, reckless driving, license revocation, or suspension due to moving violations in the last 5-10 years</td></tr><tr><td>Aviation/Avocation</td><td colspan="2">All classes available for commercial airline pilots (Standard Plus is the best class available with a flat extra)</td></tr></table>	Category	Best Class	2nd Best Class	Blood Pressure	135/85	140/90	Drug & Alcohol History	No history of or treatment for alcohol or substance abuse at any time	No history of or treatment for alcohol or substance abuse in last 10 years.	Tobacco/Nicotine	5+ years since last tobacco/nicotine use	3+ years since last tobacco/nicotine use	Build	BMI 18.5 to 30*	BMI 18.5 to 33*	Total Cholesterol	300		Cholesterol/HDL Ratio	5.5		Cancer History	Basal cell and squamous cell skin cancer only		Family History	No family deaths in a parent or sibling before age 50 due to heart disease, hypertension, cancer, or diabetes No two family deaths in parent/siblings before age 60 from the above list		Motor Vehicle Report	No DWI/DUI, reckless driving, license revocation, or suspension due to moving violations in the last 5-10 years		Aviation/Avocation	All classes available for commercial airline pilots (Standard Plus is the best class available with a flat extra)	
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For full details view the underwriting requirements PLF4249.pdf																																		

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Carrier	Guidelines		
Protective Life As of 04/2025			
	Class	Cholesterol/HDL Ratio	Blood Pressure
	Select Preferred	For ages through 70: Total cholesterol not greater than 275. HDL Ratio: 4.5 or less. For ages over 70: Total cholesterol not lower than 130 untreated & may not exceed 275 with or without treatment. Ratio may not exceed 4.5. <i>(With or Without Treatment)</i>	Thru age 60: 135/85 Age 61-70: 140/85 Age 70+: Average from exam & readings within the last year may not exceed 150/90. Treated BP must be controlled & stable on treatment based on exam readings and Rx records or the APS for 1 year with favorable readings throughout the year.
	Preferred	For ages through 70: Total cholesterol not greater than 275. HDL Ratio: 5.5 or less. For ages over 70: Total cholesterol not lower than 130 untreated & may not exceed 275 with or without treatment. Ratio may not exceed 5.5. <i>(With or Without Treatment)</i>	Thru age 60: 140/90 Age 61-70: 150/90 70+: Average from exam & readings within the last year may not exceed 160/95. Treated BP must be controlled & stable on treatment based on exam readings and Rx records or the APS for 1 year with favorable readings throughout the year.
Prudential As of 04/2025	Please refer to Prudential's underwriting guide found on Home PruXpress (prudential.com) .		
SBLI As of 04/2025	Class	Cholesterol/HDL Ratio	Blood Pressure
	Preferred Plus NT	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Male: Maximum 5.0 / Female: Maximum 4.5 (Treated/Untreated)	Up to age 60: 135/85 Age 61+: 140/85 (Treated/Untreated)
	Preferred NT	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Male: Maximum 5.5 / Female: Maximum 5.0 (Treated/Untreated)	Up to age 60: 135/85 Age 61+: 140/90 (Treated/Untreated)
	Select NT	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Male: Maximum 6.5 / Female: Maximum 6.0 (Treated/Untreated)	Up to age 60: 140/90 Age 61+: 145/90 (Treated/Untreated)
	Standard NT	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Maximum 7.0	Insurability & ratings depend on actual BP and other medical conditions.
	Preferred T	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Maximum 5.5	Up to age 49: 135/85 50+: 140/90
	Standard T	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Maximum 7.5	Insurability & ratings depend on actual BP and other medical conditions.

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Securian Financial As of 04/2025	Preferred Select: Cholesterol less than or equal to 250 and Ratio 4.5. Allows treatment of cholesterol or BP														
	Preferred: 1) Up to age 50: Cholesterol less than 270 and Ratio less than 6.0. 2) Ages 50 and older: Cholesterol up to 300 and Ratio up to 6.0 or Cholesterol less than 300 and Ratio less than 5.0. Non-Tobacco Plus: Cholesterol up to 300 and Ratio up to 7.0. These cholesterol ranges require no treatment for cholesterol or BP														
Symetra As of 04/2025	<table><tr><th>Class</th><th>Cholesterol/HDL Ratio</th><th>Blood Pressure (Treated/Untreated)</th></tr><tr><td>Super Preferred NT</td><td>Total Chol. <300 Ratio: 4.5 or less</td><td>Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)</td></tr><tr><td>Preferred NT</td><td>Total Chol. <300 Ratio: 5.5 or less</td><td>Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)</td></tr><tr><td>Std Plus NT/Preferred T</td><td>Total Chol. <300 Ratio: 6.5 or less</td><td>All ages: 140/90 (Maximum)</td></tr></table>			Class	Cholesterol/HDL Ratio	Blood Pressure (Treated/Untreated)	Super Preferred NT	Total Chol. <300 Ratio: 4.5 or less	Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)	Preferred NT	Total Chol. <300 Ratio: 5.5 or less	Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)	Std Plus NT/Preferred T	Total Chol. <300 Ratio: 6.5 or less	All ages: 140/90 (Maximum)
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Transamerica As of 04/2025	<table><tr><th>Class</th><th>Cholesterol/HDL Ratio</th><th>Blood Pressure</th></tr><tr><td>Preferred Elite - Financial Foundations IUL (FFIUL) Preferred Plus – Trendsetter Super & Trendsetter LB (Band 3 & 4)</td><td>Chol. 230 Ratio: age ≤ 70 - 5.0 Ratio age 71+ - 5.5 (Treated/Untreated)</td><td>Age ≤ 70: 135/85 Age 71+: 145/85 Through Age 49: Untreated Age 50-80: Treated if readings fit criteria above. Age 81+: Untreated</td></tr><tr><td>Preferred Plus – Financial Foundations IUL (FFIUL) Preferred NT – Trendsetter Super & Trendsetter LB (Band 2)</td><td>Chol. 260 Ratio: age ≤ 70 - 5.5 Ratio age 71+ - 6.0 (Treated/Untreated)</td><td>Age ≤ 70: 145/85 Age 71+: 150/90 (Treated/Untreated)</td></tr><tr><td>Preferred - Financial Foundations IUL (FFIUL) Standard Plus – Trendsetter Super & Trendsetter LB</td><td>Chol. 300 Ratio: age ≤ 70 – 6.2 Ratio age 71+ - 6.7 (Treated/Untreated)</td><td>Age ≤ 70: 148/88 Age 71+: 152/88 (Treated/Untreated)</td></tr></table>			Class	Cholesterol/HDL Ratio	Blood Pressure	Preferred Elite - Financial Foundations IUL (FFIUL) Preferred Plus – Trendsetter Super & Trendsetter LB (Band 3 & 4)	Chol. 230 Ratio: age ≤ 70 - 5.0 Ratio age 71+ - 5.5 (Treated/Untreated)	Age ≤ 70: 135/85 Age 71+: 145/85 Through Age 49: Untreated Age 50-80: Treated if readings fit criteria above. Age 81+: Untreated	Preferred Plus – Financial Foundations IUL (FFIUL) Preferred NT – Trendsetter Super & Trendsetter LB (Band 2)	Chol. 260 Ratio: age ≤ 70 - 5.5 Ratio age 71+ - 6.0 (Treated/Untreated)	Age ≤ 70: 145/85 Age 71+: 150/90 (Treated/Untreated)	Preferred - Financial Foundations IUL (FFIUL) Standard Plus – Trendsetter Super & Trendsetter LB	Chol. 300 Ratio: age ≤ 70 – 6.2 Ratio age 71+ - 6.7 (Treated/Untreated)	Age ≤ 70: 148/88 Age 71+: 152/88 (Treated/Untreated)
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Cholesterol/Blood Pressure Guidelines

Carrier	Guidelines												
<div>United of Omaha</div> <div>As of 04/2025</div>	<table><tr><th>Class</th><th>Cholesterol/HDL Ratio</th><th>Blood Pressure</th></tr><tr><td>Preferred Plus</td><td>Chol. 300 (Maximum) Ratio: < 5.0 (Treatment allowed)</td><td>Treatment allowed with good control. Average BP less than or equal to 140/85</td></tr><tr><td>Preferred NT</td><td>Chol. 300 (Maximum) Ratio: < 6.0 (Treatment allowed)</td><td>Treatment allowed with good control. Average BP less than or equal to 145/90</td></tr><tr><td>Standard Plus</td><td>Chol. 300 (Maximum) Ratio: < 7.0 (Treatment allowed)</td><td>Treatment allowed with good control. Average BP less than or equal to 150/90</td></tr></table>	Class	Cholesterol/HDL Ratio	Blood Pressure	Preferred Plus	Chol. 300 (Maximum) Ratio: < 5.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 140/85	Preferred NT	Chol. 300 (Maximum) Ratio: < 6.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 145/90	Standard Plus	Chol. 300 (Maximum) Ratio: < 7.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 150/90
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Standard Plus	Chol. 300 (Maximum) Ratio: < 7.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 150/90											

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