



Standard Plus Non-Smoker Underwriting Criteria

Ages 18–70¹

Tobacco Use

No tobacco or nicotine products in the past 12 months with the exception of the following:

Limited Cigar Use: An occasional cigar smoker may qualify for Standard Plus Non-Smoker rates if he/she smokes 24 cigars or less per year and microunalysis is free of nicotine.

Blood Pressure (Treated and Untreated)

145/90 Age 18–50 150/90 Age 51–70

Cholesterol/HDL (Treated and Untreated)

Up to 5.5 Age 18–50 Up to 6 Age 51–70

Personal History

No current rateable impairment

History of certain cancers are eligible for Standard Plus immediately following excision. Other cancers are eligible for Standard Plus after 5 years of qualifying for Standard rates*

*Example – after five years at Standard rates, prostate cancer may be eligible for Standard Plus

Some histories of melanoma, breast cancer, leukemia, Hodgkins and non-Hodgkins may qualify for Standard Plus after 10 years of qualifying for Standard rates

Driving Record

Must be Standard

Aviation

Participation in aviation does not exclude from Standard Plus. If warranted, a flat extra or aviation exclusion will be applied

Hazardous Sport

Participation in a hazardous sport does not exclude from Standard Plus. If warranted, a flat extra will be applied.

Ages 71 and Older¹

Tobacco Use

No tobacco or nicotine products in the past 12 months with the exception of the following:

Limited Cigar Use: An occasional cigar smoker may qualify for Standard Plus Non-Smoker rates if he/she smokes 24 cigars or less per year and microunalysis is free of nicotine.

Blood Pressure (Treated and Untreated)

150/90

Cholesterol/HDL (Treated and Untreated)

HDL must exceed 35 mg/dl

Personal History

No current rateable impairment

History of certain cancers are eligible for Standard Plus immediately following excision. Other cancers are eligible for Standard Plus after 5 years of qualifying for Standard rates*

*Example – after five years at Standard rates, prostate cancer may be eligible for Standard Plus

Some histories of melanoma, breast cancer, leukemia, Hodgkins and non-Hodgkins may qualify for Standard Plus after 10 years of qualifying for Standard rates

Must have the ability to independently perform all activities of daily living. No evidence of cognitive impairment

Driving Record

Must be Standard

Aviation

Participation in aviation does not exclude from Standard Plus. If warranted, a flat extra or aviation exclusion will be applied

Hazardous Sport

Participation in a hazardous sport does not exclude from Standard Plus. If warranted, a flat extra will be applied

STANDARD PLUS BUILD CHART AGES 18–80

HEIGHT	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"	6'11"
WEIGHT	189	193	197	201	205	210	214	219	225	231	237	243	250	257	264	271	279	287	295	303	311	319	326	334	342	350	358	366

1. Refer to the specific product technical guide to determine the availability of Standard Plus and for the ages where Standard Plus rates are available.

Insurance policies and/or associated riders and features may not be available in all states.

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