

Preferred Plus Guidelines

Underwriting Revision Date	Accordia (Perm) 2/15	Accordia (Term) 5/15	American General 3/14	Banner 3/13
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
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	Genworth 0-64 12/14	Genworth 65+ 12/14	John Hancock 18-70 11/11	John Hancock 71+ 11/11
Rate Class Identifier	Preferred Best	Preferred Best	Super Preferred	Super Preferred
Blood Pressure	Treated/Untreated Ages 0-50; 135/85 Ages 51-64; 140/85	Treated/Untreated 145/90	Treated/Untreated - Ages 18-50; 135/85 Ages 51-70; 140/90	Treated/Untreated - 140/90 Pulse pressure < 65
Family History	No CAD/cancer occurrence in either parent prior to age 60	Ages 65-74; No cancer in either parent before age 60	No CAD/cancer deaths of a parent/sibling prior to age 60	No CAD/cancer deaths of a parent/sibling prior to age 60
Driving History	No DWI/DUI or reckless driving, revocation, suspension in last 5 years.	No DWI/DUI or reckless driving, revocation, suspension in last 5 yrs.	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
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	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	1 per month allowed – negative HOS on exam
Cholesterol	Treated/Untreated 300; <4.0 Female 300; <4.5 Male	Treated/Untreated 300; <4.0 Female 300; <4.5 Male	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
Alcohol / Substance Abuse	No history	No history	No history in past 10 yrs.	No history in past 10 yrs.
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	\$2.40/ Private Exclusion	ages 65-70; flat extra 71+ require aviation exclusion rider	No participation in the last 12 months	No participation in the last 12 months
Avocation	May be available with flat extra	May be available with flat extra	No participation in the last 12 months	No participation in the last 12 months
Policy Fee Amount Commissionable Y/N	\$50.00 No	\$50.00 No	\$100/annual, \$50/SA, \$27/ Qtr, \$12/Mthly No	\$100/annual, \$50/SA, \$27/ Qtr, \$12/Mthly No
Premium Modal Factors SA - Q – Mthly	0.51 / .26 / .0875	0.51 / .26 / .0875	0.515 - .265 - .0875	0.515 - .265 - .0875
Table Ratings Based on Std Plus/Std Rates	Standard	Standard Plus	Standard	Standard
Table Shaving Program	No	No		
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	Waiver of Premium Accidental Death Child Rider
Build Limits– M/F Stable weight for past 3 yrs				
5'-3"	169	186	157	172
5'-4"	174	192	162	176
5'-5"	180	198	166	182
5'-6"	186	204	170	187
5'-7"	191	211	176	193
5'-8"	197	216	182	198
5'-9"	203	223	187	204
5'-10"	209	229	193	209
5'-11"	215	236	199	215
6'-0"	221	242	205	221
6'-1"	227	250	210	227
6'-2"	233	256	216	233
6'-3"	240	264	220	239
6'-4"	246	271	223	245

Underwriting Revision Date	Lincoln Financial 3/13	Met Life Investors 9/12	Minnesota Life 6/13	North American 6/11
Rate Class Identifier	Preferred Plus Preferred PlusPre	Elite Plus >\$250K	Preferred Select	Super Preferred
Blood Pressure	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	Treated/Untreated Max 135/85	No current treatment < Age 50, 140/85; 51-60, 145/85; 61-70, 145/85 +75, 150/85
Family History	No CVD deaths of parent/ sibling prior to age 65; disregard if 70+	No Cardio/cancer death of parent <60 or sibling < age 65	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
Driving History	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	No DWI/DUI/reckless in last 10 years or < 2 tickets in last 5 years	No DWI in last 5 years or < 1 ticket in last 3 years
Nicotine	No nicotine products in the last 3 years	No nicotine products in the last 5 years	No nicotine products in the last 3 years	No nicotine products in the last 3 years
Cigars	1 per month allowed – negative HOS on exam	None	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	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	Treated/Untreated 240@ 5.0	Treated/Untreated to age 70, 220/ <5.0; 71+, 250/ HDL >45
Alcohol / Substance Abuse	No history in the past 10 yrs	No history	No history	No abuse or treatment in past 10 yrs
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	Not available	Not available except through exclusion	Not available except if IFR rated >250hrs total & 50-250 hrs annually	<70yr; 300+ hrs, IFR, 50-150 hrs/yr in US
Avocation	Not available	No hazardous avocations except through exclusion	No rateable avocations	No hazardous avocations in past 2 yrs. Scuba ok to 50ft.
Policy Fee Amount Commissionable Y/N	No	\$69.00 No	\$50 up to 249k / \$95 250k & up No	\$65.00 No
Premium Modal Factors SA - Q – Mthly	0.515 / .262 / .089	0.53 / .27 / .09	0.52 / .27 / .088	.53 - .285 - .0875
Table Ratings Based on Std Plus/Std Rates	Standard			
Table Shaving Program	Table 3 To Standard	Met Edge Credits	No	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death	Waiver of Premium Accidental Death LB	Waiver of Premium Accidental Death ADB/LB
Build Limits– M/F				Ages 18-70 Age 71+
5'-3"	163 / 169	156/151	162	161/149 169/158
5'-4"	169 / 174	161/156	166	166/154 174/163
5'-5"	174 / 180	166/161	171	171/159 180/168
5'-6"	179 / 186	170/165	176	176/164 188/173
5'-7"	185 / 191	174/169	181	181/169 191/178
5'-8"	190 / 197	179/174	185	187/174 197/184
5'-9"	196 / 203	182/178	190	192/179 203/189
5'-10"	202 / 209	188/183	195	198/184 209/195
5'-11"	208 / 215	193/189	202	203/189 215/200
6'-0"	213 / 221	199/194	209	209/194 221/206
6'-1"	219 / 227	204/200	214	215/200 227/212
6'-2"	225 / 233	210/205	219	221/205 233/218
6'-3"	232 / 240	215/211	223	227/211 240/224
6'-4"	238 / 246	221/216	228	233/222 246/230

Underwriting Revision Date	Protective Age 0-70 2/13	Protective Age 71+ 1/13	Prudential 8/11	Savings Bank 12/14
Rate Class Identifier	Select Preferred	Select Plus	Preferred Plus	Preferred Plus
Blood Pressure	Age <61, 135/85 max 61+, 140/85 max Tx ok , must be controlled for 1 yr	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	No history of/death from CAD/CVD/cancer of parent or sibling prior to age 60	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/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 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	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 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	No history
Cancer	None except basal cell carcinomas	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	Not available except through exclusion	Available Call For Details	No private aviation
Avocation	No hazardous avocations-- scuba 75 ft. ok	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 25% Per Table		Standard
Table Shaving Program	No	No	No	NO
Issue Age Nearest/Last	Nearest	Nearest	Last	Nearest
Riders Available	Accelerated DB Waiver of Premium Accidental Death Child Rider	Accelerated DB Child Rider		WP
Build Limits– M/F			Ages 18-59 / Age 60+	
5'-3"	158	169	163/175	159
5'-4"	163	175	169/180	164
5'-5"	168	180	174/186	169
5'-6"	173	186	179/192	174
5'-7"	179	192	185/198	179
5'-8"	184	197	190/203	185
5'-9"	190	203	196/209	190
5'-10"	195	209	202/216	196
5'-11"	201	215	207//222	201
6'-0"	206	221	213/228	207
6'-1"	212	227	219/234	212
6'-2"	218	234	225/241	218
6'-3"	224	240	232/247	224
6'-4"	230	246	238/254	229

Underwriting Revision Date	Symmetra	Transamerica 10/12	United of Omaha 1/13
Rate Class Identifier	Preferred Plus	Preferred Plus & Select	Preferred Plus
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 ages 18-55 avg BP 135/85 ages 56+ 140/85 last 12 months
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, diabetes death of parent/sibling < 60
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/DWI/reckless in last 5 years or < 2 ticket in last 3 years
Nicotine	No nicotine products in the last 5 years	No nicotine products in the last 5 years	No nicotine in past 36 months
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	Treated/Untreated TC<300, <4.5 Ages 18-55 (<5.0 age 55+)
Alcohol / Substance Abuse	No counseling or treatment ever	No history	Allowed after 15 years
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 in the past 5 yrs – scuba 100 ft. okay
Policy Fee Amount Commissionable Y/N	65 No	<100k \$60 other= \$30 Yes	\$62.50
Premium Modal Factors SA - Q – Mthly	.515, .265, .0875	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	Age Last
Riders Available	Child Rider 1-10k ADB/ WP	Waiver of Premium Accidental Indemnity Child Rider Guaranteed Insurance lb	Accelerated DB Waiver of Premium Accidental Death Child Rider
Build Limits– M/F		Up to Age 70 Age 71+	
5'-3"	154 / 146	159/156 164/160	164
5'-4"	159 / 151	164/161 169/165	169
5'-5"	164 / 155	169/165 174/170	174
5'-6"	168 / 159	174/170 179/175	180
5'-7"	174 / 162	179/174 185/179	185
5'-8"	179 / 166	184/178 190/183	189
5'-9"	185 / 170	189/182 195/187	195
5'-10"	190 / 175	195/186 200/191	200
5'-11"	194 / 180	200/190 206/196	206
6'-0"	199 / 184	205/195 212/201	211
6'-1"	203 / 188	211/200 217/206	217
6'-2"	208 / 193	217/205 222/211	222
6'-3"	213 / 198	223/210 228/216	228
6'-4"	219 / 202	228/215 234/221	233

Preferred Guidelines

Underwriting Revision Date	Accordia (Perm) 8/11	Accordia (Term) 8/11	American General 3/12	Banner 10/11
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	Genworth 0-64 12/11	Genworth 65+ 12/11	John Hancock 18-70 11/11	John Hancock 71+ 11/11
Rate Class Identifier	Preferred	Preferred	Preferred	Preferred
Blood Pressure	Treated/Untreated Ages 0-50; 140/90 Ages 51-64; 145/90	Treated/Untreated 150/90	Treated/Untreated - Ages 18-50; 140/90 Ages 51-70; 145/90	Treated/Untreated - 145/90
Family History	No CAD/cancer death in either parent prior to age 60	No CAD/cancer death in either parent prior to age 60	No more than 1 CAD/cancer death in parent/sibling prior to age 60	Disregard fam hx 70+
Driving History	No DWI/DUI or reckless driving, revocation, suspension in last 5 years.	No DWI/DUI or reckless driving, revocation, suspension in last 5 years.	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
Nicotine	No nicotine products in the last 3 years	No nicotine products in the last 3 years	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	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Treated/Untreated 300; <5.0 (female) 300; <5.5 (male)	Treated/Untreated 300; <5.0 (female) 300; <5.5 (male)	Treated/Untreated Ages 18-50; max 250, < 5.0 Ages 51-70; max 270, < 5.5 TC < 300	Treated/Untreated Max 300, HDL>35
Alcohol / Substance Abuse	No history/treatment in last 10 yrs.	No history/treatment in last 10 yrs.	No history in past 10 yrs.	No history in past 10 yrs.
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	\$2.40/ Private VFR No Rating if IFR Rated Exclusion	ages 65-70; flat extra 71+ require aviation exclusion rider	25-200 hrs/year and IFR rating with flat extra or exclusion	No participation in the last 12 months
Avocation	May be available with flat extra	May be available with flat extra	If not rateable. If rateable, flat extra.	No participation in the last 12 months
Policy Fee Amount Commissionable Y/N	\$50 N	\$50 N	\$100.00 (A), 50 (SA), 27 (Q), 12 (M) - N	\$100.00 (A), 50 (SA), 27 (Q), 12 (M) - N
Premium Modal Factors SA - Q – Mthly	0.51 / .26 / .0875	0.51 / .26 / .0875	0.515 / .265 / .0875	0.515 / .265 / .0875
Table Ratings Based on Std Plus/Std Rates	Standard	Standard	Standard	Standard
Table Shaving Program	No	No	No	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available	Waiver of Premium Accidental Death Child Rider \$10k Max @ \$5.50 per Unit	Waiver of Premium Accidental Death Child Rider \$10k Max @ \$5.50 per Unit	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death Child Rider
Build Limits– M/F				
5'-3"	186	197	182	182
5'-4"	192	204	186	186
5'-5"	198	210	192	192
5'-6"	204	216	197	197
5'-7"	211	223	203	203
5'-8"	216	230	208	208
5'-9"	223	236	214	214
5'-10"	229	243	219	219
5'-11"	236	250	225	225
6'-0"	242	258	231	231
6'-1"	250	265	237	237
6'-2"	256	272	243	243
6'-3"	264	279	249	249
6'-4"	271	287	255	255

Underwriting Revision Date	Lincoln Financial 5/11	Met Life Investors >\$250K	Minnesota Life 6/11	North American 6/11
Rate Class Identifier	Preferred	Preferred Plus (<75)/Elite (<80)	Preferred	Preferred
Blood Pressure	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	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
Family History	No CVD deaths of parent/sibling prior to age 60; disregard if 70+	No Cardio/cancer death of parent <60 or sibling < age 65	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
Driving History	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	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
Nicotine	No nicotine products in the last 2 years	No nicotine products in the last 5 years	No nicotine products in the last 12 months	Age <70, last 2 yrs. 71+, last 3 yrs.
Cigars	24 per year allowed - negative HOS on exam	Celebratory - 4x year negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	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	Max 260, < 6.0	
Alcohol / Substance Abuse	No history in the last 7 years	No history	No history in last 10 years	No history/treatment in the past 10 years
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	If IFR or 1000 total hrs, 25-250 hrs/yr in US/Canada & < 70yrs	Not available except through exclusion	Available dependent on experience & aviation activities, may have cash extra	<70 yrs – flat extra
Avocation	No rateable avocations or occupations.	No hazardous avocations	No rateable avocations	Racing, scuba diving, skydiving are acceptable.
Policy Fee Amount Commissionable Y/N	See rate card No (term\$90.00)	\$69.00 No	\$50 up to 249k / \$95 250k & up No	\$65.00 No
Premium Modal Factors SA - Q – Mthly	0.515 / .262 / .089	0.53 / .27 / .09	0.52 / .27 / .088	0.53 / .285 / .0875
Table Ratings Based on Std Plus/Std Rates	Standard	Standard	Standard	Standard
Table Shaving Program	Table 3 To Standard	Met Edge Credits	No	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available	Waiver of Premium Accidental Death Child Rider \$20k Max @ \$6.00 per Unit	Waiver of Premium Accidental Death	Waiver of Premium Accidental Death	Waiver of Premium Accidental Death
Build Limits– M/F	Age < 69 / 70+			Ages 18-70 Age 71+
5'-3"	175 / 180	162/157	170	172/161 180/169
5'-4"	180 / 186	166/161	175	177/166 186/174
5'-5"	186 / 192	171/166	180	183/171 192/180
5'-6"	192 / 198	175/170	185	189/176 198/186
5'-7"	198 / 204	179/174	190	194/181 204/191
5'-8"	203 / 210	184/179	195	200/187 210/197
5'-9"	209 / 216	188/183	200	206/192 216/203
5'-10"	216 / 222	193/188	205	212/198 222/209
5'-11"	222 / 229	198/193	213	218/203 229/215
6'-0"	228 / 235	204/199	220	224/209 235/221
6'-1"	235 / 242	209/204	225	230/215 242/227
6'-2"	241 / 249	214/210	230	236/221 249/233
6'-3"	248 / 256	220/215	235	243/227 256/240
6'-4"	254 / 263	226/221	240	249/233 263/246

Underwriting Revision Date	Protective Age 0-70 4/11	Protective Age 71+ 4/11	Prudential 8/11	Savings Bank 10/11
Rate Class Identifier	Preferred	Preferred	Preferred	Preferred Non Nicotine
Blood Pressure	Treated/Untreated to age 60, 140/90 age 61-70, 150/90	Treated/Untreated 160/95	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
Family History	No death from CAD, CVD or cancer of parent/sibling <60	Disregard family hx for 70+	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+
Driving History	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	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.
Nicotine	No nicotine products in the last 2 years	No nicotine products in the last 2 years	No tobacco or nicotine in the last 3 years	No nicotine in the last 3 years
Cigars	12 per year allowed - admitted & neg HOS on exam	12 per year allowed – admitted & neg HOS on exam	Alternative tobacco ok negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Treated or Untreated Max of 275 Ratio < 5.5	Treated or Untreated Max of 275 Ratio < 5.5	Treated/Untreated Ratio < 6	300 max Males 5.5 Females 5.0
Alcohol / Substance Abuse	No history	No history	No history/treatment in the last 10 years	No history / treatment in the last 10 years
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	Determined by underwriter	None
Aviation Flat Extra VFR and IFR Ratings	Ages 27-65, 26-200 hrs/yr, IFR, 400 solo hrs	Available through exclusion	Available Call For Details	Private pilot ok with exclusion
Avocation	No hazardous avocations–scuba 75 ft. ok	No hazardous avocations–scuba 75 ft. ok	Occupation Ratings available – call us for list	Scuba diving <75 ft ok
Policy Fee Amount Commissionable Y/N	\$60 >250K, \$60 <250K No/Yes	\$60 >250K, \$60 <250K No/Yes	\$85.00 (A) Ess – N, Elite - Y	\$60.00
Premium Modal Factors SA - Q – Mthly	0.52 / .265 / .0875	0.52 / .265 / .0875	0.52 / .265 / .09	0.51 / .26 / .087
Table Ratings Based on Std Plus/Std Rates	Standard 25% Per Table	Standard 25% Per Table	Standard	Standard
Table Shaving Program	No	No	No	No
Issue Age Nearest/Last	Nearest	Nearest	Last	Nearest
Riders Available	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		No Waiver of Premium available in CA
Build Limits– M/F			Ages 18-59 / Age 60+	
5'-3"	169	186	175/197	170
5'-4"	175	192	180/204	176
5'-5"	180	198	186/210	181
5'-6"	186	204	192/216	187
5'-7"	192	211	198/223	192
5'-8"	197	217	203/230	198
5'-9"	203	223	209/236	204
5'-10"	209	230	216/243	209
5'-11"	215	237	222/250	215
6'-0"	221	243	228/258	221
6'-1"	227	250	235/262	227
6'-2"	234	257	241/272	234
6'-3"	240	264	248/279	240
6'-4"	246	271	254/287	246

Underwriting Revision Date	Symmetra	Transamerica	United of Omaha 5/12
Rate Class Identifier	Preferred	Preferred	Preferred
Blood Pressure	135/85 max age 20-50 140/90 max age 51+	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 death of parent or sib prior to age 60 from CAD or heart dz.	No CAD/Cancer death in parents prior to age 60 Disregard if 60+	No CAD, diabetes death of parent/sibling < 60
Driving History	No DWI in last 10 years or < 2 tickets in last 3 years	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 3 years	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	1 per month allowed – negative HOS on exam
Cholesterol	TC < 300 Chol/HDL ratio < 5.5	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 counseling or treatment past 10 yrs.	No history	Allowed after 10 years
Cancer	None	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Available with exceptions IFR no extra	Offered with or without ratable aviation	Not available except through exclusion
Avocation	No hazardous	No hazardous avocations – scuba 75 ft. okay	No hazardous avocations last 2 years
Policy Fee Amount Commissionable Y/N	65	<100K \$60 Other=\$30 Y	\$62.50 Y< \$250K
Premium Modal Factors SA - Q – Mthly	.515, .265, .0875	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	Age Last
Riders Available	Child Rider 1-10k WP, ADB,		Accelerated DB Waiver of Premium Accidental Death Child Rider
Build Limits– M/F		Up to Age 70 Age 71+	
5'-3"	162 / 155	174/169 178/174	174
5'-4"	167 / 159	179/174 184/179	179
5'-5"	172 / 163	184/179 189/184	184
5'-6"	177 / 167	189/184 194/189	190
5'-7"	183 / 170	195/189 200/195	195
5'-8"	188 / 175	200/195 205/200	199
5'-9"	193 / 179	206/200 211/205	205
5'-10"	198 / 184	211/205 216/210	211
5'-11"	203 / 189	217/210 222/216	217
6'-0"	209 / 193	223/216 228/222	222
6'-1"	214 / 198	229/222 234/228	229
6'-2"	219 / 202	235/228 240/233	234
6'-3"	224 / 207	241/233 246/239	240
6'-4"	230 / 211	247/239 252/244	245

Standard Plus / Select Guidelines

Underwriting Revision Date	Accordia (Term)	American General 1/13	Banner 10/11	Genworth 0-64 12/11
Rate Class Identifier	Standard Plus	Standard Plus	Standard Plus	Select
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	Treated/Untreated Ages 0-50; 145/90 Ages 51-64; 150/90
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!	Not more than one CAD death in parents prior to age 60
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 DUI / DWI / reckless/ revoc / suspension 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	1 per month allowed – negative 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 Max 300; <6.0 (female) Max 300; <6.5 (male)
Alcohol / Substance Abuse	No history/treatment in last 10 yrs	No history	No history past 7 years	No history / treatment in last 7 yrs.
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	\$2.40/ Private VFR No Rating if IFR Rated Exclusion
Avocation	May be available with flat extra	< 100ft & < 10 dives/yr.	Available, may have, with flat extra or exclusion rider	May be available with flat extra
Policy Fee Amount Commissionable Y/N	\$75.00 (A) N	\$74 <250K Comm=Y \$64 >250K Comm=N	\$60.00 No	\$50 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	0.51 / .26 / .0875
Table Ratings Based on Std Plus/Std Rates			Determined by the underwriter	Standard Plus
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 Child Rider \$10k Max @ \$5.50 per Unit
Build Limits– M/F				
5'-3"	174	188/183	182	197
5'-4"	179	193/188	188	204
5'-5"	185	199/194	194	210
5'-6"	191	205/200	200	216
5'-7"	197	211/205	206	223
5'-8"	203	216/211	212	230
5'-9"	209	222/216	219	236
5'-10"	215	228/222	226	243
5'-11"	221	234/227	231	250
6'-0"	228	240/233	240	258
6'-1"	234	246/239	245	265
6'-2"	241	253/245	253	272
6'-3"	247	260/251	259	279
6'-4"	253	266/258	265	287

Underwriting Revision Date	Genworth 65+ 12/11	Met Life Investors 3/12	Minnesota Life 6/11	Prudential 8/11
Rate Class Identifier	Select	Standard Plus	Non Tobacco Plus	Non Smoker Plus
Blood Pressure	Treated/Untreated 155/90	Current treatment ok 145/90 < Age 54 & under 150/90 Ages 55-69 155/90 Age 70+	Max 145/95 with or without treatment	With/without medication up to age 49, 140/90 age 50+, 145/90
Family History	No Limitations	No CAD/cancer death of parent < age 60 or sibs prior to age 65	One CAD, CVD or diabetes death of parent or sibling prior to age 60	Not applicable.
Driving History	No DUI / DWI / reckless/ revoc / suspension in last 3 years.	No DWI in last 5 years or >2 tickets in last 3 years	No DWI/DUI/reckless in last 3 years or < 2 MVRs in last 2 years	Determined by underwriter
Nicotine	No nicotine products in the last 2 years	No nicotine products in the last 2 years	No nicotine products in the past 12 months, urine must be neg.	No cigarettes in the last 12 months
Cigars	1 per month allowed – negative HOS on exam	Cigar, pipe or chew ok if neg HOS on exam.	1 per month allowed – negative HOS on exam	Unlimited Cigars, alt tobacco, positive HOS ok
Cholesterol	Treated/Untreated Max 300; <6.0 (female) Max 300; <6.5 (male)	Treated/Untreated 260@6.0 to Age 54 or 280@6.5; 280@6.5 or 300@6.0 to age 69	Max 280, < 7.0	Treated/Untreated Ratio < 7.0
Alcohol / Substance Abuse	No history / treatment in last 7 yrs	No treatment in the last 10 years	No history of or treatment in last 5 years	Determined by underwriter
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas	Determined by underwriter
Aviation Flat Extra VFR and IFR Ratings	ages 65-70; flat extra 71+ require aviation exclusion rider	Not available except through exclusion	Dependent upon experience and aviation activities – cash extra possible	Generally available without a flat extra
Avocation	May be available with flat extra	No hazardous avocations	No rateable avocations	Occupation Ratings available – call us for list
Policy Fee Amount Commissionable Y/N	\$50 N	\$69.00 No	\$50 up to 249k / \$95 250k & up No	\$85.00 No
Premium Modal Factors SA - Q – Mthly	0.51 / .26 / .0875	0.53 / .27 / .09	0.52 / .27 / .088	0.52 / .265 / .09
Table Ratings Based on Std Plus/Std Rates	Standard Plus			
Table Shaving Program	No	No	No	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Last
Riders Available	Waiver of Premium Accidental Death Child Rider \$10k Max @ \$5.50 per Unit	Waiver of Premium Accidental Death	Waiver of Premium Accidental Death	
Build Limits– M/F				Ages 18-65 / Age 65+
5'-3"	208	180/169	187	186/225
5'-4"	215	185/175	192	192/233
5'-5"	222	191/180	198	198/240
5'-6"	229	197/185	203	204/247
5'-7"	236	203/189	209	210/255
5'-8"	243	209/194	214	217/263
5'-9"	250	215/199	220	223/270
5'-10"	257	220/204	225	230/278
5'-11"	265	226/210	234	236/286
6'-0"	272	232/216	244	243/294
6'-1"	280	237/221	247	250/303
6'-2"	287	243/228	253	256/311
6'-3"	295	249/234	258	263/319
6'-4"	304	255/240	264	271/328

Underwriting Revision Date	Savings Bank 10/11	Symmetra	Transamerica 10/11	United of Omaha 5/12
Rate Class Identifier	Select Non Nicotine	Standard Plus	Standard Plus	Standard Plus
Blood Pressure	Treated/Untreated to age 60, 140/90 age 61+, 145/90	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	< 1 death in parent prior to age 60 due to CVD or Cancer	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 DUI in last 5 yrs, < 3 MV's in last 3 years	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 in the last 2 years	No nicotine products within the last 12 mos	No nicotine products in the last 2 years	No nicotine products in the last year
Cigars	1 per month allowed – negative HOS on exam	XXX	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Max 300 Males 6.5 Females 6.0	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 history / treatment in the last 10 years	No ratable history	No history/treatment in last 10 years	Allowed after 5 years
Cancer	None		None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Available with underwriter decision	Available with exceptions	Offered with or without ratable aviation	Not available except through exclusion
Avocation	Scuba diving <75 ft ok	Available with flat extra	No hazardous avocations – scuba 75 ft. okay	Available with flat extra
Policy Fee Amount Commissionable Y/N	\$60.00	NONE	<100K \$60, Other=\$30 Y	\$62.50 Y <\$250K
Premium Modal Factors SA - Q – Mthly	0.51 / .26 / .087	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	No	FIT Credits
Issue Age Nearest/Last	Nearest	Last	Varies by product	Last
Riders Available	No Waiver of Premium or Child Rider available in CA	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"	185	172 / 161	186/181 191/186	185
5'-4"	190	177 / 165	192/185 197/190	190
5'-5"	196	183 / 170	198/189 203/195	195
5'-6"	202	187 / 173	204/194 209/199	200
5'-7"	208	194 / 178	210/199 215/204	205
5'-8"	214	199 / 183	215/204 221/210	210
5'-9"	221	206 / 188	221/210 227/215	215
5'-10"	227	210 / 192	227/215 232/220	222
5'-11"	233	215 / 198	233/221 238/226	227
6'-0"	240	223 / 203	239/227 244/232	234
6'-1"	247	228 / 207	245/233 250/238	242
6'-2"	253	235 / 213	251/239 256/244	247
6'-3"	260	241 / 219	257/244 262/251	252
6'-4"	267	248 / 224	263/250 268/257	258

Standard Guidelines

Underwriting Revision Date	American General 3/12	Banner 10/11	Genworth 0-64 12/11	Genworth 65+ 12/11
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 Ages 0-50; 150/90 Ages 51-64; 155/90	Treated/Untreated 160/90
Family History	N/A	Not < 1 CVD death in any parent prior to age 60	Not more than one Cardio death in any parent prior to age 60	No family history limitation
Driving History	No DUI, DWI, reckless, revoc/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	No DWI/DUI or reckless driving, revocation, suspension in last 2 years.	No DWI/DUI or reckless driving, revocation, suspension in last 2 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 year
Cigars	1 per week allowed – negative HOS on exam	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	If ratio > 7.0, 250 If ratio > 6.5, 280	Treated / Untreated Max of 300 @ 8.0	Treated/Untreated Max 300; <7.0 (female) Max 300; <7.5 (male)	Treated/Untreated Max 300; <7.0 (female) Max 300; <7.5 (male)
Alcohol / Substance Abuse	No history in past 7 yrs	No history past 7 years	No history / treatment in past 7 years	No history / treatment in past 7 years
Cancer	Available depending on type and date of onset	Available depending on type and date of onset	Coverage may be available based on specific cancer history	Coverage may be available based on specific cancer history
Aviation Flat Extra VFR and IFR Ratings	Available, may have flat extra or exclusion rider	Available, however may have flat extra or exclusion rider	\$2.40/ Private VFR No Rating if IFR Rated Exclusion	ages 65-70; flat extra 71+ require aviation exclusion rider
Avocation	< 100ft & < 10 dives/yr.	Available may have flat extra.	Possible flat extra	Possible flat extra
Policy Fee Amount Commissionable Y/N	\$74 < 250K Comm=Y \$64 >250K Comm=N	\$60.00 No	\$50.00 N	\$50 N
Premium Modal Factors SA - Q – Mthly	0.52 / .265 / .0875 SAT 0.52 / .265 / .0833 ROP	0.51 / .26 / .0875	0.51 / .26 / .0875	0.51 / .26 / .0875
Table Ratings Based on Std Plus/Std Rates		Standard or Standard Plus – determined by the underwriter	Standard	Standard
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 Child Rider \$10k Max @ \$5.50 per Unit	Waiver of Premium Accidental Death Child Rider \$10k Max @ \$5.50 per Unit
Build Limits– M/F				
5'-3"	188 / 183	190	197	208
5'-4"	193 / 188	195	204	215
5'-5"	199 / 194	202	210	222
5'-6"	205 / 200	208	216	229
5'-7"	211 / 205	215	223	236
5'-8"	216 / 211	221	230	243
5'-9"	222 / 216	228	236	250
5'-10"	228 / 222	234	243	257
5'-11"	234 / 227	241	250	265
6'-0"	240 / 233	249	258	272
6'-1"	246 / 239	255	265	280
6'-2"	253 / 245	263	272	287
6'-3"	260 / 251	269	279	295
6'-4"	266 / 258	276	287	304

Underwriting Revision Date	Met Life Investors 3/12	Prudential 8/11	Savings Bank 10/11
Rate Class Identifier	Standard	Non smoker	Standard
Blood Pressure	Treated/Untreated 160/90 Age 39 & under 165/90 Ages 40-49 170/90 Age 50+	Insurability and ratings depend on actual blood pressure readings and other medical conditions	Treated/Untreated Determined by underwriter
Family History	No specific criteria	No specific criteria	Individual consideration if > 1 death in parents prior to age 60 due to CVD
Driving History	"Average" risk as determined by the underwriter	May be rated depending upon driving record.	No DUI in past 2 years, < 3 MVRs in past 3 yrs
Nicotine	No nicotine products in the last year	No nicotine products in the last year	No nicotine in the last year
Cigars	Cigar, pipe or chew ok if neg HOS on exam	All forms of alternative tobacco use are allowed	1 per month allowed – negative HOS on exam
Cholesterol	Treated/Untreated 300@ 9.6 to Age 44 350@ 9.6 Ages 45-65 350@ 10.5, Age 66+	Insurability and ratings depend on actual blood pressure readings and other medical conditions	Treated or untreated Max 300 Ratio max 7.0
Alcohol / Substance Abuse	Determined by underwriter	Some histories may be rated	No history / treatment in the last 7 years
Cancer	None except basal cell carcinomas	Determined by underwriter	Determined by underwriter
Aviation Flat Extra VFR and IFR Ratings	Not available except through exclusion	Insurability and ratings depend on actual aviation activities	Determined by underwriter
Avocation	No hazardous avocations	Available – call us for list	Scuba diving <100 ft ok, >100ft flat extra
Policy Fee Amount Commissionable Y/N	\$69.00 No	\$85.00 No	\$60.00 ?
Premium Modal Factors SA - Q – Mthly	0.53 / .27 / .09	0.52 / .265 / .09	0.51 / .26 / .087
Table Ratings Based on Std Plus/ Std Rates			
Table Shaving Program	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		Age 18-59 / 60+	
5'-3"	218	214 / 254	207
5'-4"	224	222 / 262	213
5'-5"	230	228 / 270	220
5'-6"	236	236 / 278	226
5'-7"	242	243 / 287	234
5'-8"	249	250 / 295	241
5'-9"	256	257 / 304	248
5'-10"	263	265 / 313	255
5'-11"	270	273 / 322	263
6'-0"	278	280 / 331	271
6'-1"	286	288 / 340	279
6'-2"	294	296 / 350	286
6'-3"	302	304 / 359	294
6'-4"	310	312 / 369	302

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