

## Aviation Guidelines

CARRIER	GUIDELINES
<p><b>Accordia Life</b> As of 3/2015</p>	<p><b>Permanent Products:</b> <u>Up to Age 70:</u> Premier and Preferred available if qualifies as a standard aviation risk or with an exclusion rider. <u>Age 71+:</u> Individual consideration.</p> <p><b>Term Products:</b> Premier, Preferred and Standard Plus available if qualifies as a standard aviation risk or with an exclusion or flat extra.</p>
<p><b>AIG</b> As of 3/2015</p>	<p><b>Pilots for a major airline flying in the US and Canada only and no other aviation exposure – Preferred Plus</b></p> <p><b>OTHER AVIATION:</b></p> <ul style="list-style-type: none"> <li>• Aviation Exclusion Rider (AER) will apply if driving history is rated</li> <li>• Corporate pilots-if plane is company-owned, maintained at same standards as commercial aircraft, pilot with ATR or commercial license with IFR, flying in US and Canada only – Preferred Plus</li> <li>• Private pilots if over age 26 (flying in US and Canada ONLY)             <ul style="list-style-type: none"> <li>○ Students pilots, at best Standard Plus with additional \$3.50 per \$1,000</li> <li>○ Licensed pilots with over 100 solo hours – Standard Plus</li> <li>○ Flying more than 200 hours per year – likely \$2.50 per \$1,000</li> <li>○ Flying into Mexico - \$2.50 per \$1,000</li> </ul> </li> <li>• Flying other than in the US or Canada (including Bermuda or Bahamas) or Mexico – AER, or IC with facultative reinsurance</li> <li>• Best rates with an AER:             <ul style="list-style-type: none"> <li>○ Within our retention:                 <ul style="list-style-type: none"> <li>▪ Best rates otherwise qualified</li> </ul> </li> <li>○ Over our retention:                 <ul style="list-style-type: none"> <li>▪ Permanent plans, Standard Plus (Preferred NT if Standard Plus not available)</li> <li>▪ Term plans, Standard Plus</li> </ul> </li> </ul> </li> </ul>

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### Genworth Financial companies

As of 3/2015

- Private pilots: Max age 70; age 71+ will receive AER (up to age 19 cannot be covered and will require AER)
- Rated Table 4 and up will require AER
- # of hours flown per year = 400+ requires individual consideration

Type of Certificate	# Hours flown/year	IFR	Risk Class	Flat Extra
Student	N/A	N/A	As medically applies	\$3.00
Private	0-25	N/A	As medically applies	\$2.00
Private	26-150	No	As medically applies	\$1.50
Private	26-150	Yes	Preferred at best	N/A (\$2.50 and up flying for business)
Private	151-300	No	As medically applies	\$3.00
Private	151-300	Yes	As medically applies	\$1.50
Private	301-400	N/A	As medically applies	\$5.00

### Legal & General America

As of 3/2015

**Student Pilots: \$3.50**

**Qualified Pilots:**

- <100 hours \$2.40
- 100+ hours, flying 25 hours or less per year: \$2.40
- 100+ hours, flying 26-150 hours per year with IFR: Standard Plus
- 100+ hours, flying 26-150 hours per year without IFR: \$2.40
- 100+ hours, flying 151-300 hours per year with IFR: \$2.40
- 100+ hours, flying 151-300 hours per year without IFR: \$3.50
- 100+ hours, flying 301-400 hours per year: \$5.00

**Preferred Plus & Preferred: Available only with exclusion rider**

**Standard Plus & Standard: Available, however may have a flat extra or exclusion rider.**

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<p><b>Lincoln National</b> As of 3/2015</p>	<p>For preferred consideration, the following guidelines need to be met:</p> <ol style="list-style-type: none"> <li>1) pilot has IFR or 1,000 hours of flying time</li> <li>2) annual flight times of 25-200 hours per year</li> <li>3) under age 70</li> <li>4) clean MVR</li> <li>5) flights limited to US and Canadian airspace.</li> </ol> <p>Best class consideration could be given with an AER.</p> <p>With variables regarding age, total hours, annual flights, etc., submit information via quick quote or contact an underwriter to address each case individually.</p>
<p><b>MetLife</b> As of 3/2015</p>	<p>Elite Plus &amp; Elite – Experienced private and commercial pilots with no ratable aviation activities under age 70. Also available with an exclusion for the risk.</p> <p>Private pilots available for Preferred with age &gt; 26, over 100 solo hours, flying up to 200 hours per year</p> <p>Best classes are available for non Ratable Commercial Pilots. Preferred is available for Aviation rated with a flat extra premium or an aviation exclusion rider.</p>
<p><b>Minnesota Life</b> As of 3/2015</p>	<p>Preferred Select: No student or private pilots (unless aviation coverage is excluded). Private pilots considered if IFR rated, 250 or more total hours and flying between 50 and 250 hours annually. Commercially certified pilots are eligible if employed full-time as corporate pilots or as commercial airline pilots.</p> <p>Preferred &amp; Non-tobacco Plus (term only): All pilots are eligible depending on their experience and aviation activities, but may be charged a cash extra premium or exclude aviation coverage to qualify.</p>

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<p><b>North American</b> As of 3/2015</p>	<p><b>Super Preferred (Permanent):</b> Private pilots (ages 27-65) may qualify with 300+ hours, IFR, 50-150 flight hours per year and all flights in the USA.</p> <p><b>Super Preferred (Term):</b> Non-ratable pilots for major airlines only, or with the Aviation Exclusion Rider.</p> <p><b>Preferred (Permanent):</b> Flat extra allowed for aviation.</p> <p><b>Preferred (Term):</b> Non-ratable commercial and private pilots are acceptable.</p>
<p><b>Protective Life</b> As of 3/2015</p>	<p><b>Student pilots:</b> Standard + \$3.50 per thousand for 5 years.</p> <p><b>Qualified pilots over the age of 26 to age 65:</b></p> <ul style="list-style-type: none"> <li>• Total solo hours less than 100, with expected annual flying hours up to 200, Standard + \$3.50 per thousand for 5 years</li> <li>• Total solo hours 100-399, with expected annual flying hours up to 200, Standard</li> <li>• Total solo hours 400 or more, with expected annual flying hours up to 200, Standard</li> </ul> <p><b>Qualified pilots age 26 or younger:</b></p> <ul style="list-style-type: none"> <li>• Total solo hours less than 100, with expected annual flying hours up to 200, Standard + \$3.50 per thousand for 5 yrs</li> <li>• Total solo hours 100 or more, with expected annual flying hours up to 200, Standard + \$2.50 per thousand for 5 yrs</li> </ul> <p><b>Additional factors to be taken into consideration include, type of aircraft flown, type of license and proficiency rating (i.e. IFR), adverse driving history, aviation violations and/or accidents, age and medical impairments.</b></p> <p><b>Preferred classification for private pilots may be acceptable if the following requirements are met: ages 27-65, 26-200 hours annually, possesses IFR or ATR, no abnormal liver function tests, 400 solo hours, flying in the US and Canada only and clean MVR.</b></p> <p><b>Exclusions will be permitted for qualification, where jurisdiction approved.</b></p>

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# Aviation Guidelines

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**Prudential**

As of 3/2015

### Preferred Best

- No ratable aviation activities
- One of the following certificate types (current & valid): Private, Commercial or ATP
- Age 30 and older
- Minimum of 1000 total hours or 5+ years aviation history as a nonstudent certified pilot
- No FAA violations
- Minimum of 100 hours in current make/model of aircraft
- Valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses)
- Limited to pilots of fixed-wing, powered aircraft flights only (no rotorcraft/gliders flights)

### Preferred

- No ratable aviation activities
- One of the following certificate types (current & valid): Private, Commercial or ATP
- Age 30 and older
- Minimum of 1000 total hours or 5+ years aviation history as a nonstudent certified pilot
- No FAA violations within the past 5 years
- Minimum of 100 hours in current make/model of aircraft

### Non-Smoker Plus

- No occupation-related aviation activities
- One of the following certificate types (current & valid): Private, Commercial or ATP
- Age 25 and older
- Minimum of 600 total hours or 3+ years aviation history as a nonstudent certificated pilot
- No FAA violations for the past 3 years

**Student pilots: flat extra of \$2.50 on student pilots and pilots with limited experience (less than 300 total hours).**

Click [here](#) for Civilian Aviation Guidelines.

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# Aviation Guidelines

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**SBLI**

As of 3/2015

**Student Pilots: \$3.50**

Age > 26	Expected Annual Flying Hours			
Total Solo Hours	0-200	201-300	301-600	Over 600
< 100	\$3.50	\$3.50	\$5.00	\$5.00
100 - 399	Standard	\$2.50	\$5.00	\$5.00
≥ 400	Standard	Standard	\$2.50	\$5.00
Age < 26				
< 100	\$3.50	\$5.00	\$5.00	\$5.00
100 - 399	\$2.50	\$3.50	\$5.00	\$5.00
≥ 400	\$2.50	\$2.50	\$5.00	\$5.00

**Symetra**

As of 3/2015

**Super Preferred – no private aviation**

**Preferred & Standard Plus – available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25-250 hours per year, flies in US and Canada only, ages 70 and under, clean MVR**

**Transamerica**

As of 3/2015

**Preferred Plus (Term), Preferred Elite (IUL): Only available with Aviation Exclusion Rider; not available to those age 71 and older.**

**Preferred Plus (IUL), Preferred NonSmoker: Term & IUL preferred can be offered with or without ratable aviation. All other products: Preferred available for those clients who qualify for Preferred for all accounts and they are not ratable for aviation.**

**Preferred or Non-Tobacco (IUL) & Standard plus or Standard (term): Can be offered with or without ratable aviation**

**Click [here](#) for Aviation Enhancements for Private Pilots.**

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<p><b>United of Omaha</b> As of 3/2015</p>	<p><b>Preferred Plus:</b> No flying as a private pilot or crewmember unless aviation exclusion</p> <p><b>Preferred:</b> No flying as a private pilot or crewmember unless aviation exclusion</p> <p><b>Standard Plus:</b> No flying as a private pilot or crewmember unless aviation exclusion (IFR private pilots allowed if standard)</p> <p><b>Note:</b> Some types of commercial aviation may be acceptable based on manual guidelines. Certain private pilots may qualify for Preferred or Standard Plus risk classes: Ages 30-70, Minimum 1,000 total hours of piloting experience and flying between 50-250 hours annually, IFR/ATP rating, No FAA violations within the past 5 years and must be a STD aviation risk. In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the underwriter.</p>

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