

Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES		
<p>American General</p>	Class	Chol/HDL Ratio	Blood Pressure
	Preferred Plus	205 ratio 5.0 or less 260 ratio 4.5 or less	0-60: 140/85 61+: 150/85 No treatment
	Preferred	235 ratio 6.0 or less 280 ratio 5.5 or less	0-60: 145/88 61+: 155/88 or Pref.Plus BP reading with treatment
	Standard Plus & Standard	250 ratio 7.0 or less 280 ratio 6.5 or less	0-60: 150/92 61+: 160/92 or Pref.NT BP reading with treatment
<p>American National</p>	Class	Chol/HDL Ratio	Blood Pressure
	Preferred Plus	Ages 70 & under: 225 ratio 4.5 or less Ages 71 & Up: 250 ratio 5.0 With or without treatment	0-60: 135/80 61-70: 140/85 71+: 140/85 No treatment
	Preferred	Ages 70 & under: 250 ratio 5.5 or less Ages 71 & Up: 270 ratio 5.5 With or without treatment	0-60: 140/90 61- 70: 150/90 71+: 150/90 With or without treatment
	Standard Plus	Ages 70 & under: 285 ratio 6.0 or less Ages 71 & Up: 300 ratio 6.0 With or without treatment	0-60: 150/90 61- 70: 155/95 71+: 155/95 With or without treatment

Cholesterol/Blood Pressure Guidelines

CARRIER

GUIDELINES

Aviva

Class	Chol/HDL Ratio	Blood Pressure
Premier (Permanent Products)	Up to Age 70: 260; 4.5 Age 71+: 280; 5.5 With or without treatment	Up to Age 70: 145/85 Age 71+: 150/90 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/<=6.0 Age 71+: 300/<=6.5 With or without treatment	Up to Age 70: 145/90 Age 70+: 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 or less Treatment allowed	Age 18-45 140/90 Age 46-60 145/90 Age 61+ 150/90 Treatment allowed

Banner

Class	Chol/HDL Ratio	Blood Pressure
Preferred Plus	220 ratio 5.0 or less With or without treatment	No reading in past two years greater than 136/86 With or without treatment
Preferred	250 ratio 6.0 or less With or without treatment	No reading in past two years greater than 146/90 With or without treatment
Standard Plus	280 ratio 7.0 or less With or without treatment	No reading in past two years greater than 152/92 With or without treatment
Standard	300 ratio 8.0 or less With or without treatment	No reading in past two years greater than 156/94 With or without treatment

Cholesterol/Blood Pressure Guidelines

CARRIER

GUIDELINES

Genworth

Class	Chol/HDL Ratio	Blood Pressure
Preferred Best (age 0-64)	150 to 300 Female 4.0/Male 4.5 Treated or untreated	Treated or untreated, current and past readings cannot exceed: 135/85 (age 0-50) 140/85 (age 51-64)
Preferred Best (age 65+)	150 to 300 Female 4.0/Male 4.5 Treated or untreated	Treated or untreated, current and past readings cannot exceed: 145/90
Preferred (age 0-64)	150 to 300 Female 5.0/Male 5.5 Treated or untreated	Treated or untreated, current and past readings cannot exceed: 140/90 (age 0-50) 145/90 (age 51-64)
Preferred (age 65+)	150 to 300 Female 5.0/Male 5.5 Treated or untreated	Treated or untreated, current and past readings cannot exceed: 150/90
Select (age 0-64)	150 to 300 Female 6.0/Male 6.5 Treated or untreated	Treated or untreated, current and past readings cannot exceed: 145/90 (age 0-50) 150/90 (age 51-64)
Select (age 65+)	150 to 300 Female 6.0/Male 6.5 Treated or untreated	Treated or untreated, current and past readings cannot exceed: 155/90
Standard (age 0-64)	150 to 300 Female 7.0/Male 7.5 Treated or untreated	Treated or untreated, current and past readings cannot exceed: 150/90 (age 0-50) 155/90 (age 51-64)
Standard (age 65+)	150 to 300 Female 7.0/Male 7.5 Treated or untreated	Treated or untreated, current and past readings cannot exceed: 160/90

Cholesterol/Blood Pressure Guidelines

CARRIER

GUIDELINES

ING

Class	Chol/HDL Ratio	Blood Pressure
Super Preferred	Age 16-70 220 ratio 5.0 or less OR 240 ratio 4.5 or less Age 71+ 160-280 & HDL greater than 45 Treated or untreated	No current or prior BP reading in excess of: Age 16-60 140/85 Age 61-70 150/90 Age 71+ 155/90 No history of treatment of hypertension
Preferred	Age 16-70 240 ratio 5.5 or less OR 260 ratio 5.0 or less Age 71+ 160-280 & HDL greater than 45 Treated or untreated	No current or prior BP reading in excess of: Age 16-60 145/90 Age 61-70 150/90 Age 71+ 160/90 Treated, well controlled hypertensives with pretreatment levels exceeding the above limit may be considered for Preferred
Select	Age 16-70 250 ratio 6.5 or less OR 270 ratio 6.0 or less Age 71+ 160-300 & HDL greater than 40 Treated or untreated	No current or prior BP reading in excess of: Age 16-60 150/92 Age 61-70 155/92 Age 71+ 165/92 Treated, well controlled hypertensives with pretreatment levels exceeding the above limit may be considered for Select

Cholesterol/Blood Pressure Guidelines

CARRIER

GUIDELINES

MetLife

Class	Chol/HDL Ratio	Blood Pressure
Elite Plus Age 54 & under Age 55 & over	200 ratio 4.5 or less 210 ratio 4.5 or less Medication ok if acceptable level maintained for 12 months (all ages)	130/80 no treatment x 12 mo 135/85 no treatment x 12 mo
Pref Plus & Elite Age 54 & under Age 55 & over	220 ratio 5.0 or less 240 ratio 5.0 or less or 260 ratio 4.5 or less Medication ok if acceptable level maintained for 12 months (all ages)	140/85 no treatment x 12 mo 140/90 no treatment x 12 mo
Std Plus & Pref Age 54 & under Age 55-69 Age 70 & over	260 ratio 6.0 or less 280 ratio 6.5 or less 150-300 ratio 7.0 or less Current medication acceptable for all ages	145/90 or less 150/90 or less 155/90 or less Current medication acceptable for all ages

Minnesota Life

Class	Chol/HDL Ratio	Blood Pressure
Preferred Select	220 ratio 5.0 or less	Better than or equal to 135/85 With or without treatment
Preferred	240 ratio 6.0 or less	Better than or equal to 145/90 With or without treatment
Non-Tobacco Plus (Term Only)	260 ratio 7.0 or less	Better than or equal to 145/95 With or without treatment

Cholesterol/Blood Pressure Guidelines

CARRIER

GUIDELINES

North American

Class	Chol/HDL Ratio	Blood Pressure
Super Preferred	70 & under: 220 ratio 5.0 or less 71 & over: 150-250 with HDL of at least 45 With or without treatment	Click here for breakdown by ages/products Without treatment from all sources
Preferred	70 & under: 240 ratio 5.5 or less 71 & over: 150-260 with HDL of at least 40 With or without treatment	Click here for breakdown by ages/products With or without treatment from all sources

Prudential

Class	Chol/HDL Ratio	Blood Pressure
Preferred Best	Ratio 5.0 or less With or without medication	No readings: >130/80 (age 18-49) >135/85 (age 50+) Without medication
Preferred	Ratio 6.0 or less With or without medication	No readings: >135/85 (age 18-49) >140/90 (age 50+) With or without medication
Non-Smoker Plus	Ratio 7.0 or less With or without medication	No readings: >140/90 (age 18-49) >145/90 (age 50+) With or without medication

Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES																	
<p>Symetra</p>	<table border="1"> <thead> <tr> <th>Class</th> <th>Chol/HDL Ratio</th> <th>Blood Pressure</th> </tr> </thead> <tbody> <tr> <td>Preferred Best</td> <td>Ratio 4.5 or less No medication allowed</td> <td>135/85 max for ages 20-45 140/90 max for ages 46+ No Medication allowed</td> </tr> <tr> <td>Preferred Plus</td> <td>Ratio 5.5 or less No medication allowed</td> <td>135/85 max for ages 20-45 140/90 max for ages 46+ No Medication allowed</td> </tr> <tr> <td>Preferred/Standard Plus</td> <td>Ratio 6.5 or less</td> <td>140/90 max for all ages</td> </tr> </tbody> </table>	Class	Chol/HDL Ratio	Blood Pressure	Preferred Best	Ratio 4.5 or less No medication allowed	135/85 max for ages 20-45 140/90 max for ages 46+ No Medication allowed	Preferred Plus	Ratio 5.5 or less No medication allowed	135/85 max for ages 20-45 140/90 max for ages 46+ No Medication allowed	Preferred/Standard Plus	Ratio 6.5 or less	140/90 max for all ages					
Class	Chol/HDL Ratio	Blood Pressure																
Preferred Best	Ratio 4.5 or less No medication allowed	135/85 max for ages 20-45 140/90 max for ages 46+ No Medication allowed																
Preferred Plus	Ratio 5.5 or less No medication allowed	135/85 max for ages 20-45 140/90 max for ages 46+ No Medication allowed																
Preferred/Standard Plus	Ratio 6.5 or less	140/90 max for all ages																
<p>Transamerica</p>	<table border="1"> <thead> <tr> <th>Class</th> <th>Chol/HDL Ratio</th> <th>Blood Pressure</th> </tr> </thead> <tbody> <tr> <td>Term Preferred Plus/UL Select</td> <td>Up to and including age 70: 5.0 or less; age 71+: 5.5 or less 230; disregard if ratio 4.0 or less With or without treatment</td> <td>No current treatment for hypertension. Prior treatment OK if discontinued more than 2 years ago: Up to and including age 70: 135/85; Age 71+: 145/85</td> </tr> <tr> <td>Preferred NonSmoker & Smoker</td> <td>Up to and including age 70: 5.5 or less age 71+: 6.0 or less 260 With or without treatment</td> <td>With or without treatment, up to and including age 70: 145/85 Age 71+: 150/90</td> </tr> <tr> <td>Standard Plus (Term only)</td> <td>Up to and including age 70: 6.2 or less age 71+: 6.7 or less 300 or less With or without treatment</td> <td>With or without treatment, up to and including age 70: 148/88 Age 71+: 152/88</td> </tr> <tr> <td>Standard NonSmoker & Smoker</td> <td>Term & Males for UL: Up to and including age 70: 7.0 or less; age 71+: 7.5 or less Females for UL: Up to and including age 70: 6.5 or less; age 71+: 7.0 or less With or without treatment</td> <td>Term & Males for UL: With or without treatment, up to and including age 70: 150/90 Age 71+: 155/90 Females for UL: With or without treatment, up to and including age 70: 145/85 Age 71+: 150/90</td> </tr> </tbody> </table>	Class	Chol/HDL Ratio	Blood Pressure	Term Preferred Plus/UL Select	Up to and including age 70: 5.0 or less; age 71+: 5.5 or less 230; disregard if ratio 4.0 or less With or without treatment	No current treatment for hypertension. Prior treatment OK if discontinued more than 2 years ago: Up to and including age 70: 135/85; Age 71+: 145/85	Preferred NonSmoker & Smoker	Up to and including age 70: 5.5 or less age 71+: 6.0 or less 260 With or without treatment	With or without treatment, up to and including age 70: 145/85 Age 71+: 150/90	Standard Plus (Term only)	Up to and including age 70: 6.2 or less age 71+: 6.7 or less 300 or less With or without treatment	With or without treatment, up to and including age 70: 148/88 Age 71+: 152/88	Standard NonSmoker & Smoker	Term & Males for UL: Up to and including age 70: 7.0 or less; age 71+: 7.5 or less Females for UL: Up to and including age 70: 6.5 or less; age 71+: 7.0 or less With or without treatment	Term & Males for UL: With or without treatment, up to and including age 70: 150/90 Age 71+: 155/90 Females for UL: With or without treatment, up to and including age 70: 145/85 Age 71+: 150/90		
Class	Chol/HDL Ratio	Blood Pressure																
Term Preferred Plus/UL Select	Up to and including age 70: 5.0 or less; age 71+: 5.5 or less 230; disregard if ratio 4.0 or less With or without treatment	No current treatment for hypertension. Prior treatment OK if discontinued more than 2 years ago: Up to and including age 70: 135/85; Age 71+: 145/85																
Preferred NonSmoker & Smoker	Up to and including age 70: 5.5 or less age 71+: 6.0 or less 260 With or without treatment	With or without treatment, up to and including age 70: 145/85 Age 71+: 150/90																
Standard Plus (Term only)	Up to and including age 70: 6.2 or less age 71+: 6.7 or less 300 or less With or without treatment	With or without treatment, up to and including age 70: 148/88 Age 71+: 152/88																
Standard NonSmoker & Smoker	Term & Males for UL: Up to and including age 70: 7.0 or less; age 71+: 7.5 or less Females for UL: Up to and including age 70: 6.5 or less; age 71+: 7.0 or less With or without treatment	Term & Males for UL: With or without treatment, up to and including age 70: 150/90 Age 71+: 155/90 Females for UL: With or without treatment, up to and including age 70: 145/85 Age 71+: 150/90																

Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES		
<p>United of Omaha</p>	Class	Chol/HDL Ratio	Blood Pressure
	Preferred Plus	250 ratio 5.0 Treatment allowed	Treatment allowed with good control – No reading in past year > 135/85
	Preferred	275 ratio 6.0 Treatment allowed	Treatment allowed with good control – Average BP < 145/90
	Standard Plus	300 ratio 7.0 Treatment allowed	Treatment allowed with good control – Average BP < 152/90
<p>West Coast Life</p>	Class	Chol/HDL Ratio	Blood Pressure
	Super Preferred	220 ratio 5.0 or less 230 ratio 3.5 With or without treatment	140/85 to age 60 150/90 age 61+ Without treatment
	Preferred	250 ratio 6.0 or less With or without treatment	140/90 to age 60 150/90 age 61+ Treated BP controlled for 1 year