



Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES		
<p>American General</p>	Class	Chol/HDL Ratio	Blood Pressure
	Preferred Plus (Permanent)	205 ratio 5.0 or less 260 ratio 4.5 or less	0-60: 140/85 61+: 150/85 No treatment
	Preferred Plus (Term)	205 ratio 5.0 or less 260 ratio 4.5 or less	0-60: 135/85 61+: 140/85 No treatment
	Preferred (Permanent)	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
	Preferred (Term)	235 ratio 6.0 or less 280 ratio 5.5 or less	0-60: 140/85 61+: 150/85 or Pref.Plus BP reading with treatment
	Standard Plus & Standard (Permanent)	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
	Standard Plus & Standard (Term)	250 ratio 7.0 or less 280 ratio 6.5 or less	0-60: 145/88 61+: 155/88 or Pref.NT BP reading with treatment

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<p>Aviva</p>	Class	Chol/HDL Ratio	Blood Pressure
	Premier (Permanent Products)	Up to Age 70: 260; 5.0 ratio Age 71+: 280; 5.5 ratio With or without treatment	Up to Age 70: 140/85 Age 71+: 145/90 With or without treatment
	Premier (Term Products)	Chol 220 ratio 5.0 Without Treatment	Age 18-60 135/85 Age 61+ 145/90 Without Treatment
	Preferred (Permanent Products)	Up to Age 70: Chol 270 & ratio <=6.0 Chol 300 & ratio <=5.0 Age 71+: 300/<=6.5 With or without treatment	Up to Age 70: 145/90 Age 71+: 155/90 With or without treatment
	Preferred (Term Products)	Chol 240 ratio 5.5 Treatment allowed	Age 18-60 140/90 Age 61+ 150/90 Treatment allowed
Std Plus (Term Products)	Chol 270 ratio 6.5 300 if HDL is 5.0 or less Treatment allowed	Age 18-45 140/90 Age 46-60 145/90 Age 61+ 150/90 Treatment allowed	

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Genworth Financial companies

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

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Class	Chol/HDL Ratio	Blood Pressure
Super Preferred	Maximum Cholesterol: 300 HDL Ratio Ages 16-60: Male: 5.0 Female: 4.5 Ages 61+: Male: 6.0 Female: 5.5 Treated or untreated	No current or prior BP reading in excess of: Ages 16-60: Male: 135/90 Female: 135/85 Ages 61+: Average of past 2 yrs readings not in excess of 140/95 No history of treatment of hypertension
Preferred	Maximum Cholesterol: 300 HDL Ratio Ages 16-60: Male: 5.5 Female: 5.2 Ages 61+: Male: 6.5 Female: 6.2 Treated or untreated	No current or prior BP reading in excess of: Ages 16-60: Male: 140/90 Female: 135/90 Ages 61+: Average of past 2 yrs readings not in excess of 145/100 Treated, well controlled hypertensives with pretreatment levels exceeding the above limit may be considered
Select	Maximum Cholesterol: 300 HDL Ratio Ages 16-60: Male: 6.0 Female: 6.0 Ages 61+: Male: 7.0 Female: 7.0 Treated or untreated	No current or prior BP reading in excess of: Ages 16-60: Male: 145/95 Female: 140/95 Ages 61+: Average of past 2 yrs readings not in excess of 145/100 Treated, well controlled hypertensives with pretreatment levels exceeding the above limit may be considered

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Legal & General America

Class	Chol/HDL Ratio	Blood Pressure
Preferred Plus	120-300 ratio 4.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 136/86
Preferred	120-300 ratio 5.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 146/90
Standard Plus	120-300 ratio 6.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 152/92
Standard	120-300 ratio 8.0 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 156/94

Lincoln Financial

Class	Chol/HDL Ratio	Blood Pressure
Preferred Plus	125 - 300 Up to age 69 - ratio ≤ 5.0 Age 70 & up - ratio ≤ 5.5 Treated or untreated	Up to age 69-Treated and untreated hypertension with a 12 month average of 130/80 or lower. Age 70 & up-Treated and untreated hypertension with a 12 month average of 140/90 or lower.
Preferred	125 - 300 Up to age 69 - ratio ≤ 6.0 Age 70 & up - ratio ≤ 7.0 Treated or untreated	Up to age 69-Treated and untreated hypertension with a 12 month average of 140/90 or lower. Age 70 & up-Treated and untreated hypertension with a 12 month average of 155/90 or lower.

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<p>MetLife</p>	<p>Class</p>	<p>Chol/HDL Ratio</p>	<p>Blood Pressure</p>
<p>Elite Plus</p>	<p>Age 54 & Under: 220/4.5 Age 55-69: 230/4.5 Age 70 & over: 150-240/5.0 Current Medication ok if acceptable level maintained for 12 months (all ages)</p>	<p>Age 40 & under: 130/80* Age 41-54: 135/85* Age 55-69: 140/85 Age 70 & Over: 140/90 *No medication within the last 12 months</p>	
<p>Preferred Plus & Elite</p>	<p>Age 54 & under: 240/5.0 Age 55-69: 260/5.5 or 280/5.0 Age 70 & over: 150-280/5.5 or 150-300/5.0 Medication ok if acceptable level maintained for 12 months (all ages)</p>	<p>Age 40 & under: 140/85* Age 41-54: 140/85 Age 55-69: 140/85 Age 70 & Over: 145/90 *No medication within the last 12 months</p>	
<p>Standard Plus & Preferred</p>	<p>Age 54 & under: 260/6.0 or 280/5.5 Age 55-69: 280/6.5 or 300/6.0 Age 70 & over: 150-300/7.0 or 150-310/6.5 Current medication acceptable for all ages</p>	<p>Age 40 & under: 145/90 Age 41-54: 145/90 Age 55-69: 150/90 Age 70 & Over: 155/90 Current medication acceptable for all ages</p>	
<p>Minnesota Life</p>	<p>Class</p>	<p>Chol/HDL Ratio</p>	<p>Blood Pressure</p>
<p>Preferred Select</p>	<p>240 ratio 5.0 or less</p>	<p>Better than or equal to 135/85 With or without treatment</p>	
<p>Preferred</p>	<p>260 ratio 6.0 or less</p>	<p>Better than or equal to 145/90 With or without treatment</p>	
<p>Non-Tobacco Plus (Term Only)</p>	<p>280 ratio 7.0 or less</p>	<p>Better than or equal to 145/95 With or without treatment</p>	

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<p style="text-align: center; color: blue; font-weight: bold;">North American</p>	Class	Chol/HDL Ratio	Blood Pressure
	<p style="text-align: center; font-weight: bold;">Super Preferred</p>	<p>70 & under: 220 or less & HDL ratio 5.0 or less (permanent) HDL ratio 4.5 or less (Term)</p> <p>71 & over: 150-250 with HDL of at least 45</p> <p>With or without treatment</p>	<p>Click here for breakdown by ages/products</p> <p>Without treatment from all sources</p>
<p style="text-align: center; color: blue; font-weight: bold;">Protective Life</p>	<p style="text-align: center; font-weight: bold;">Preferred</p>	<p>70 & under: 240 or less & HDL ratio 6.0 or less (permanent) HDL ratio 5.5 or less (Term)</p> <p>71 & over: 150-260 with HDL of at least 40</p> <p>With or without treatment</p>	<p>Click here for breakdown by ages/products</p> <p>With or without treatment from all sources</p>
	Class	Chol/HDL Ratio	Blood Pressure
<p style="text-align: center; font-weight: bold;">Select Preferred</p>	<p>For ages thru 70: 275 ratio 4.5 or less</p> <p>For ages over 70: Total cholesterol not lower than 130 & not over 275 with 4.5 or less</p> <p>With or without treatment</p>	<p>135/85 thru age 60 140/85 age 61-70 150/90 ages 71+</p> <p>Treated BP controlled for 1 year with favorable APS readings throughout the year.</p>	
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Cholesterol/Blood Pressure Guidelines

Carrier	Guidelines																	
<p>Prudential</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Class</th> <th style="text-align: left;">Chol/HDL Ratio</th> <th style="text-align: left;">Blood Pressure</th> </tr> </thead> <tbody> <tr> <td>Preferred Best</td> <td>Ratio 5.0 or less With or without medication*</td> <td>Up to 130/80 for ages up to 49 Up to 135/85 for ages 50 & over Without medication</td> </tr> <tr> <td>Preferred</td> <td>Ratio 6.0 or less With or without medication*</td> <td>Up to 135/85 for ages up to 49 Up to 140/90 for ages 50 & over With or without medication</td> </tr> <tr> <td>Non-Smoker Plus</td> <td>Ratio 7.0 or less With or without medication*</td> <td>Up to 140/90 for ages up to 49 Up to 145/90 for ages 50 & over With or without medication</td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 5px;">*Total cholesterol readings of 300 or higher may not be eligible for Preferred underwriting regardless of Cholesterol/HDL ratio.</p>			Class	Chol/HDL Ratio	Blood Pressure	Preferred Best	Ratio 5.0 or less With or without medication*	Up to 130/80 for ages up to 49 Up to 135/85 for ages 50 & over Without medication	Preferred	Ratio 6.0 or less With or without medication*	Up to 135/85 for ages up to 49 Up to 140/90 for ages 50 & over With or without medication	Non-Smoker Plus	Ratio 7.0 or less With or without medication*	Up to 140/90 for ages up to 49 Up to 145/90 for ages 50 & over With or without medication			
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<h2>Symetra</h2>	Class	Chol/HDL Ratio	Blood Pressure
	Super Preferred	Ratio 4.5 or less No medication allowed Trigs and TC < 300	135/85 max for ages 20-45 140/90 max for ages 46+ No Medication allowed
	Preferred	Ratio 5.5 or less Trigs and TC < 300	135/85 max for ages 20-45 140/90 max for ages 46+
	Standard Plus/Preferred Nicotine	Ratio 6.5 or less Trigs and TC < 300	140/90 max for all ages
<h2>Transamerica</h2>	Class	Chol/HDL Ratio	Blood Pressure
	Preferred Elite (IUL), Preferred Plus(Term) & Select(UL)	230 ratio 5.0 for ages ≤ 70 ratio 5.5 for ages 71+ With or without treatment	135/85 through age 70 145/85 for ages 71+ -Through age 49: without treatment -Ages 50-80: with treatment, as long as readings fit criteria above -Ages 81+: without treatment
	Preferred Choice (Trendsetter Express & LB)	≤240 ratio 5.5 for ages ≤ 70 ratio 6.0 for ages 71+ With or without treatment	140/90 for all ages With or without treatment
	Preferred Plus (IUL) & Preferred	260 ratio 5.5 for ages ≤ 70 ratio 6.0 for ages 71+ With or without treatment	145/85 through age 70 150/90 for ages 71+ With or without treatment
	Preferred(IUL) & Standard Plus (Term)	300 ratio 6.2 for ages ≤ 70 ratio 6.7 for ages 71+ With or without treatment	148/88 through age 70 152/88 for ages 71+ With or without treatment

Cholesterol/Blood Pressure Guidelines

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United of Omaha

GUIDELINES

Class	Chol/HDL Ratio	Blood Pressure
Preferred Plus	325 ratio \leq 4.5 Treatment allowed	Treatment allowed with good control – No reading in past year $>$ 135/85
Preferred	325 ratio \leq 5.5 Treatment allowed	Treatment allowed with good control – Average BP $<$ 145/90
Standard Plus	325 ratio \leq 7.0 Treatment allowed	Treatment allowed with good control – Average BP $<$ 152/90