



## Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES		
American General	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
American National	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

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<p><b>Aviva</b></p>	<b>Class</b>	<b>Chol/HDL Ratio</b>	<b>Blood Pressure</b>
	<b>Premier (Permanent Products)</b>	Up to Age 70: 260; 4.5 ratio Age 71+: 280; 5.5 ratio  With or without treatment	Up to Age 70: 145/85 Age 71+: 150/90  With or without treatment
	<b>Premier (Term Products)</b>	Chol 220 ratio 5.0  Without Treatment	Age 18-60 135/85 Age 61+ 145/90  Without Treatment
	<b>Preferred (Permanent Products)</b>	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 70+: 155/90  With or without treatment
	<b>Preferred (Term Products)</b>	Chol 240 ratio 5.5  Treatment allowed	Age 18-60 140/90 Age 61+ 150/90  Treatment allowed
<b>Std Plus (Term Products)</b>	Chol 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	

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## GUIDELINES

Genworth Financial companies

Class	Chol/HDL Ratio	Blood Pressure
<b>Preferred Best (age 0-64)</b>	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)
<b>Preferred Best (age 65+)</b>	150 to 300 Female 4.0/Male 4.5 Treated or untreated	Treated or untreated, current and past readings cannot exceed: 145/90
<b>Preferred (age 0-64)</b>	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)
<b>Preferred (age 65+)</b>	150 to 300 Female 5.0/Male 5.5 Treated or untreated	Treated or untreated, current and past readings cannot exceed: 150/90
<b>Select (age 0-64)</b>	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)
<b>Select (age 65+)</b>	150 to 300 Female 6.0/Male 6.5 Treated or untreated	Treated or untreated, current and past readings cannot exceed: 155/90
<b>Standard (age 0-64)</b>	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)
<b>Standard (age 65+)</b>	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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CARRIER

GUIDELINES

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Class	Chol/HDL Ratio	Blood Pressure
<b>Super Preferred</b>	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
<b>Preferred</b>	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
<b>Select</b>	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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<p style="text-align: center; color: blue; font-size: 1.2em;"><b>Legal &amp; General America</b></p>	<b>Class</b>	<b>Chol/HDL Ratio</b>	<b>Blood Pressure</b>
	<b>Preferred Plus</b>	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
	<b>Preferred</b>	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
	<b>Standard Plus</b>	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
	<b>Standard</b>	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
<p style="text-align: center; color: blue; font-size: 1.2em;"><b>MetLife</b></p>	<b>Class</b>	<b>Chol/HDL Ratio</b>	<b>Blood Pressure</b>
	<b>Elite Plus</b>	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)	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
	<b>Preferred Plus &amp; Elite</b>	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)	Age 40 & under: 140/85* Age 41-54: 140/85 Age 55-69: 140/90 Age 70 & Over: 145/90  *No medication within the last 12 months
<b>Standard Plus &amp; Preferred</b>	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 150-300+/6.5  Current medication acceptable for all ages	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	

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## CARRIER

## GUIDELINES

**North American**

Class	Chol/HDL Ratio	Blood Pressure
<b>Super Preferred</b>	70 & under: 220 or less & HDL ratio 5.0 or less (permanent) HDL ratio 4.5 or less (Term)	Click <a href="#">here</a> for breakdown by ages/products
	71 & over: 150-250 with HDL of at least 45  With or without treatment	Without treatment from all sources
<b>Preferred</b>	70 & under: 240 HDL ratio 5.5 or less	Click <a href="#">here</a> for breakdown by ages/products
	71 & over: 150-260 with HDL of at least 40  With or without treatment	With or without treatment from all sources

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## CARRIER

## GUIDELINES

### Protective Life

Class	Chol/HDL Ratio	Blood Pressure
<b>Super Preferred</b>	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
<b>Preferred</b>	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

### Prudential

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

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<h2>Transamerica</h2>	<b>Class</b>	<b>Chol/HDL Ratio</b>	<b>Blood Pressure</b>
<b>Preferred Elite (IUL), Preferred Plus(Term) &amp; Select(UL)</b>	230 ratio 5.0 for ages $\leq 70$ 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	
<b>Preferred Plus (IUL) &amp; Preferred</b>	260 ratio 5.5 for ages $\leq 70$ ratio 6.0 for ages 71+  With or without treatment	145/85 through age 70 150/90 for ages 71+  With or without treatment	
<b>Preferred(IUL) &amp; Standard Plus (Term)</b>	300 ratio 6.2 for ages $\leq 70$ ratio 6.7 for ages 71+  With or without treatment	148/88 through age 70 152/88 for ages 71+  With or without treatment	
<h2>United of Omaha</h2>	<b>Class</b>	<b>Chol/HDL Ratio</b>	<b>Blood Pressure</b>
<b>Preferred Plus</b>	325 ratio $\leq 4.5$ Treatment allowed	Treatment allowed with good control – No reading in past year $> 135/85$	
<b>Preferred</b>	325 ratio $\leq 5.5$ Treatment allowed	Treatment allowed with good control – Average BP $< 145/90$	
<b>Standard Plus</b>	325 ratio $\leq 7.0$ Treatment allowed	Treatment allowed with good control – Average BP $< 152/90$	