

Aviation Guidelines

CARRIER

GUIDELINES

**American
General**

Preferred Plus: Available only with exclusion rider

All other classes considered with appropriate rating

- **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
- **Student Pilot:** at best Standard Plus with additional \$3.50 per \$1,000
- **Licensed pilots with over 100 hours solo:** Standard Plus
- **Flying into Mexico:** \$2.50 per \$1,000

Total Hours	0-200 Annual	201-300	301-600	>600
> 26				
< 100	\$3.50 x 5	\$3.50 per M	\$5.00 per M	\$5.00 per M
100-399	Standard	\$2.50 x 2	\$5.00 per M	\$5.00 per M
> 400	Standard	Standard	\$2.50 per M	\$5.00 per M

Total Hours	0-200 Annual	201-300	301-600	>600
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GUIDELINES

**American
National**

RATING SCHEDULES AGES 16-24

Total Hours Experience	25 or less Annual	26-150 Annual	151-300 Annual	301-500 Annual	501 & Up
Up to 299	\$3.50	\$2.50	\$3.50	\$5.00	Individual Consideration
300- 499	\$3.50	\$2.00	\$3.00	\$3.50	Individual Consideration
500 – Up	\$3.50	\$1.50 Std.*	\$2.00*	\$2.50*	Individual Consideration

RATING SCHEDULES AGES 25-75

Total Hours Experience	25 or less Annual	26-200 Annual	201- 300 Annual	301-500 Annual	501 & Up
Up to 99	\$3.50	\$2.50	\$3.50	\$5.00	Individual Consideration
100- 299	\$3.50	Standard	\$3.00	\$5.00	Individual Consideration
300 - 499	\$3.00	Standard	\$3.00	\$3.50	Individual Consideration
500 – Up	\$3.50	Standard	\$2.00*	\$2.50*	Individual Consideration

*For private pilots w/over 500 hours experience who hold an IFR, ATR or Flight Instructor (not engaged in flight instruction) with no adverse medical or non-medical risk factors, the extra may be reduced by .50 per thousand or reduced to standard if the rating is \$1.50.

Student Pilots usually with Aviation exclusion rider.
Applicants under age 16 or over age 75 will include an aviation exclusion rider.
Applicants rated table 6 or higher will include an aviation rider.

Aviation Guidelines

CARRIER

GUIDELINES

AVIVA

Term Products: Premier, Preferred and Standard Plus available if qualifies as a standard aviation risk or with an exclusion or flat extra.

Permanent Products: Up to Age 70: Available if qualifies as a standard aviation risk or with an exclusion rider. Age 71+: Individual consideration

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
- 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

Balloons:

- Blimp or any other steerable, self-propelled balloon: \$2.40
- Gas: \$5.00
- Hot Air/Tethered flight only: Standard
- Free flight/Student pilots: \$3.50
- Flight instructors: \$3.50
- Private pilots/Land only: \$2.40
- Private pilots/Over lakes and oceans: \$7.50

Hang Gliders:

- Non-powered amateur affiliated with club (50 ft. max): Standard
- Non-powered amateur affiliated with club (50+ ft.): \$2.40 & up
- Professional affiliated with club: \$2.40 & up
- Amateur or pro not affiliated with club: \$5.00

Powered Ultralights not affiliated with club: \$7.50

Aviation Guidelines

CARRIER

GUIDELINES

Banner

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
- 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.

Genworth

- Private pilots: Max age 75; age 76+ will receive AER
- Rated Table 4 and up will require AER

Preferred Best, Preferred, Select, Standard: Flat extra or exclusion rider

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	25-150	No	As medically applies	\$1.50
Private	26-150	Yes	Preferred at best	N/A (\$1.50 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

Aviation Guidelines

CARRIER	GUIDELINES
ING	<p>Have recently changed from no flat extra to a small flat extra (\$0.48 per 1000) for qualified aviators who:</p> <ul style="list-style-type: none"> • Expect to fly less than 200 annual hours and have 100 or more solo hours or • Expect to fly 201-300 annual hours and have 400 or more solo hours <p>Pilots can qualify for Preferred and Super Preferred with the flat extra if they meet the underwriting criteria for ReliaStar Life Insurance and ReliaStar Life Insurance Company of New York products only. Plus, qualified applicants can select an Aviation Exclusion Rider in lieu of the flat extra and still maintain Select, Preferred, and Super Preferred classes, even on Security Life of Denver Insurance products!</p> <p>Make note of the flat extra at best classes for Reliastar products only. Security Life of Denver products allow us to offer Std + .48 / 1,000 or the exclusion.</p>
MetLife	<p>Best Class: Available only with exclusion rider No rating or flat extra up to \$2 million</p> <p>Private pilots available for Preferred/Std Plus with age > 26, over 100 solo hours, flying up to 200 hours per year</p> <p>Credit available for IFR with ratable aviation</p>
Minnesota Life	<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 & Non-tobacco Plus (term only): All pilots are eligible dependent on their experience and aviation activities, but may be charged a cash extra premium or exclude aviation coverage to qualify.</p>
North American	<p>Super Preferred: 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>Preferred: Available with flat extra.</p>

Aviation Guidelines

CARRIER	GUIDELINES
<p>Prudential</p>	<p>Qualifications for:</p> <p>Preferred Best</p> <ul style="list-style-type: none"> • No ratable aviation activities • One of the following certificate types (current and valid): Private, Commercial or ATP • Age \geq 30 • Minimum 1000 total hours or 5 year + aviation history as a non student certificated pilot • No FAA violations • Minimum 100 hours in current make/model of aircraft • Must possess a 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/glider flights) <p>Preferred</p> <ul style="list-style-type: none"> • No ratable aviation activities • One of the following certificate types (current and valid): Private, Commercial or ATP • Age \geq 30 • Minimum 1000 total hours or 5 year + aviation history as a non student certificated pilot • No FAA violations within the past 5 years • Minimum 100 hours in current make/model of aircraft <p>Non-Smoker Plus</p> <ul style="list-style-type: none"> • No occupation related aviation activities • One of the following certificate types (current and valid): Private, Commercial or ATP • Age \geq 25 • Minimum 600 total hours or 3 year + aviation history as a non student certificated pilot • No FAA violations within the past 3 years <p>A note on student and inexperienced pilots: Pru now has a flat extra of \$2.50 on student pilots and pilots with limited experience (less than 300 total hours). Pru also has a flat extra of \$1.25 for pilots with limited annual hours and who are younger than 30 years of age. Since statistics show that pilots in these categories present more risk, Pru has updated its underwriting accordingly.</p>

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Symetra	Best/Preferred Plus/Preferred/Standard Plus: No aviation, except as passenger or crew member of regularly scheduled commercial airline.																																								
Transamerica	Term Preferred Plus/UL Select: Available with Aviation Exclusion Rider. Ages 71 & over not available. Preferred NonSmoker: Available with Aviation Exclusion Rider. (May qualify for special no-flat rates as determined by underwriting.) Flat extra available on UL. Standard Plus (term only), Standard N/S, Standard Smoker: Available as qualifies.																																								
United of Omaha	Preferred Plus: No flying as pilot or crew member of private aircraft Preferred: No flying as pilot or crew member of private aircraft Standard Plus: Not a private or student pilot unless aviation exclusion rider added Student Pilots: \$3.50 flat extra Age >26 <table><tr><th>Total Hours</th><th>0-200 Annual</th><th>201-300</th><th>301-600</th><th>>600</th></tr><tr><td>< 100</td><td>\$3.50 x 5</td><td>\$3.50 per M</td><td>\$5.00 per M</td><td>\$5.00 per M</td></tr><tr><td>100-399</td><td>Standard</td><td>\$2.50 x 2</td><td>\$5.00 per M</td><td>\$5.00 per M</td></tr><tr><td>> 400</td><td>Standard</td><td>Standard</td><td>\$2.50 per M</td><td>\$5.00 per M</td></tr></table> Age <26 <table><tr><th>Total Hours</th><th>0-200 Annual</th><th>201-300</th><th>301-600</th><th>>600</th></tr><tr><td>< 100</td><td>\$3.50 x 5</td><td>\$5.00 per M</td><td>\$5.00 per M</td><td>\$5.00 per M</td></tr><tr><td>100-399</td><td>\$2.50 x 5</td><td>\$3.50 per M</td><td>\$5.00 per M</td><td>\$5.00 per M</td></tr><tr><td>> 400</td><td>\$2.50 x 5</td><td>\$2.50 per M</td><td>\$5.00 per M</td><td>\$5.00 per M</td></tr></table>	Total Hours	0-200 Annual	201-300	301-600	>600	< 100	\$3.50 x 5	\$3.50 per M	\$5.00 per M	\$5.00 per M	100-399	Standard	\$2.50 x 2	\$5.00 per M	\$5.00 per M	> 400	Standard	Standard	\$2.50 per M	\$5.00 per M	Total Hours	0-200 Annual	201-300	301-600	>600	< 100	\$3.50 x 5	\$5.00 per M	\$5.00 per M	\$5.00 per M	100-399	\$2.50 x 5	\$3.50 per M	\$5.00 per M	\$5.00 per M	> 400	\$2.50 x 5	\$2.50 per M	\$5.00 per M	\$5.00 per M
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West Coast Life	Student Pilot: age > 26 \$3.50 x 3 > 100 hr experience, flying < 200 hr / yr consider Std age < 26 \$3.50 x 5 WCL recognizes there is an increased risk on active private pilots who fly a minimal number of hours annually. Pilots flying 25 or less hours annually regardless of their license level or accumulative hours will be rated at \$2.50/\$1,000 (or use the exclusion)																																								