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Underwriting Guidelines for Cholesterol & Chol/HDL Ratio

CARRIER	PBNS	PNS	SNS+	SNS	NOTES
AMERICAN GENERAL	A<45: 4.5 A45-69: 5.0 A70+ 5.0, w/ a min TC of 130+	A<45: 5.5 A45-69: 6.0 A70+ 6.0, w/ a min TC of 130+	A<45: 6.5 A45-69: 7.0 A70+ 7.0, w/ a min TC of 130+	N/A	All at a max total chol of 300; Prfd Tob same as PNS
AMERICAN NATIONAL	4.5/300	5.5/300	6.0/300	N/A	A61+: 5.0 PBNS 5.5 Prfd 6.0 SNS+
ASSURITY LIFE	(no Rx) 4.5/210	5.0/250	N/A	N/A	
AVIVA	(no Rx) 5.0/220	5.5/240	6.5/270 If ratio ≤ 5.0, 300	N/A	Prfd Tob: 6.5/250 (See guide for Perm Products)
BANNER	4.5/120-300	5.5/120-300	6.5/120-300	8.0/120-300	
BRIGHTHOUSE	<i>ElitePlus</i> 4.5/220 A0-54 4.5/230 A55-69 5.0/150-240 A70+	<i>Elite</i> A0-54: 5.0/240 A55-69: 5.5/260 or 5.0/280 A70+: 5.5/150- 280 or 5.0/150- 300	<i>Prfd</i> A0-54: 6.0/260 or 5.5/280 A55-69: 6.5/280 or 6.0/300 A70+: 7.0/150-300 or 6.5/150-310	A0-44: 9.6/300 or 8.0/300+ A45-65: 9.6/350 or 8.0/400 A66+: 10.5/350 or 8.0/375	Rx OK as long as controlled for 12 months for Elite and Elite Plus
CINCINNATI LIFE	4.5/240	5.0/250	6.0/280	N/A	
EQUITABLE	5.0/300 w/ HDL >30	5.5/300 w/ HDL >30	6.0/300 w/ HDL >30	N/A	
FIDELITY	N/A	Single Rx OK	N/A	2 Rx OK	
FORESTERS	4.5/220 (no history of treatment or Rx)	5.0/230 (no history of treatment or Rx)	6.5/260 (no history of treatment or Rx)	N/A	For Tobacco Plus: 4.5/220 (no history of treatment or Rx)
JOHN HANCOCK	4.5/230 A18-50 5.0/250 A51-70 (Up to 300 OK, if ratio is 1.0 less than above)	5.0/250 A18-50 5.5/270 A51-70 (Up to 300 OK, if ratio is 1.0 less than above)	5.5, A18-50 6.0, A51-70	N/A	See guidelines for A71+
LINCOLN FINANCIAL	≤5.0 A≤69 ≤5.5 A70+ Min 125 Max 300	≤6.0 A≤69 ≤7.0 A70+ Min 125 Max 300	N/A	N/A	

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CARRIER	PBNS	PNS	SNS+	SNS	NOTES
MUTUAL OF OMAHA	5.0/300	6.0/300	7.0/300	7.0/325	Avg 3 readings over 12 mos
NATIONWIDE	4.0/250 4.5/240 5.0/230	5.5/250 A18-60 6.0/280 A61-70	N/A	N/A	See guidelines for A71+ , but must be chol ≥160 unless treated; (See guide for guidelines for NLG UL II product)
NORTH AMERICAN	5.0/300 (min 125 total chol—disregard if on Rx)	6.0/300 (min 125 total chol—disregard if on Rx)	N/A	N/A	For A71+: 5.5/300—PBNS 6.5/300—PNS (min 125 total chol—disregard if on Rx)
PACIFIC LIFE	TC 150-300 Male: 4.5 Female: 4.0	TC 150-300 Male: 5.5 Female: 5.0	TC 150-300 Male: 6.5 Female: 6.0	TC 150-300 Male: 7.5 Female: 7.0	Underwriting review is needed w/ a total chol <150 or >300
PRINCIPAL FINANCIAL	4.5/240 A20-64 5.0/260 A65-80	5.5/270 A20-64 6.0/280 A65-80	6.5/300 A20-64 7.0/300 A65-80	N/A	
PROTECTIVE	4.5/275	5.5/275	N/A	N/A	See guidelines for A71+
PRUDENTIAL	(Uses ratio only as long as total ≤300) 5	6	7	N/A	Will round up/down (ie 5.4 = 5)
SAGICOR (fully u/w)	5.0/220 (no Rx)	6.0/240	n/a	n/a	Prfd Tob same as PNS
SAGICOR (Acc u/w)	No treatment	Treatment allowed	n/a	n/a	Prfd Tob same as PNS
SBLI	5.0 male 4.5 female (120 min – 300 max total chol)	5.5 male 5.0 female (120 min – 300 max total chol)	6.5 male 6.0 female (120 min – 300 max total chol)	7.0 (120 min – 300 max total chol)	Pref Tobacco 5.5/120-300 Stand Tobacco 7.5/120-300
SECURIAN	5.0/240	6.0/260	7.0/280	N/A	Mortality Credits avail (see guide)
SYMETRA	4.5/300 (no Rx)	5.5/300	6.5/300	N/A	
TRANSAMERICA	5.0/230 A≤70 5.5 A71+	5.5/260 A≤70 6.0 A71+	6.2/300 A≤70 6.7 A71+	7.0 A≤70 7.5 A71+	

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CARRIER	PBNS	PNS	SNS+	SNS	NOTES
VOYA	Male5.0/Fem 4.5 HDL M≤75/F≤90 Max chol 300	Male5.5/Fem 5.2 HDL M≤75/F≤90 Max chol 300	Male6.0/Fem 6.0 HDL M≤75/F≤90 Max chol 300	N/A	See guidelines for A61+
ZURICH	For A0-50: 5.0/220 or 4.0/235 For A51+: 5.5/240	For A0-50: 5.5/250 or 4.5/265 For A51+: 6.0/270	6.5/280	N/A	

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