

Not for use with the public. Broker use only.

## Underwriting Guidelines for Blood Pressure

CARRIER	PBNS	PNS	SNS+	SNS	NOTES
<b>AMERICAN GENERAL</b>	135/85 A0-60 140/85 (perm) 140/85 A61+ 150/85(perm)	140/85 A0-60 145/88(perm) 150/85 A61+ 155/88(perm)	145/88 A0-60 150/92(perm) 155/88 A61+ 160/92(perm)	145/88 A0-60 150/92(perm) 155/88 A61+ 160/92(perm)	Rx OK, but must be stable for 6 mos+
<b>AMERICAN NATIONAL</b>	135/80 A0-60 140/85 A61+ (no Rx)	140/90 A0-60 150/90 A61+	150-90 A0-60 155/95 A61+	N/A	
<b>ASSURITY LIFE</b>	130/80 (no Rx)	140/90	N/A	N/A	
<b>AVIVA</b>	135/85 A18-60 145/90 A61+ (no Rx)	140/90 A18-60 150/90 A61+	140/90 A18-45 145/90 A46-60 150/90 A61+	N/A	For Prfd Tob: 140/90 A18-55 150/90 A56+ <a href="#">(See guide for Perm Products)</a>
<b>AXA</b>	140/85 A0-60 150/90 A61-69 (Rx OK A0-69 w/ readings ≤ 125/80)	145/90 A0-60 150/90 A61-69	Non-ratable BP readings (?)	N/A	<a href="#">See guidelines for A70+</a>
<b>BANNER</b>	136/86 2 yr avg (Rx OK)	146/90 2 yr avg	152/92 2 yr avg	156/94 2 yr avg	
<b>FIDELITY LIFE</b>	N/A	Single Rx and stable for 6 mos	N/A	2 Rx or not stable for 6 mos or more	
<b>GENWORTH</b>	135/85 A0-50 140/85 A51-64 145/90 A65+ (Rx OK)	140/90 A0-50 145/90 A51-64 150/90 A65+	145/90 A0-50 150/90 A51-64 155/90 A65+	150/90 A0-50 155/90 A51-64 160/90 A65+	Max readings are for current and past
<b>JOHN HANCOCK</b>	135/85 A18-50 140/90 A51-70 (Rx OK)	140/85 A18-50 145/90 A51-70	145/90 A18-50 150/90 A51-70	N/A	<a href="#">See guidelines for A71+</a>
<b>LINCOLN FINANCIAL</b>	130/80 up to A69 140/90 A70+ (Rx OK)	140/90 ≤A69 155/90 A70+	N/A	N/A	12 month avg

Last update/save: 28-Dec-15

CARRIER	PBNS	PNS	SNS+	SNS	NOTES
<b>MET</b>	<i>Elite Plus</i> 130/80 A0-40 135/85 A41-54 140/85 A55-69 140/90 A70+ (no Rx for A<55, OK A55+)	<i>Elite</i> 140/85 A0-40 140/85 A41-54 140/90 A55-69 145/90 A70+ (no Rx for A<40, OK A41+)	<i>Prfd N/S</i> 145/90 A0-54 150/90 A55-69 155/90 A70+	160/90 A15-39 165/90 A40-49 170/90 A50+	Prfd Smkr same as SNS+
<b>MINNESOTA LIFE</b>	135/85 (Rx OK)	145/90	145/95	N/A	
<b>MUTUAL OF OMAHA</b>	Avg 135/85 A18-55 140/85 A56+ (Rx OK)	Avg 145/90 A18-55 150/90 A56+	Avg 152/90 A18-55 156/92 A56+	N/A	
<b>NATIONWIDE</b>	140/80 A0-55 140/90 A55+ (no Rx)	145/90 A0-55 150/90 A55+	N/A	N/A	Prfd Tob same as PNS
<b>NORTH AMERICAN</b>	140/85 <A50 145/85 A51-60 150/85 A61-70 (no Rx)	140/90 <A50 145/90 A51-60 150/90 A61-70	N/A	N/A	A71+ max 150/85 PBNS, 150/90 Pfd; and no pulse pressure >75; <a href="#">see guide</a> for ADDvantage & Custom Guar
<b>PRINCIPAL FINANCIAL</b>	135/85 A20-44 140/85 A45-64 140/90 A65-85 (Rx OK)	140/85 A20-44 140/90 A45-64 145/90 A65-85	145/90 A20-64 150/90 A65-85	N/A	Use exam avg if no htn treatment; use 12 mos avg if htn history
<b>PROTECTIVE</b>	135/85 A≤60 140/85 A61-70 150/90 A70+ (Rx OK)	140/90 A≤60 150/90 A61-70 160/95 A71+	N/A	N/A	Treated hbp must have been controlled for one year w/ favorable APS readings throughout the year
<b>PRUDENTIAL</b>	130/80 up to A49 135/85 A50+ (no Rx)	135/85 up to A49 140/90 A50+	140/90 up to A49 145/90 A50+	N/A	
<b>SBLI</b>	135/85 to A60 140-85 A61+ (Rx OK)	135/85 to A60 145/90 A61+	140/90 to A60 145/90 A61+	N/A	<a href="#">See guide for Nicotine Use</a>
<b>Symetra</b>	135/85 A20-50 140/90 A51+ (Rx OK)	135/85 A20-50 140/90 A51+	140/90		Prfd Tob same as SNS+
<b>TRANSAMERICA</b>	135/85 ≤A70 145/85 A71+ (no Rx ≤A49 or A81+)	145/85 ≤A70 150/90 A71+	148/88 ≤A70 152/88 A71+	N/A	A50-80 OK w/ Rx for PBNS; Prfd Smkr 145/85, A71+150/90
<b>VOYA</b>	135/90 Male 135/85 female (no Hx of Rx) A61+: 140/95 avg past 2 yrs (Rx OK)	140/90 Male 135/90 Female A61+: 145/100 avg past 2 yrs	145/95 Male 140/95 Female A61+:145/100 avg past 2 yrs	N/A	A61+ requires no pulse pressure greater than 70 for PBNS, 75 for PNS

Not for use with the public. Broker use only.

Last update/save: 28-Dec-15