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Underwriting Guidelines for Cholesterol

Carrier	PBNS	PNS	SNS+	SNS	Notes
AMERICAN GENERAL	If ratio ≤ 5.0, 215 if ratio ≤ 4.5, 290	If ratio ≤ 6.0, 245 if ratio ≤ 5.5, 290	If ratio ≤ 7.0, 260 if ratio ≤ 6.5, 290	If ratio > 7.0, 260 if ratio > 6.5, 290	
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)
AXA	5.0/300 w/ HDL >35	5.5/300 w/ HDL >35	6.0/300 w/ HDL >35	N/A	
BANNER	4.5/120-300	5.5/120-300	6.5/120-300	8.0/120-300	
FIDELITY	N/A	Single Rx OK	N/A	2 Rx OK	
GENWORTH	150-300 Male-4.5 Female-4.0	150-300 Male-5.5 Female-5.0	150-300 Male-6.5 Female-6.0	150-300 Male-7.5 Female-7.0	UW review if chol < 150 or > 300
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	
METLIFE	***ElitePlus*** 4.5/220 A0-54 4.5/230 A55-69 5.0/150-240 A70+	***Elite*** A0-54: 5.0/240 A55-69: 5.5/260 or 5.0/280 A70+: 5.5/150-280 or 5.0/150-300	***Prfd*** 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
MINNESOTA LIFE	5.0/240	6.0/260	7.0/280	N/A	

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Carrier	PBNS	PNS	SNS+	SNS	Notes
MUTUAL OF OMAHA	4.5/300 A18-55 5.0/300 A56+	5.5/300 A18-55 6.0/300 A56+	7.0/300 A18-55 7.5/300 A56+	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
NORTH AMERICAN	5.0/220	6.0/240	N/A	N/A	See guidelines for A71+
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)
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
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+	
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+

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