Category	Preferred Plus	Preferred	Regular Plus	Regular
Physical / Mental Ailments and Health History	No medical ailments allowed. No personal history of cardiovascular disease or diabetes.	No medical ailments allowed. No personal history of cardiovascular disease or diabetes.	Some minor medical ailments allowed.	Some medical ailments allowed. Can have personal history of certain health conditions.
Blood Pressure	No current or past history of blood pressure treatment. Current and average readings in the past two years not greater than 140/85.	Presently well controlled with current and average readings in the past two years not greater than: 150/90	Presently well controlled with current and average readings in the past two years not greater than: 150/90 - age 60 and younger, 155/95 - age 61 and over.	Presently well controlled with current and average readings in the past two years not greater than: 155/95 - age 60 and younger, 160/95 - age 61 and over.
Family Health History	No cardiovascular disease or cancer in either parent or siblings before age 61.	No cardiovascular death of either parent before age 61.	No more than one cardiovascular death in parents before age 61.	No more than one cardiovascular death in parents before age 61.
Driving History	Not available if 2 or more moving violations in last 3 years, or if any DUI in last 60 months.	Not available if 3 or more moving violations in the last 3 years except with flat extra, or if any DUI in last 60 months.	Not available if 3 or more moving violations in the last 3 years except with flat extra, or if any DUI in last 24 months.	Not available if 3 or more moving violations in the last 3 years except with flat extra, or if any DUI in last 24 months.
Use of Tobacco or Nicotine Products	No use in the past 36 months.	No use in the last 12-36 months (varies by company).	No use in the last 12-24 months (varies by company).	No use in the last 12 months.
History of Cancer	Depending on company, only available on certain types of skin cancer.	Only available on certain types of skin cancer.	Coverage may be available based on specific cancer history.	Coverage may be available based on specific cancer history.
Cholesterol Readings	Levels may not exceed 220.	Levels may not exceed 250.	Levels may not exceed 285.	Levels may not exceed 300.
Cholesterol / HDL Ratio	May not exceed 4.0-5.0 (varies by company).	May not exceed 6.0-6.5 (varies by company).	May not exceed 7.0 (varies by company).	May not exceed 7.5-8.0 (varies by company).
Substance or Alcohol Abuse	No history of substance or alcohol abuse.	No history of, or treatment for, abuse in past 10 years.	No history of, or treatment for, abuse in past 7 years.	No history of, or treatment for, abuse in past 7 years.
Aviation	Commercial airline pilots accepted. Private pilots - may qualify with aviation exclusion.	Commercial airline pilots accepted. Private pilots- flat extra may apply depending on experience.	Commercial airline pilots accepted. Private pilots- flat extra may apply depending on experience.	Commercial airline pilots accepted. Private pilots- flat extra may apply depending on experience.
Hazardous Activities (i.e. Sky diving, Hang gliding, Rock climbing, Scuba diving etc.)	Available only if no flat extra premium would be required.	Available; however, may have flat extra.	Available; however, may have flat extra.	Available; however, may have flat extra.
Residency-Citizenship	Must be a US resident for past 3 years and either a US citizen or have permanent Visa or Greencard.	Must be a US resident for past 3 years and either US citizen or have permanent Visa or Green card.	Must be a US resident for past 2 years and either US citizen or have permanent Visa or Green card.	Must be a US resident for past 2 years and either US citizen or have permanent Visa or Green card.

The above information is based on general assumptions. Each carrier has its own set of underwriting guidelines. There may be other factors that influence a company's underwriting decision. To discuss your specific circumstances please call 949-873-5010.

Life Insurance
Height and Weight
Underwriting Guideline Chart

Height	Preferred Best	Preferred	Standard Plus	Standard
4′ 10″	135	145	155	175
4′ 11″	140	150	161	181
5′ 0″	145	154	166	187
5′ 1″	150	159	172	193
5′ 2″	155	164	177	199
5′ 3″	160	169	183	206
5′ 4″	164	175	188	212
5′ 5″	169	180	194	219
5′ 6″	174	186	200	225
5′ 7″	179	192	206	233
5′ 8″	184	197	211	240
5′ 9″	189	203	217	247
5′ 10″	195	209	223	254
5′ 11″	200	215	229	262
6′ 0″	205	221	235	270
6′ 1″	211	227	241	278
6′ 2″	217	234	248	285
6′ 3″	222	240	255	293
6′ 4″	228	246	261	301
6′ 5″	234	253	268	308
6′ 6″	240	260	275	317
6′ 7″	245	266	282	325
6′ 8″	250	273	289	333
6′ 9″	255	280	296	342
6′ 10″	268	287	303	350
6′ 11″	276	294	309	359

The above information is based on general guidelines. Each carrier has its own Height and Weight Chart. There may be other factors that influence a company's underwriting decision. To discuss your specific circumstances please call 949-873-5010.