



Aviation Guidelines

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<u>Carrier</u>	<u>Guidelines</u>																				
<h2 style="margin: 0;">American National</h2> <p style="margin: 0;">As 11/2023</p>	<p>Private Aviation Ratings</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr style="background-color: #0070c0; color: white;"> <th colspan="2" style="text-align: center; padding: 2px;">Solo Experience < 300 hours</th> <th colspan="2" style="text-align: center; padding: 2px;">Solo Experience >300 hours</th> </tr> <tr style="background-color: #d3d3d3;"> <th style="text-align: center; padding: 2px;">Flying Hours per Year</th> <th style="text-align: center; padding: 2px;"></th> <th style="text-align: center; padding: 2px;">Flying Hours per Year</th> <th style="text-align: center; padding: 2px;"></th> </tr> </thead> <tbody> <tr> <td style="text-align: center; padding: 2px;">Less than or equal to 100</td> <td style="text-align: center; padding: 2px;">Standard¹</td> <td style="text-align: center; padding: 2px;">< 200</td> <td style="text-align: center; padding: 2px;">Standard¹</td> </tr> <tr> <td style="text-align: center; padding: 2px;">101 to 250</td> <td style="text-align: center; padding: 2px;">\$2 per M</td> <td style="text-align: center; padding: 2px;">201 to 350</td> <td style="text-align: center; padding: 2px;">\$2 per M</td> </tr> <tr> <td style="text-align: center; padding: 2px;">Greater than 250</td> <td style="text-align: center; padding: 2px;">\$3 per M up</td> <td style="text-align: center; padding: 2px;">> 350</td> <td style="text-align: center; padding: 2px;">\$3 per M up</td> </tr> </tbody> </table> <p>If Pilot has IFR: deduct \$1 per M. Student Pilots: \$2 Per M. Other Considerations - Pilots age 71 and over individual consideration for ratings. No preferred. - Age 75+ requires Aviation Exclusion - Scheduled Commercial Pilots in North America can be considered for Pref Plus rates if all other criteria are met</p> <p>(3) Preferred if meets all other criteria.</p>	Solo Experience < 300 hours		Solo Experience >300 hours		Flying Hours per Year		Flying Hours per Year		Less than or equal to 100	Standard ¹	< 200	Standard ¹	101 to 250	\$2 per M	201 to 350	\$2 per M	Greater than 250	\$3 per M up	> 350	\$3 per M up
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<h2 style="margin: 0;">Corebridge Financial</h2> <p style="margin: 0;">As of 08/2023 (Under carrier review)</p>	<p>Pilots for a major airline flying in the US and Canada only and no other aviation exposure – Preferred Plus</p> <p>OTHER AVIATION:</p> <ul style="list-style-type: none"> • Aviation Exclusion Rider (AER) will apply if driving history is rated. • Preferred Plus: 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. • Private pilots (flying in US and Canada ONLY): <ul style="list-style-type: none"> ○ Student pilots, at best Standard Plus with additional \$2.00 per \$1,000 ○ Licensed pilots over 100 solo hours – Standard Plus ○ Flying more than 200 hours per year – likely \$2.50 per \$1,000 ○ Flying into Mexico - \$2.50 per \$1,000 • Flying other than in the US – will evaluate as per the International Travel Guidelines. <ul style="list-style-type: none"> • Best rates with an AER: <ul style="list-style-type: none"> ○ Within our retention: <ul style="list-style-type: none"> ▪ Best rates otherwise qualified ○ Over our retention: <ul style="list-style-type: none"> ▪ Permanent plans, Standard ○ Term plans, Standard Plus 																				

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<p>John Hancock As of 11/2023</p>	<ul style="list-style-type: none"> Super Preferred: No participation within the last 12 months. Preferred: Only available to private pilots with more than 300 hours of experience who fly 25-200 hours yearly and have IFR or pilots and crew on regularly scheduled airline flights Preferred: With a flat extra or aviation exclusion may be available. Standard Plus: Participation in aviation does not exclude from Standard Plus. If warranted, a flat extra will be applied. Retention and reinsurance are reduced for aviation without an exclusion rider Minimum issue age: 21 / Maximum issue age: 74 (age 70 for student pilots) / Medical, accident, or drug/alcohol history, and/or motor vehicle violations may affect the availability of coverage Aviation exclusion will apply when maximum mortality or age is exceeded on individual policies / Maximum rating considered insurable with aviation: 200% Aviation exclusion does not apply on Survivorship policies (if the aviator exceeds the maximum age or rating, he/she can only be issued as uninsurable) If aviator is uninsurable, verification is required that the spouse does not fly as a passenger with the aviator Aviation exclusion cannot be applied if aviation is the means of the insured's livelihood Aviation must occur in United states or Canada (Excluding Alaska) and locations must have tower support (i.e., non-remote areas) Significant medical, accident, or drug/ alcohol history, and/or motor vehicle may affect the availability of coverage 																																				
<p>Legal & General America As of 11/2023</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="4" style="text-align: left;">Private Pilots</th> </tr> </thead> <tbody> <tr> <td style="width: 60%;">Student pilots, pilots with less than 100 hours of solo experience or pilots flying less than 25 hours annually.</td> <td colspan="3" style="text-align: right;"><u>\$2.50/M</u></td> </tr> <tr> <td colspan="4">Pilots who hold an Airline Transport Certification (ATP) and flying less than 25 hours annually, may be considered without Flat Extra rating.</td> </tr> <tr> <th colspan="4" style="text-align: center;">Private pilots with 100 or more hours solo experience</th> </tr> <tr> <th colspan="4" style="text-align: center;">Total Experience (hours)</th> </tr> <tr> <th style="text-align: left;">Annual Flying (hours)</th> <th style="text-align: center;">100-250</th> <th style="text-align: center;">251-400</th> <th style="text-align: center;">Greater than 400</th> </tr> <tr> <td style="text-align: center;">25-250</td> <td style="text-align: center;"><u>Std. Plus</u></td> <td style="text-align: center;"><u>Std. Plus</u></td> <td style="text-align: center;"><u>Std. Plus</u></td> </tr> <tr> <td style="text-align: center;">251-500</td> <td style="text-align: center;"><u>\$3.50/M*</u></td> <td style="text-align: center;"><u>\$3.50/M*</u></td> <td style="text-align: center;"><u>\$2.50/M*</u></td> </tr> <tr> <td style="text-align: center;">Greater than 500</td> <td style="text-align: center;"><u>\$5.00/M*</u></td> <td style="text-align: center;"><u>\$3.50/M*</u></td> <td style="text-align: center;"><u>\$2.50/M*</u></td> </tr> </tbody> </table> <ul style="list-style-type: none"> Preferred Plus and Preferred rate class only available with aviation exclusion rider. Prof. Plus and Prof. rate available without exclusion rider or flat extra for commercial airline pilots flying for a commercial airline with regular scheduled flights. Pilots who hold an IFR or ATP may be considered for reduction in the above ratings of \$1 per thousand. Private pilots over age 70 require an aviation exclusion rider. Executive/Corporate pilots or crew members, flying within the United States or Canada, multi-engine aircraft, maintenance, and routes comparable to scheduled airlines, full-time paid pilot: Preferred rates available. 	Private Pilots				Student pilots, pilots with less than 100 hours of solo experience or pilots flying less than 25 hours annually.	<u>\$2.50/M</u>			Pilots who hold an Airline Transport Certification (ATP) and flying less than 25 hours annually, may be considered without Flat Extra rating.				Private pilots with 100 or more hours solo experience				Total Experience (hours)				Annual Flying (hours)	100-250	251-400	Greater than 400	25-250	<u>Std. Plus</u>	<u>Std. Plus</u>	<u>Std. Plus</u>	251-500	<u>\$3.50/M*</u>	<u>\$3.50/M*</u>	<u>\$2.50/M*</u>	Greater than 500	<u>\$5.00/M*</u>	<u>\$3.50/M*</u>	<u>\$2.50/M*</u>
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<p style="text-align: center;">Lincoln Financial Group As of 11/2023</p>	<p>Preferred consideration must meet the following criteria:</p> <ol style="list-style-type: none"> 1) No ratable avocations or occupations 2) Instrument Flight Rating or has at least 1000 hours of flying time 3) Flies between 25 and 250 hours per year 4) Under age 70 5) Clean MVR 6) Flies only in the US and Canada <p>With variables regarding age, total hours, annual flights, etc., submit information via quick quote or contact an underwriter to address each case individually.</p>
<p style="text-align: center;">Lumico As of 11/2023</p>	<p>Student Pilots 2 per M</p> <p>Solo flying experience greater than 300 hours:</p> <ul style="list-style-type: none"> • Solo flying experience less than or equal to 300 hours Add 1 per M • Instrument Flight Rating (IFR) with greater than 300 hours solo flying experience Deduct 1 per M from the above ratings <p>Amateur-built, ex-military or other unusual aircrafts:</p> <ul style="list-style-type: none"> • Solo flying experience, on any aircraft, less than 300 hours Exclusion • Solo flying experience, on any aircraft, equal to or greater than 300 hours Add 2.5 per M <p>Additional factors:</p> <ul style="list-style-type: none"> • History of indiscriminate use of alcohol or illicit drugs Decline • Applicant age greater than 65: <ul style="list-style-type: none"> ○ Greater than 1,000 hours of continuous flight experience and is a standard medical risk Rate for aviation Activity ○ Symptoms of severity that may potentially impact the likelihood of accident during flight (such as epilepsy, mental or emotional disorder, diabetes requiring insulin, disturbance of equilibrium, coronary artery or vascular disease) or impairments rated greater than 200% Decline

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<p>MassMutual As of 11/2023</p>	<p>Private Aviation Lifetime hours <100 or Student Pilot: \$3.00 Lifetime hours > 100</p> <ul style="list-style-type: none"> • <25 annual hours - \$2-3.00 FE depending on age • 26-250 annual hours age 20-25 \$2.50 FE • 26-250 annual hours age 26-70 may be preferred eligible without FE <p>Over 250 hours contact underwriting Ages <20 or >70 require an AER</p>
<p>Nationwide As of 11/2023</p>	<p>Preferred Plus, Preferred and Standard Plus risk guidelines (except Whole Life and CareMatters):</p> <ol style="list-style-type: none"> 1) Non-Tobacco Preferred Plus 18+: Commercial pilots are eligible if they participate in no other forms of aviation activity; all other forms of aviation are ineligible. 2) Preferred and Standard Plus 18+: Commercial pilots are eligible if they participate in no other forms of rated aviation activity; all other nonrated forms of aviation are eligible. <p>Preferred Plus and Preferred risk guidelines for Whole Life:</p> <ol style="list-style-type: none"> 1) No rating for aviation 2) A civil aviation exclusion can be used (if available in the state in which the application was signed), with possible consideration for Preferred and Preferred Plus if the rest of the case qualifies. 3) Any aviation risk (excluding commercial pilots), even if no rating, is not eligible for Preferred Plus.
<p>North American As of 11/2023</p>	<p>Please refer to North American Underwriting Guide found on www.northamericancompany.com</p>
<p>OneAmerica As of 11/2023</p>	<p>Asset Care does not have a clause that prohibits or minimizes the policy if the insured is a pilot.</p>

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<p style="text-align: center;">Pacific Life As of 11/2023</p>	<p>Will consider Preferred (without a flat extra or Aviation Exclusion Rider) for private pilots who:</p> <ul style="list-style-type: none">• Hold an Instrument Flight Rating (IFR).• Fly for personal/pleasure only.• Fly 26-150 hours per year (No business flying for pay).• Fly a plane built by an aircraft corporation.• Are between the ages of 20 and 70. <p>If aviation activities are current (within 1 year) or future intended participation:</p> <ul style="list-style-type: none">• Private or Student pilots between ages 20-70 - use chart to determine the rating.• No business flying for pay - use chart to determine the rating. <p>Paid aviation:</p> <ul style="list-style-type: none">• Commercial airline pilots (passenger or freight) who do not fly privately for pleasure can qualify for our Preferred Best rate without a flat extra, assuming the applicant otherwise qualifies for Preferred Best.• Flat Extras may still apply if the Proposed Insured's occupation is a pilot, and he flies for pleasure. <p>Aviation Exclusion Rider (AER) is required if:</p> <ul style="list-style-type: none">• Proposed Insured is age 0-19 or 71 and up.• Policy rating is Table 4 or higher.<ul style="list-style-type: none">○ Adverse driving history, hazardous sport and/or avocation, aviation violation in the last 5 years or flying to destinations outside the mainland US.• If there is no current aviation activity and the most recent aviation activity is:<ul style="list-style-type: none">○ Within 2 years or less.○ More than 2 years but future intention to fly is indicated.• This list provides examples only and is not all inclusive. <p>All classes available with flat extra premium (available in most cases) or exclusion rider</p>

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<p>Protective Life As of 11/2023</p>	<p>We utilize two different manuals to determine the best possible rate available so ratings can vary based on specific scenarios.</p> <p>Student pilots:</p> <ul style="list-style-type: none">• Standard (Preferred is not available) if within retention. If over retention would use dual manual approach. <p>Qualified pilots:</p> <ul style="list-style-type: none">• Total solo hours less than 300 -<ul style="list-style-type: none">With expected annual flying hours up to 100 = +0/Standard (No Preferred)With expected annual flying hours 101-250 = \$2 per thousandWith expected annual flying hours over 250 = \$3 per thousand• Total solo hours greater than or equal to 300 hours -<ul style="list-style-type: none">With expected annual flying hours up to 200 = +0/Standard (No Preferred)With expected annual flying hours of 201-350 = \$2 per thousandWith expected annual flying hours over 350 = \$3 per thousand <p>*If holds Instrument Flight Rating (IFR) with greater than 300 hours solo flying experience can reduce flat extra by \$1 per thousand.</p> <p>Preferred classification for private pilots may be acceptable if the following requirements are met ages 27- 65, 26 - 200 hours annually, possesses IFR or ATR, no abnormal liver function tests, 400 solo hours, flying in the US and Canada only and clean MVR.</p> <p>Exclusions will be permitted for qualification, where jurisdiction approved.</p>

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<p>Prudential As of 11/2023</p>	<p>Preferred Underwriting Criteria - Civilian Aviation</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #444; color: white; text-align: center;">Preferred Best</th> <th style="background-color: #444; color: white; text-align: center;">Preferred Non-Tobacco/Preferred Smoker</th> <th style="background-color: #444; color: white; text-align: center;">Non-Smoker Plus</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> ▶ No ratable aviation activities ▶ One of the following certificate types (current and valid): <ul style="list-style-type: none"> – Private – Commercial – Airline Transport Pilot (ATP) ▶ Age 30 and older ▶ Minimum 1,000 total hours or 5+ years aviation history as a nonstudent certified 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) </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> ▶ No ratable aviation activities ▶ One of the following certificate types (current and valid): <ul style="list-style-type: none"> – Private – Commercial – Airline Transport Pilot (ATP) ▶ Age 30 and older ▶ Minimum 1,000 total hours or 5+ years aviation history as a nonstudent certified pilot ▶ No FAA violations within the past 5 years ▶ Minimum 100 hours in current make/model of aircraft </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> ▶ No occupation-related aviation activities ▶ One of the following certificate types (current and valid): <ul style="list-style-type: none"> – Private – Commercial – Airline Transport Pilot (ATP) ▶ Age 25 and older ▶ Minimum 600 total hours or 3+ years aviation history as a nonstudent certified pilot ▶ No FAA violations within the past 3 years </td> </tr> </tbody> </table> <p>See page 10 of Prudential's Underwriting Overview Guide for additional aviation guidelines.</p> <p>For Military Aviation – see Prudential website for their Rating Schedule.</p>	Preferred Best	Preferred Non-Tobacco/Preferred Smoker	Non-Smoker Plus	<ul style="list-style-type: none"> ▶ No ratable aviation activities ▶ One of the following certificate types (current and valid): <ul style="list-style-type: none"> – Private – Commercial – Airline Transport Pilot (ATP) ▶ Age 30 and older ▶ Minimum 1,000 total hours or 5+ years aviation history as a nonstudent certified 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) 	<ul style="list-style-type: none"> ▶ No ratable aviation activities ▶ One of the following certificate types (current and valid): <ul style="list-style-type: none"> – Private – Commercial – Airline Transport Pilot (ATP) ▶ Age 30 and older ▶ Minimum 1,000 total hours or 5+ years aviation history as a nonstudent certified pilot ▶ No FAA violations within the past 5 years ▶ Minimum 100 hours in current make/model of aircraft 	<ul style="list-style-type: none"> ▶ No occupation-related aviation activities ▶ One of the following certificate types (current and valid): <ul style="list-style-type: none"> – Private – Commercial – Airline Transport Pilot (ATP) ▶ Age 25 and older ▶ Minimum 600 total hours or 3+ years aviation history as a nonstudent certified pilot ▶ No FAA violations within the past 3 years
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<ul style="list-style-type: none"> ▶ No ratable aviation activities ▶ One of the following certificate types (current and valid): <ul style="list-style-type: none"> – Private – Commercial – Airline Transport Pilot (ATP) ▶ Age 30 and older ▶ Minimum 1,000 total hours or 5+ years aviation history as a nonstudent certified 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) 	<ul style="list-style-type: none"> ▶ No ratable aviation activities ▶ One of the following certificate types (current and valid): <ul style="list-style-type: none"> – Private – Commercial – Airline Transport Pilot (ATP) ▶ Age 30 and older ▶ Minimum 1,000 total hours or 5+ years aviation history as a nonstudent certified pilot ▶ No FAA violations within the past 5 years ▶ Minimum 100 hours in current make/model of aircraft 	<ul style="list-style-type: none"> ▶ No occupation-related aviation activities ▶ One of the following certificate types (current and valid): <ul style="list-style-type: none"> – Private – Commercial – Airline Transport Pilot (ATP) ▶ Age 25 and older ▶ Minimum 600 total hours or 3+ years aviation history as a nonstudent certified pilot ▶ No FAA violations within the past 3 years 					

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<p>SBLI As of 11/2023</p>	<p>Private aviation is normally standard after a pilot completes 100 hours of flying time.</p> <p>Student pilots or pilots with less than 100 hours of solo flying experience: \$2.00 per thousand extra premiums (\$2.00/1000)</p> <p>Private pilots – Solo flying experience less than 300 hours flying for pleasure and/or business:</p> <ul style="list-style-type: none"> • Flying less than or equal to 100 hours annually: Standard • Flying 101 to 250 hours annually: \$2.00/1000 • Flying over 250 hours annually: \$3.00/1000 up <p>Private pilots – Solo flying experience greater or equal to 300 hours flying for pleasure and/or business</p> <ul style="list-style-type: none"> • Flying less than or equal to 200 hours annually: Standard • Flying 201 to 250 hours annually: \$2.00/1000 • Flying greater than 250 hours annually: \$3.00/1000 up <p>An extra rating as well as an aviation exclusion rider (AER) may be charged if flying less than 10 hours per year.</p> <p>Paid Aviation / Commercial Pilots flying in U.S. or Canada for major airline – all classes available.</p> <p>Minimum 1000 solo hours, Maximum 300 flying hours annually, No aviation sport activities, Clear MVR within 5 years, No FAA violations:</p> <ul style="list-style-type: none"> • With IFR, Preferred non-nicotine/preferred nicotine is possible. • Without IFR, Select non-nicotine/standard nicotine is possible.
<p>Securian Financial As of 11/2023</p>	<p>Preferred Select: Minimum of 250 hours total experience/Minimum of 50 hours annually/Maximum of 250 hours annually. Must hold an IFR, no ratable aviation activity, no history of aviation accident or violation, clean medical history as indicated by Minnesota’s current guidelines, clean MVR as indicated by Minnesota’s current guidelines, flying primarily in the continental US and Canada.</p> <p>Preferred & Non-tobacco Plus: All pilots are eligible depending on their experience and aviation activities (for products with Non-Tobacco Plus classification). All pilots considered if 100 or more total hours and flying between 25 and 250 hours annually. It may be necessary to exclude aviation coverage or charge a cash-extra premium to qualify.</p> <p>Standard: Student Pilots (under 100 hours solo pilot in command hours OR no private pilot license) or Low-Proficiency Pilots (less than 25 hours annually, have private pilot license and over 100 hours solo pilot in command): Standard with \$2.50 flat extra.</p> <p>Aviation Exclusion Rider is required for actual age 75 and up.</p>

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<p style="text-align: center;">Symetra As of 11/2023</p>	<p>Super Preferred – no private aviation</p> <p>Preferred Non-Nicotine & Standard Plus Non-Nicotine/Preferred Nicotine – Available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25-250 hours per year, flies in US and Canada only, ages 70 and under, clean MVR.</p>
<p style="text-align: center;">Transamerica As of 11/2023</p>	<p>Aviation (Paid): Commercial pilot, passenger or freight flying within the US or Canada – Standard (Preferred possible - Yes), Corporate Pilot: Standard (Preferred possible - Yes), Other: \$2.50 to \$10.00 flat extra (rating determined by occupation (Preferred possible – No). See Underwriting Guidelines for additional details.</p> <p>Aviation (Private): Student pilot or <75 solo hours - \$3.00 flat extra; Qualified pilot – standard to \$3.00 flat extra (rating determined by client age, number of hours flown, and total flying experience). See Underwriting guide for additional details.</p>
<p style="text-align: center;">United of Omaha As of 11/2023</p>	<p>Preferred Plus: No flying as a private pilot or crewmember unless aviation exclusion.</p> <p>Preferred: No flying as a private pilot or crewmember unless aviation exclusion</p> <p>Standard Plus: No flying as a private pilot or crewmember unless aviation exclusion (IFR private pilots allowed if standard)</p> <p>Note: Some types of commercial aviation may be acceptable based on manual guidelines. Certain private pilots may qualify for Preferred or Standard Plus risk classes: Ages 30-70, Minimum 1,000 total hours of piloting experience and flying between 50-250 hours annually, IFR/ATP rating, No FAA violations within the past 5 years and must be a STD aviation risk. In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the underwriter.</p>

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