



Cholesterol/Blood Pressure Guidelines

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American National <small>As of 12/2023</small>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #D3D3D3;"> <th style="width: 25%;">Class</th> <th style="width: 45%;">Cholesterol/HDL Ratio</th> <th style="width: 30%;">Blood Pressure</th> </tr> </thead> <tbody> <tr> <td>Preferred Plus</td> <td>Ages 0-60: Chol. 300 / Ratio 4.5 Ages 61+: Chol. 300 / Ratio 5.0</td> <td>Age 0-60: 135/80 (No RX) Age 61+: 140/85 (No RX)</td> </tr> <tr> <td>Preferred</td> <td>All ages: Chol. 300 / Ratio 5.5</td> <td>Age 0-60: 140/90 (RX/UN) Age 61+: 150/90 (RX/UN)</td> </tr> <tr> <td>Standard Plus</td> <td>All ages: Chol. 300 / Ratio 6.0</td> <td>Age 0-60: 150/90 (RX/UN) Age 61+: 155/95 (RX/UN)</td> </tr> </tbody> </table>	Class	Cholesterol/HDL Ratio	Blood Pressure	Preferred Plus	Ages 0-60: Chol. 300 / Ratio 4.5 Ages 61+: Chol. 300 / Ratio 5.0	Age 0-60: 135/80 (No RX) Age 61+: 140/85 (No RX)	Preferred	All ages: Chol. 300 / Ratio 5.5	Age 0-60: 140/90 (RX/UN) Age 61+: 150/90 (RX/UN)	Standard Plus	All ages: Chol. 300 / Ratio 6.0	Age 0-60: 150/90 (RX/UN) Age 61+: 155/95 (RX/UN)	<p>If taking medication for blood pressure control, Preferred Plus is not available (all ages). We can consider Preferred Plus for treatment for lipid control.</p> <p>Untreated Cholesterol: Age 0-60: Not applicable for Preferred Plus, Preferred or Standard Plus. Age 61+: Untreated cholesterol of <130 will not be eligible for Preferred Plus, Preferred or Standard Plus.</p>				
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Corebridge Financial <small>As of 06/2023 (Under Carrier Review)</small>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #D3D3D3;"> <th style="width: 25%;">Class</th> <th style="width: 45%;">Cholesterol <300 (mg/dl) - HDL Ratio</th> <th style="width: 30%;">Blood Pressure (Treated/Untreated)</th> </tr> </thead> <tbody> <tr> <td>Preferred Plus</td> <td>Age <45 – HDL Ratio 4.5 or less Age 45-69 – HDL Ratio 5.0 or less Age ≥70 – Chol. >130 & HDL Ratio 5.0 or less</td> <td>Age ≤ 59 – BP ≤ 135/85 Age 60-69 – BP ≤ 140/85 Age ≥ 70 – BP ≤ 150/90</td> </tr> <tr> <td>Preferred NT</td> <td>Age <45 – HDL Ratio 5.5 or less Age 45-69 – HDL Ratio 6.0 or less Age ≥70 – Chol. >130 & HDL Ratio 6.0 or less</td> <td>Age < 45 - BP ≤ 140/85 Age 45-69 - BP ≤ 140/90 Age ≥ 70 - BP ≤ 155/90</td> </tr> <tr> <td>Standard Plus NT¹ (Term Only)</td> <td>Age <45 – HDL Ratio 6.5 or less Age 45-69 – HDL Ratio 7.0 or less Age ≥70 – Chol. >130 & HDL Ratio 7.0 or less</td> <td>Age < 45 - BP ≤ 145/90 Age 45-69 - BP ≤ 150/90 Age ≥ 70 - BP ≤ 160/90</td> </tr> <tr> <td>Preferred T</td> <td>Age <45 – HDL Ratio 5.5 or less Age 45-69 – HDL Ratio 6.0 or less Age ≥70 – Chol. >130 & HDL Ratio 6.0 or less</td> <td>Age ≤ 59 - BP ≤ 145/90 Age 60-69 - BP ≤ 150/90 Age ≥ 70 - BP ≤ 155/90</td> </tr> </tbody> </table>	Class	Cholesterol <300 (mg/dl) - HDL Ratio	Blood Pressure (Treated/Untreated)	Preferred Plus	Age <45 – HDL Ratio 4.5 or less Age 45-69 – HDL Ratio 5.0 or less Age ≥70 – Chol. >130 & HDL Ratio 5.0 or less	Age ≤ 59 – BP ≤ 135/85 Age 60-69 – BP ≤ 140/85 Age ≥ 70 – BP ≤ 150/90	Preferred NT	Age <45 – HDL Ratio 5.5 or less Age 45-69 – HDL Ratio 6.0 or less Age ≥70 – Chol. >130 & HDL Ratio 6.0 or less	Age < 45 - BP ≤ 140/85 Age 45-69 - BP ≤ 140/90 Age ≥ 70 - BP ≤ 155/90	Standard Plus NT ¹ (Term Only)	Age <45 – HDL Ratio 6.5 or less Age 45-69 – HDL Ratio 7.0 or less Age ≥70 – Chol. >130 & HDL Ratio 7.0 or less	Age < 45 - BP ≤ 145/90 Age 45-69 - BP ≤ 150/90 Age ≥ 70 - BP ≤ 160/90	Preferred T	Age <45 – HDL Ratio 5.5 or less Age 45-69 – HDL Ratio 6.0 or less Age ≥70 – Chol. >130 & HDL Ratio 6.0 or less	Age ≤ 59 - BP ≤ 145/90 Age 60-69 - BP ≤ 150/90 Age ≥ 70 - BP ≤ 155/90	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin-bottom: 10px;"> <p><small>1 Where applicable by plan and state approval. If "Standard-Plus Non-Tobacco" is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.</small></p> </div>	
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John Hancock <small>As of 12/2023</small>	<p>John Hancock uses “total view” approach to underwriting. Click here to get an estimate of a client’s potential underwriting outcome.</p>																	

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Cholesterol/Blood Pressure Guidelines

Carrier	Guidelines		
<p>Legal & General America As of 12/2023</p>	Class	Cholesterol/HDL Ratio	Blood Pressure
	Preferred Plus (NT)	Chol. 120-300 / Ratio May not exceed 4.5 <i>(With or Without Treatment)</i>	Currently well controlled with or without treatment, with the average readings in the past 2 years not greater than 135/85.
	Preferred (NT/T)	Chol. 120-300 / Ratio May not exceed 5.5 <i>(With or Without Treatment)</i>	Currently well controlled with or without treatment, with the average readings in the past 2 years not greater than 140/90.
	Standard Plus (NT)	Chol. 120-300 / Ratio May not exceed 6.5 <i>(With or Without Treatment)</i>	Currently well controlled with or without treatment, with the average readings in the past 2 years not greater than 145/90.
	Standard (NT/T)	Chol. 120-300 / Ratio May not exceed 8.0 <i>(With or Without Treatment)</i>	Currently well controlled with or without treatment, with the average readings in the past 2 years not greater than 156/94.
<p>Lincoln Financial As of 12/2023</p>	Please refer to Underwriting Guidelines		
<p>Lumico As of 12/2023</p>	Protect Now Term (PNT) (Simplified Issue, Final Expense, no restrictions)		
	Condition	Favorable Factors	Unfavorable Factors
	Hyperlipidemia (High Cholesterol)	<ul style="list-style-type: none"> 1 to 2 medications Well controlled 	<ul style="list-style-type: none"> 3 or more medications Poorly controlled Presence of co-morbid conditions
	Hypertension (High Blood Pressure)	<ul style="list-style-type: none"> 1 to 2 medications Well controlled 	<ul style="list-style-type: none"> 3 or more medications Comorbidities of kidney disease or retinopathy
<p>MassMutual As of 12/2023</p>	MassMutual uses a points-based system, please refer to Preferred Underwriting Guidelines .		

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<p style="text-align: center;">Nationwide As of 12/2023</p>	<table border="1" data-bbox="731 245 2145 673"> <thead> <tr> <th data-bbox="736 248 1005 277">Class</th> <th data-bbox="1010 248 1655 277">Cholesterol/HDL Ratio</th> <th data-bbox="1661 248 2139 277">Blood Pressure</th> </tr> </thead> <tbody> <tr> <td data-bbox="736 280 1005 394">Nontobacco Preferred Plus</td> <td data-bbox="1010 280 1655 394">Treated cholesterol acceptable Age 18 to 70: ≤ 230 and ≤ 5.0; ≤ 240 and ≤ 4.5; ≤ 250 and ≤ 4.0 Age 71+: ≤ 270 and ≤ 4.5; Must be ≤ 160 unless treated</td> <td data-bbox="1661 280 2139 394">Age ≤ 55: 140/80 Age 56 to 70: 140/90 Age 71+: 140/90 No blood pressure treatment</td> </tr> <tr> <td data-bbox="736 397 1005 537">Preferred</td> <td data-bbox="1010 397 1655 537">Treated cholesterol acceptable Age ≤ 60: ≤ 250 and ≤ 5.5 Age 61 to 70: ≤ 280 and ≤ 6.0 Age 70+: ≤ 280 and ≤ 6.5; Must be ≤ 160 unless treated</td> <td data-bbox="1661 397 2139 537">Age ≤ 55: 145/90 Age 56 to 70: 150/90 Age 71+: 150/90 Treated blood pressure is acceptable if well controlled for at least one year</td> </tr> <tr> <td data-bbox="736 540 1005 670">Non-Tobacco Standard Plus</td> <td data-bbox="1010 540 1655 670">Treated cholesterol acceptable Age ≤ 60: ≤ 300 and ≤ 6.5 Age 61 to 70: ≤ 300 and ≤ 7.0 Age 71+: ≤ 330 and ≤ 7.5; Must be ≤ 160 unless treated</td> <td data-bbox="1661 540 2139 670">Age ≤ 55: 145/90 Age 56 to 70: 150/90 Age 71+: 150/90 Treated blood pressure is acceptable if well controlled for at least one year</td> </tr> </tbody> </table> <p data-bbox="731 695 1249 727">Nationwide uses the Ascent (Hannover) manual.</p>			Class	Cholesterol/HDL Ratio	Blood Pressure	Nontobacco Preferred Plus	Treated cholesterol acceptable Age 18 to 70: ≤ 230 and ≤ 5.0 ; ≤ 240 and ≤ 4.5 ; ≤ 250 and ≤ 4.0 Age 71+: ≤ 270 and ≤ 4.5 ; Must be ≤ 160 unless treated	Age ≤ 55 : 140/80 Age 56 to 70: 140/90 Age 71+: 140/90 No blood pressure treatment	Preferred	Treated cholesterol acceptable Age ≤ 60 : ≤ 250 and ≤ 5.5 Age 61 to 70: ≤ 280 and ≤ 6.0 Age 70+: ≤ 280 and ≤ 6.5 ; Must be ≤ 160 unless treated	Age ≤ 55 : 145/90 Age 56 to 70: 150/90 Age 71+: 150/90 Treated blood pressure is acceptable if well controlled for at least one year	Non-Tobacco Standard Plus	Treated cholesterol acceptable Age ≤ 60 : ≤ 300 and ≤ 6.5 Age 61 to 70: ≤ 300 and ≤ 7.0 Age 71+: ≤ 330 and ≤ 7.5 ; Must be ≤ 160 unless treated	Age ≤ 55 : 145/90 Age 56 to 70: 150/90 Age 71+: 150/90 Treated blood pressure is acceptable if well controlled for at least one year
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<p style="text-align: center;">North American As of 12/2023</p>	<p data-bbox="731 914 1787 946">Please refer to North American Underwriting Guide found on www.northamericancompany.com</p>														
<p style="text-align: center;">OneAmerica As of 12/2023</p>	<p data-bbox="731 1198 2521 1255">No preferred classes. Will offer on individuals who have history of elevated cholesterol and blood pressure based on individual consideration. Will base offer on when diagnosed/history when diagnosed; treatment; follow-up to include current labs and recent blood pressure readings.</p>														

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Carrier	Guidelines		
<p style="text-align: center;">Pacific Life As of 12/2023</p>	Class	Cholesterol/HDL Ratio	Blood Pressure (Treated/Untreated, currently controlled, & average readings do not exceed):
	Preferred Best	Cholesterol: 150 – 300 / HDL Ratio: Male – 4.5 / Female – 4.0	Up to age 50: 135/85 Age 51-64: 140/85 Age 65+: 145/90
	Preferred	Cholesterol: 150 – 300 / HDL Ratio: Male – 5.5 / Female – 5.0	Up to age 50: 140/90 Age 51-64: 145/90 Age 65+: 150/90
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	Standard	Cholesterol: 150 – 300 / HDL Ratio: Male – 7.5 / Female – 7.0	Up to age 50: 150/90 Age 51-64: 155/90 Age 65+: 160/90
<p style="text-align: center;">Protective Life As of 12/2023</p>	Class	Cholesterol/HDL Ratio	Blood Pressure
	Select Preferred	For ages through 70: Total cholesterol not greater than 275. HDL Ratio: 4.5 or less. For ages over 70: Total cholesterol not lower than 130 untreated & may not exceed 275 with or without treatment. Ratio may not exceed 4.5. <i>(With or Without Treatment)</i>	Thru age 60: 135/85 Age 61-70: 140/85 Age 70+: Average from exam & readings within the last year may not exceed 150/90. Treated BP must be controlled & stable on treatment based on exam readings and Rx records or the APS for 1 year with favorable readings throughout the year.
Preferred	For ages through 70: Total cholesterol not greater than 275. HDL Ratio: 5.5 or less. For ages over 70: Total cholesterol not lower than 130 untreated & may not exceed 275 with or without treatment. Ratio may not exceed 5.5. <i>(With or Without Treatment)</i>	Thru age 60: 140/90 Age 61-70: 150/90 70+: Average from exam & readings within the last year may not exceed 160/95. Treated BP must be controlled & stable on treatment based on exam readings and Rx records or the APS for 1 year with favorable readings throughout the year.	

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<p style="text-align: center;">SBLI As of 12/2023</p>	<table border="1"> <thead> <tr> <th>Class</th> <th>Cholesterol/HDL Ratio</th> <th>Blood Pressure</th> </tr> </thead> <tbody> <tr> <td>Preferred Plus NT</td> <td>Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Male: Maximum 5.0 / Female: Maximum 4.5 (Treated/Untreated)</td> <td>Up to age 60: 135/85 Age 61+: 140/85 (Treated/Untreated)</td> </tr> <tr> <td>Preferred NT</td> <td>Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Male: Maximum 5.5 / Female: Maximum 5.0 (Treated/Untreated)</td> <td>Up to age 60: 135/85 Age 61+: 140/90 (Treated/Untreated)</td> </tr> <tr> <td>Select NT</td> <td>Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Male: Maximum 6.5 / Female: Maximum 6.0 (Treated/Untreated)</td> <td>Up to age 60: 140/90 Age 61+: 145/90 (Treated/Untreated)</td> </tr> <tr> <td>Standard NT</td> <td>Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Maximum 7.0</td> <td>Insurability & ratings depend on actual BP and other medical conditions.</td> </tr> <tr> <td>Preferred T</td> <td>Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Maximum 5.5</td> <td>Up to age 49: 135/85 50+: 140/90</td> </tr> <tr> <td>Standard T</td> <td>Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Maximum 7.5</td> <td>Insurability & ratings depend on actual BP and other medical conditions.</td> </tr> </tbody> </table>	Class	Cholesterol/HDL Ratio	Blood Pressure	Preferred Plus NT	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Male: Maximum 5.0 / Female: Maximum 4.5 (Treated/Untreated)	Up to age 60: 135/85 Age 61+: 140/85 (Treated/Untreated)	Preferred NT	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Male: Maximum 5.5 / Female: Maximum 5.0 (Treated/Untreated)	Up to age 60: 135/85 Age 61+: 140/90 (Treated/Untreated)	Select NT	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Male: Maximum 6.5 / Female: Maximum 6.0 (Treated/Untreated)	Up to age 60: 140/90 Age 61+: 145/90 (Treated/Untreated)	Standard NT	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Maximum 7.0	Insurability & ratings depend on actual BP and other medical conditions.	Preferred T	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Maximum 5.5	Up to age 49: 135/85 50+: 140/90	Standard T	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Maximum 7.5	Insurability & ratings depend on actual BP and other medical conditions.
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<p style="text-align: center;">Securian Financial As of 12/2023</p>	<p>Preferred Select: Cholesterol less than or equal to 250 and Ratio 4.5. Allows treatment of cholesterol or BP</p> <p>Preferred: 1) Up to age 50: Cholesterol less than 270 and Ratio less than 6.0. 2) Ages 50 and older: Cholesterol up to 300 and Ratio up to 6.0 or Cholesterol less than 300 and Ratio less than 5.0. Non-Tobacco Plus: Cholesterol up to 300 and Ratio up to 7.0. These cholesterol ranges require no treatment for cholesterol or BP</p>																					
<p style="text-align: center;">Symetra As of 12/2023</p>	<table border="1"> <thead> <tr> <th>Class</th> <th>Cholesterol/HDL Ratio</th> <th>Blood Pressure (Treated/Untreated)</th> </tr> </thead> <tbody> <tr> <td>Super Preferred NT</td> <td>Total Chol. <300 Ratio: 4.5 or less</td> <td>Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)</td> </tr> <tr> <td>Preferred NT</td> <td>Total Chol. <300 Ratio: 5.5 or less</td> <td>Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)</td> </tr> <tr> <td>Std Plus NT/Preferred T</td> <td>Total Chol. <300 Ratio: 6.5 or less</td> <td>All ages: 140/90 (Maximum)</td> </tr> </tbody> </table>	Class	Cholesterol/HDL Ratio	Blood Pressure (Treated/Untreated)	Super Preferred NT	Total Chol. <300 Ratio: 4.5 or less	Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)	Preferred NT	Total Chol. <300 Ratio: 5.5 or less	Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)	Std Plus NT/Preferred T	Total Chol. <300 Ratio: 6.5 or less	All ages: 140/90 (Maximum)									
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<p style="text-align: center;">Transamerica As of 12/2023</p>	Class	Cholesterol/HDL Ratio	Blood Pressure
	Preferred Elite - Financial Foundations IUL (FFIUL) Preferred Plus – Trendsetter Super & Trendsetter LB (Band 3 & 4)	Chol. 230 Ratio: age ≤ 70 - 5.0 Ratio age 71+ - 5.5 <i>(Treated/Untreated)</i>	Age ≤ 70: 135/85 Age 71+: 145/85 Through Age 49: Untreated Age 50-80: Treated if readings fit criteria above. Age 81+: Untreated
	Preferred Plus – Financial Foundations IUL (FFIUL) Preferred NT – Trendsetter Super & Trendsetter LB (Band 2)	Chol. 260 Ratio: age ≤ 70 - 5.5 Ratio age 71+ - 6.0 <i>(Treated/Untreated)</i>	Age ≤ 70: 145/85 Age 71+: 150/90 <i>(Treated/Untreated)</i>
	Preferred - Financial Foundations IUL (FFIUL) Standard Plus – Trendsetter Super & Trendsetter LB	Chol. 300 Ratio: age ≤ 70 – 6.2 Ratio age 71+ - 6.7 <i>(Treated/Untreated)</i>	Age ≤ 70: 148/88 Age 71+: 152/88 <i>(Treated/Untreated)</i>
<p style="text-align: center;">United of Omaha As of 12/2023</p>	Class	Cholesterol/HDL Ratio	Blood Pressure
	Preferred Plus	Chol. 300 (Maximum) Ratio: < 5.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 140/85
	Preferred NT	Chol. 300 (Maximum) Ratio: < 6.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 140/90
	Standard Plus	Chol. 300 (Maximum) Ratio: < 7.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 150/90

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