



Driving History

Carrier	Guidelines
<p>American National As of 01/2024</p>	<p>Preferred Plus: No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 5 years. Preferred: No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 3 years. Standard Plus: No DUI/DWI for 5 years and not ratable for driving history. Ages 61+: No DUI/DWI for 5 years.</p>
<p>Corebridge Financial As of 10/2023 (Under Carrier Review)</p>	<p>DUI's- two or more in last 5 years, decline Two DUI's – declined 3 years from last event (over age 25) More than 3 moving violations in the last 3 years, no DUI history – add \$2.50 per \$1,000 or more More than 3 moving violations in the last 3 years, with single DUI history, age 35 and up – add \$3.50 per \$1000 or more, decline if over age 65 Single DUI > 3 years ago, no other violations, possible standard (with no other related history) Single DUI > 7 years ago, no other violations, possible preferred plus (with no related history)</p> <p>Note: A rating may apply due to overall driving history.</p>
<p>John Hancock As of 01/2024</p>	<p>Super Preferred: No driving while intoxicated or reckless driving conviction within the last 10 years and no more than one conviction ever. Preferred: No driving while intoxicated or reckless driving conviction within the last 5 years and no more than one conviction ever. Standard: No more than 1 driving while intoxicated conviction or reckless driving conviction within the past 5 years.</p>
<p>Legal & General America As of 01/2024</p>	<p>Preferred Plus NT & Preferred NT/T: No more than 2 moving violations in last 3 years. No DWI, DUI, reckless negligent driving, license revocation or suspension in last 5-years. Standard Plus NT: No more than 3 moving violations in last 3 years. No DWI, DUI, reckless negligent driving, license revocation or suspension in last 3 years. Standard NT/T: No more than 4 moving violations in last 3 years. No DWI, DUI, reckless negligent driving, license revocation or suspension in last 2 years.</p>
<p>Lincoln Financial As of 01/2024</p>	<p>Preferred Plus & Preferred: No more than three non-ratable moving violations in the past 3 years, No DUI or license suspension in the past 5 years.</p>

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<p>Lumico As of 01/2024</p>	<p>Protect Now Term (PNT):</p> <ul style="list-style-type: none"> • Platinum: No DUI, reckless driving or revocation in the last 5 years and no more than 2 moving violations in the last 3 years • Gold: No DUI, reckless driving or revocation in the last 3 years and no more than 2 moving violations in the last 3 years • Silver & Bronze: No DUI within 12 months or multiple DUIs anytime <p>Simplified Issue Final Expense (SIFE):</p> <ul style="list-style-type: none"> • Preferred: No more than 1 DUI in the last 24 months • Standard: 2+ DUI in the last 24 months • Modified: Driving History not a factor
<p>MassMutual As of 01/2024</p>	<p>Ultra & Select Preferred No more than 2 moving violations within the past 3 years and no DUI in past 5 years</p>
<p>Nationwide As of 01/2024</p>	<p>Non-Tobacco Preferred Plus: No more than one moving violation in the past 3 years; no DUI/DWI conviction in the past 5-years. Preferred Plus: No more than two moving violations in the past 3 years; no DUI/DWI conviction in the past 5-years. Standard Plus: No rating; No DUI/DWI in the past 3 years for ages 21+. Otherwise, no rating.</p>
<p>North American As of 01/2024</p>	<p>Super Preferred / Preferred NT & Preferred T: No more than two moving violations in the past 3 years. No DWI, DUI, or reckless driving conviction or non-administrative license suspension in the past 5 years.</p>
<p>OneAmerica As of 01/2024</p>	<p>Based on average age of our market and the design of our product, driving history does not routinely impact our decision. MVRs are ordered at underwriter's discretion.</p>
<p>Pacific Life As of 01/2024</p>	<p>Preferred Best: No DWI, DUI, reckless driving, license revocation or suspensions in the last 5 years. Preferred: No DWI, DUI, reckless driving, license revocation or suspensions in the last 5 years. Select: No DWI, DUI, reckless driving, license revocation or suspensions in the last 3 years. Standard: No DWI, DUI, reckless driving, license revocation or suspensions in the last 2 years.</p>
<p>Protective Life As of 01/2024</p>	<p>Select Preferred: No more than one moving violation in the last three years. No DUI or reckless driving in the last five years. Preferred: No more than two moving violations in the last three years. No DUI or reckless driving in the last five years.</p>

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Prudential As of 01/2024	Please refer to Prudential's' Underwriting Guide found on www.pruxpress.com .
SBLI As of 01/2024	Preferred Plus: No more than 1 DUI violation, no DUI or reckless driving in last 5 years, no more than 2 moving violations in last 3 years; no license suspension in last 3 years, individual consideration. Preferred: No more than 1 DUI violation, no DUI or reckless driving in last 5 years, no more than 2 moving violations in last 3 years; no license suspension in last 3 years, individual consideration. Select: No DUI in last 5 years and no more than 3 moving violations in last 3 years. Standard: No DUI in last 2 years and no more than 3 moving violations in last 3 years.
Securian Financial As of 01/2024	Preferred Select: No DWI, DUI or reckless driving in the past 10 yrs. No more than 2 moving violations in the past 5 yrs. (see note 2 below). Preferred: No DWI, DUI or reckless driving in the past 5 years. No more than 2 moving violations in the past 3 years. (See note 2 below). Non-Tobacco Plus (not available on all products): No DWI, DUI or reckless driving in the past 3 years. No more than 2 moving violations in the past 2 years. Note 1: A rating may apply due to overall driving history. Note 2: If within 3 months of qualifying for the moving violations criteria, applicant may be eligible for a stretch to the next best rate class.
Symetra As of 01/2024	Super Preferred/Preferred Non-Nicotine: No more than 2 moving violations in past 3 years. No DWI in 10 years. Standard Plus Non-Nicotine/Preferred Nicotine: No more than 3 moving violations. No DWI in 5 years.
Transamerica As of 01/2024	DUI/Reckless driving: None in the past 5 years. DUI: <1 year since violation, all ages = decline DUI (age 21 and up): 1-2 years - \$2.50 - \$3.50 flat extra (preferred not possible) 2-4 years – standard to \$2.50 flat extra >4 years – standard Multiple DUI within 4 years: Decline Under age 21 at time of violation: Decline for 4 years from violation.
United of Omaha As of 01/2024	Preferred Plus: No convictions for DWI, DUI or reckless driving within the last five years and otherwise not ratable. Preferred: No convictions for DWI, DUI or reckless driving within the last five years and otherwise not ratable. Standard Plus: No convictions for DWI, DUI or reckless driving within the last five years and otherwise not ratable.

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