



America's Foremost Insurance Brokerage Network

## Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES		
<p style="text-align: center;"><b>AIG</b> Current as of 5/2016</p>	<b>Class</b>	<b>Chol/HDL Ratio</b>	<b>Blood Pressure</b>
	<b>Preferred Plus (Permanent)</b>	If ratio $\leq$ 5.0, 215 If ratio $\leq$ 4.5, 290	0-60: 140/85 61+: 150/85 Treatment OK
	<b>Preferred Plus (Term)</b>	If ratio $\leq$ 5.0, 215 If ratio $\leq$ 4.5, 290	0-60: 135/85 61+: 140/85 Treatment OK
	<b>Preferred (Permanent) Non-Tobacco</b>	If ratio $\leq$ 6.0, 245 If ratio $\leq$ 5.5, 290	0-60: 145/88 61+: 155/88 Treatment OK
	<b>Preferred (Term) Non-Tobacco</b>	If ratio $\leq$ 6.0, 245 If ratio $\leq$ 5.5, 290	0-60: 140/85 61+: 150/85 Treatment OK
	<b>Standard Plus (Permanent)</b>	If ratio $\leq$ 7.0, 260 If ratio $\leq$ 6.5, 290	0-60: 150/92 61+: 160/92 Treatment OK
	<b>Standard Plus (Term)</b>	If ratio $\leq$ 7.0, 260 If ratio $\leq$ 6.5, 290	0-60: 145/88 61+: 155/88 Treatment OK
	<b>Standard (Permanent) Non-Tobacco</b>	If ratio $>$ 7.0, 260 If ratio $>$ 6.5, 290	0-60: $>$ 150/92 61+: $>$ 160/92 Treatment OK
	<b>Standard (Term) Non-Tobacco</b>	If ratio $>$ 7.0, 260 If ratio $>$ 6.5, 290	0-60: $>$ 145/88 61+: $>$ 155/88 Treatment OK

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# Cholesterol/Blood Pressure Guidelines

## CARRIER

## GUIDELINES

**Global Atlantic  
Financial**  
Current as of 5/2016

Class	Chol/HDL Ratio	Blood Pressure
<b>Premier (Permanent Products)</b>	Up to Age 70: 260; 5.0 ratio Age 71+: 280; 5.5 ratio  With or without treatment	Up to Age 70: 140/85 Age 71+: 145/90  With or without treatment
<b>Premier (Term Products)</b>	220 ratio 5.0 Without Treatment	Age 18-60: 135/85 Age 61+: 145/90 Without Treatment
<b>Preferred (Permanent Products)</b>	Up to Age 70: 270 & ratio <=6.0 300 & ratio <=5.0  Age 71+: 300 & ratio <=6.5 With or without treatment	Up to Age 70: 145/90 Age 71+: 155/90  With or without treatment
<b>Preferred (Term Products)</b>	240 ratio 5.5 Treatment allowed	Age 18-60: 140/90 Age 61+: 150/90 Treatment allowed
<b>Std Plus (Term Products)</b>	270 ratio 6.5 (300 if HDL is 5.0 or less) Treatment allowed	Age 18-45: 140/90 Age 46-60: 145/90 Age 61+: 150/90 Treatment allowed

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# Cholesterol/Blood Pressure Guidelines

## CARRIER

## GUIDELINES

**John Hancock**

As of 5/2016

Class	Chol/HDL Ratio	Blood Pressure
<b>Super Preferred (age 18-70)</b>	Up to 230 mg/dl (ages 18-50) Up to 250 mg/dl (ages 51-70)	Up to 135/85 (ages 18-50) Up to 140/90 (ages 51-70)
<b>Super Preferred (age 71+)</b>	Over 175 mg/dl, but under 280 mg/dl	Up to 140/90
<b>Preferred (age 18-70)</b>	Up to 250 mg/dl (ages 18-50) Up to 270 mg/dl (51-70)	Up to 140/85 (ages 18-50) Up to 145/90 (ages 51-70)
<b>Preferred (age 71+)</b>	Over 159 mg/dl, but less than 300 mg/dl	Up to 145/90
<b>Standard Plus (age 18-70)</b>	Up to 5.5 (ages 18-50) Up to 6 (ages 51-70)	Up to 145/90 (ages 18-50) Up to 150/90 (ages 51-70)
<b>Standard Plus (age 70+)</b>	HDL must exceed 35mg/dl	Up to 150/90

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# Cholesterol/Blood Pressure Guidelines

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<p><b>Legal &amp; General America</b> Current as of 5/2016</p>	<table border="1"> <thead> <tr> <th>Class</th> <th>Chol/HDL Ratio</th> <th>Blood Pressure</th> </tr> </thead> <tbody> <tr> <td>Preferred Plus</td> <td>120-300 ratio 4.5 or less With or without treatment</td> <td>Currently well controlled with or without treatment, with the average readings in the past two years not greater than 136/86</td> </tr> <tr> <td>Preferred</td> <td>120-300 ratio 5.5 or less With or without treatment</td> <td>Currently well controlled with or without treatment, with the average readings in the past two years not greater than 146/90</td> </tr> <tr> <td>Standard Plus</td> <td>120-300 ratio 6.5 or less With or without treatment</td> <td>Currently well controlled with or without treatment, with the average readings in the past two years not greater than 152/92</td> </tr> <tr> <td>Standard</td> <td>120-300 ratio 8.0 or less With or without treatment</td> <td>Currently well controlled with or without treatment, with the average readings in the past two years not greater than 156/94</td> </tr> </tbody> </table>	Class	Chol/HDL Ratio	Blood Pressure	Preferred Plus	120-300 ratio 4.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 136/86	Preferred	120-300 ratio 5.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 146/90	Standard Plus	120-300 ratio 6.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 152/92	Standard	120-300 ratio 8.0 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 156/94		
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# Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES														
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# Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES				
<p><b>North American</b> Current as of 5/2016</p>		<p><b>Class</b></p>	<p><b>Chol/HDL Ratio</b></p>	<p><b>Blood Pressure</b></p>	
	<p><b>Super Preferred</b></p>	<p>Ages 70 &amp; under: 220 or less &amp; HDL ratio 5.0 or less (permanent) HDL ratio 4.5 or less (Term)</p> <p>Ages 71 &amp; over: 150-250 with HDL of at least 45</p> <p>With or without treatment</p>	<p>Click <a href="#">here</a> for breakdown by ages/products</p> <p>Without treatment from all sources</p>		
<p><b>Preferred</b></p>	<p>Ages 70 &amp; under: 240 or less &amp; HDL ratio 6.0 or less (permanent) HDL ratio 5.5 or less (Term)</p> <p>Ages 71 &amp; over: 150-260 with HDL of at least 40</p> <p>With or without treatment</p>	<p>Click <a href="#">here</a> for breakdown by ages/products</p> <p>With or without treatment from all sources</p>			
<p><b>Protective Life</b> Current as of 5/2016</p>		<p><b>Class</b></p>	<p><b>Chol/HDL Ratio</b></p>	<p><b>Blood Pressure</b></p>	
	<p><b>Select Preferred</b></p>	<p>For ages thru 70: 275 ratio 4.5 or less</p> <p>For ages over 70: Total cholesterol not lower than 130 untreated &amp; may not exceed 275 with 4.5 or less</p> <p>With or without treatment</p>	<p>135/85 thru age 60 140/85 age 61-70</p> <p>For ages over 70: Average from exam and readings within the last year may not exceed 150/90. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.</p> <p>Treated BP controlled for 1 year with favorable APS readings throughout the year.</p>		
<p><b>Preferred</b></p>	<p>For ages thru 70: 275 ratio 5.5 or less</p> <p>For ages over 70: Total cholesterol not lower than 130 untreated &amp; may not exceed 275 with 5.5 or less</p> <p>With or without treatment</p>	<p>140/90 thru age 60 150/90 age 61-70</p> <p>For ages over 70: Average from exam and readings within the last year may not exceed 160/95. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.</p> <p>Treated BP controlled for 1 year with favorable APS readings throughout the year.</p>			

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# Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES		
<p><b>Prudential</b> Current as of 5/2016</p>	<b>Class</b>	<b>Chol/HDL Ratio</b>	<b>Blood Pressure</b>
	<b>Preferred Best</b>	<300 Ratio 5.0 or less With or without medication*	Up to 130/80 for ages up to 49 Up to 135/85 for ages 50 & over Without medication
	<b>Preferred</b>	<300 Ratio 6.0 or less With or without medication*	Up to 135/85 for ages up to 49 Up to 140/90 for ages 50 & over With or without medication
	<b>Non-Smoker Plus</b>	<300 Ratio 7.0 or less With or without medication*	Up to 140/90 for ages up to 49 Up to 145/90 for ages 50 & over With or without medication
*Total cholesterol readings of 300 or higher may not be eligible for Preferred underwriting regardless of Cholesterol/HDL ratio.			
<p><b>SBLI</b> Current as of 5/2016</p>	<b>Class</b>	<b>Chol/HDL Ratio</b>	<b>Blood Pressure</b>
	<b>Preferred Plus</b>	120 min 300 max Max 5.0 males Max 4.5 females (treated or untreated)	Treated or untreated 135/85 up to age 60 140/85 age 61 & over
	<b>Preferred</b>	120 min 300 max Max 5.5 males Max 5.0 females (treated or untreated)	Currently controlled by meds 135/85 up to age 60 145/90 age 61 & over
	<b>Select</b>	120 min 300 max Max 6.5 males Max 6.0 females (treated or untreated)	Currently controlled by meds 140/90 up to age 60 145/90 age 61 & over
	<b>Standard</b>	120 min 300 max Max 7.0 (treated or untreated)	Currently controlled by meds – Insurability & ratings depend on actual B/P & other medical conditions

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CARRIER	GUIDELINES		
<p><b>United of Omaha</b> Current as of 5/2016</p>	<b>Class</b>	<b>Chol/HDL Ratio</b>	<b>Blood Pressure</b>
	<b>Preferred Plus</b>	Cannot exceed 300 Ratio < 4.5 Ages 18-55 Ratio < 5.0 Ages 56+ Treatment allowed	Treatment allowed with good control Ages 18-55 Avg BP ≤135/85 Ages 56+ Avg BP ≤140/85
	<b>Preferred</b>	Cannot exceed 300 Ratio < 5.5 Ages 18-55 Ratio < 6.0 Ages 56+ Treatment allowed	Treatment allowed with good control Ages 18-55 Avg BP ≤145/90 Ages 56+ Avg BP ≤150/90
<b>Standard Plus</b>	Cannot exceed 300 Ratio < 7.0 Ages 18-55 Ratio < 7.5 Ages 56+ Treatment allowed	Treatment allowed with good control Ages 18-55 Avg BP ≤152/90 Ages 56+ Avg BP ≤156/92	

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