

Preferred Underwriting Comparison Guide

Carriers	Tobacco Use Cigar exceptions	Total Cholesterol & Ratio's	Blood Pressure Readings	Family History	Motor Vehicle DUI, Reckless, revocation or suspension	Alcohol and Substance Abuse	Aviation	Residency
Nationwide	None in last 1 year and Urine Negative 1 per month negative nicotine labs	Total cholesterol should not exceed 270 with or without treatment 7.0 ratio	Currently well controlled with or without treatment 145 / 90 ≤ Age 55 150 / 90 > 55	No more than 1 death of natural parent and/or sibling prior to age 60, due to coronary artery disease, cancer or cardiovascular disease.	No more than 2 in the past 2 years No DUI or DWI convictions in the last 5 years.	No abuse in the past 7 years.	Exclusions only, with the exception of commercial pilots.	Must have residency in the US for the past 2 years and either a US citizen or have a permanent Green Card.
AG	None in last 3 years 4 per month	235 if ratio is less than or equal to 6	Ages 0-60 145/88 61+ 155/88	No Cardiovascular or cancer death prior to age 60 (Parents Only)	2 violations in the past 3 years None in last 5 Years	Not Available	Not Available	Permanent Resident or Green Card & 12 months residence
AXA	No nicotine use for past 3 years 1 per month	230 with a Ratio of 5 or 250 if the ratio is 4.5(no Medication)	145/90 (no Medication) 150/90 and will consider Medications	No deaths from CAD or CA for M & F under age 60	No more than 1 in the last 2 years None in last 5 Years	No History of abuse for past 8 years	Private: individual Consideration	US Resident
BANNER	No Tobacco use or nicotine based products in the last 24 months	Level may not exceed 250 and 6.0 or less ratio (with or without treatment)	Currently well controlled with or without treatment with no readings in the past 2 years greater than 146/90	No Cardiovascular or cancer death in either parent prior to age 60	No more than 2 in the last 3 years None in last 5 Years	No History of abuse for past 10 years	Preferred is available only with exclusion rider	Green Card
Genworth	No nicotine use for past 3 years 1 per month negative nicotine labs	Not to exceed 270 ratio not to exceed 6.0	Ages 0-60 140/90 61+ 150/90	No Cardiovascular or cancer death in either parent prior to age 60	None in last 5 Years	No History of abuse for past 10 years	Flat Extra premium or exclusion rider	In U.S. 2 years and has a "Permanent" Visa
ING -Reliastar	None in last 3 years	240 with ratio 5.5 or less; or 260 and 5.0 or less treated or untreated	No current or prior BP Reading in excess of ages 16-60 145/90; 61+ 150/90	If under age 60 no cardio deaths in parents prior to age 60.	No more than 2 in the past 3 years None in the past 5 years	No History of abuse for past 10 years	Available	Permanent Resident / Green Card with intent to remain
Prudential	None in last 3 years less than 2 cigars per month and negative HOS for nicotine	Under 250 if ratio is 6.0 or less with or without treatment	With or without Treatment; Up to 135/85 up to age 49; 50+ up to 140/90 up to 140/90	No death of a Parent or Sibling prior to age 65 due to CAD, CVD diabetes or Cancer	No more than 2 in the past 3 years 1 in the past 5 years; Suspensions in the last 3 years	No History of abuse for past 10 years	No Private Piloting or Ratable Business or Military Flying	Available to certain Non US Residents subject to Underwriting
SBLI	None in last 3 years	Maximum 250 with 6.0 no treatment; or 5.0 with treatment	Controlled with or without treatment 135/85 up to age 60; 61+ 145/90	No parent death prior to age 60 due to CVD or Cancer.	No more than 2 in the past 3 years No more than 1 in the past 5 years; Suspensions in the last 3 years	No History of abuse for past 10 years	Not Available	US Residency for 2 years / U.S. citizen or permanent Green Card
Transamerica	No Tobacco use or nicotine based products in the last 24 months Underwriters discretion	260 or less; up to age 70 and 5.5 or less; 71+ and 6.0 or less with or without treatment	with or without treatment up to and including age 70 145/85 71+ 150/90	No family deaths prior to age 60; of CAD or Cancer of either parents; ignore if 71 or older	No more than 2 in the past 3 years None in the past 5 years	No History of treatment at anytime.	Available with Aviation Exclusion Rider	Residence in a Stable Country; no flat extra allowed
West Coast Life	None in last 1 year and Urine Negative 1 per month negative nicotine labs	Total Cholesterol not > than 250 and 6.0 or less ratio with or without treatment	Not to exceed 140/90 thru age 60; 61+ 150/90; Treated BP must be well controlled for 1 year with Favorable APS	No death from Cancer, Heart Disease or any Cardio related condition of either Natural parent or Sibling prior to age 60 unless Applicant is 60+ (unless both parents died prior to age 60 of condition listed above)	No more than 2 in the past 3 years None in the past 5 years	Not Available	Commercial only or private with exclusion rider	Permanent resident of the US or Canada
Western Reserve	No nicotine use for past 3 years	230 and 5.5 ratio with no treatment	Not to exceed 140/90 and NO Treatment	No OCCURRENCE includes CAD; internal cancer or melanoma or CVD prior to age 60 of parents and Siblings.	No more than 2 in the past 3 years None in the past 5 years	No History of abuse for past 10 years	Commercial Pilots Only a possibility	US Residency 6 months or more