



# LIFE INSURANCE RISK GUIDE

## AVIATION GUIDELINES

Carrier	Rate Class	Information
American General	Preferred Plus NT	No
	Preferred NT	No
	Standard Plus NT Standard NT	Yes, will be considered with appropriate rating
American National	Preferred Plus	If hours between 26 and 200 and IFR or ATR
	Preferred	If hours between 26 and 200
	Standard	If hours between 0 and 200
Ameritas	Preferred Plus NT	Only with Aviation Exclusion Rider
	Preferred NT Select NT	With flat extra
AXA	Preferred Elite NT Preferred NT Standard Plus NT (Term)	Preferred Ratings may be allowed. Permanent flat extra up to \$3.50 per thousand may be available for all products as applicable.
Banner	Preferred Plus NT Preferred NT	Available only with exclusion rider
	Standard Plus NT Standard NT	Available, however may have flat extra or exclusion rider
Foresters	All Rate Classes	No flying as a pilot or crew member of a private aircraft. Commercial pilots may be accepted (Contact Underwriter).
John Hancock	Super Preferred NT Preferred NT	Participation in aviation does not exclude from Standard Plus. If warranted, a flat extra or aviation exclusion will be applied. Over age 80 is uninsurable.
Lincoln National	Preferred Plus NT	No
	Preferred NT	For private aviation, if pilot has IFR or 1,000 total flight hours, flies between 25 and 250 hours a year in the US and Canada, is under age 70, has clean MVR
LSW	Elite Preferred NT Preferred NT	No
Minnesota Life	Preferred Select NT	No student or private pilots (unless aviation coverage is excluded) Private pilots considered if IFR rate, 250 or more total hours and flying between 50 and 250 hours annually.
	Preferred NT Non-Tobacco Plus	All pilots are eligible for Preferred dependent on their experience and aviation activities but may be charged a cash flat extra premium. Or may be necessary to exclude aviation coverage.

PIMSCO has made reasonable effort to ensure accuracy. All agents are responsible for verifying this information.

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National Western	Super Preferred NT	No private aviation.
	Preferred NT	Private aviation is OK with or without a rating.
Nationwide	Preferred Plus NT Preferred NT Preferred Tobacco	No rating for aviation. Exclusion can be used. Any aviation (excluding commercial pilots) is not eligible for Preferred Plus.
Principal	Super Preferred NT Preferred NT Preferred Tobacco	Flat extra may apply.
Protective	Select Preferred NT	No
	Preferred NT	Private pilots 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 US and Canada only, Clean MVR.
Prudential	Preferred Best NT	No ratable aviation activities, Current valid pilot certificates: private, commercial, ATP, Minimum age is 30, Minimum of 1,000 total hours or 5-year aviation history as a certified pilot, Minimum of 100 hours of flight time in current aircraft, Valid medical certificate without restriction or special issuance (other than requiring the use of corrective lenses), Fixed-wing powered aircraft only.
	Preferred NT	No ratable aviation activities, Current valid pilot certificates: private, commercial, ATP, Minimum age is 30, Minimum of 1,000 total hours or 5-year aviation history as a certified pilot, No FAA violations for the past 5 years, Minimum of 100 hours of flight time in his or her current aircraft, valid medical certificate.
	Non-Smoker Plus	No occupation-related aviation activities, Current valid pilot certificates: private, commercial, ATP, Minimum age is 25, Minimum of 600 total hours or 3-year aviation history as a certificated pilot, No FAA violations for the past 3 years, valid medical certificate.
Sagacor	Preferred NT Preferred Tobacco	No past or future piloting within 24 months
	Standard NT Standard Tobacco Rated NT	Aviation allowed

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Symetra	Super Preferred Non-Nicotine Preferred Non-Nicotine Standard Plus Non-Nicotine Preferred Nicotine	Student pilots or pilots with less than 100 hours of solo flying experience: \$3.00 per thousand. Private pilots--over 100 solo hours flying for pleasure and/or business: Flying up to 300 hours annually, Standard. Flying 301 to 500 hours annually, \$3.50/1000. Flying over 500 hours annually: \$5.00/1000. An extra rating may be charged if flying less than 10 hours per year.
Transamerica	Preferred Elite NT (Accum UL & IUL) Preferred Plus NT (Term) Select (UL)	Only available with Aviation Exclusion Rider, not available to those age 71 and older. No available for IUL and VUL.
	Preferred Plus NT (Accum UL & IUL) Preferred NT (All Other Products)	Term, TransACE, IUL and VUL- Preferred can be offered with or without ratable aviation. All other products: Preferred available for those clients who qualify for Preferred for all accounts and they are not ratable for aviation.
	Preferred NT (Accum UL & IUL) Standard Plus (Term) Preferred Tobacco	Can be offered with or without ratable aviation.
United of Omaha	Preferred Plus NT Preferred NT	No unless with aviation exclusion.
	Standard Plus	No unless with aviation exclusion. (IFR private pilots allowed if standard)

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