



# LIFE INSURANCE RISK GUIDE

## CHOLESTEROL GUIDELINES

Carrier	Rate Class	Information
American General	Preferred Plus NT	Permanent: If ratio <=5.0, 215 or if ratio <= 4.5, 290 Term: If ratio <= 5.0, 215 or if ratio <= 4.5, 290
	Preferred NT	Permanent: If ratio <=6.0, 245 or if ratio <=5.5, 290 Term: If ratio <=6.0, 245 or if ratio <= 5.5, 290
	Standard Plus NT	Permanent: If ratio <=7.0, 260, If ratio <=6.5, 290; Term: If ratio <=7.0, 260 or if ratio <= 6.5, 290
	Standard NT	Permanent: If ratio >7.0, 260 or if ratio >6.5, 290 Term: If ratio >7.0, 250 or if ratio >6.5, 290
American National	Preferred Plus	300, 4.5 Age 60+, 300, 5.0
	Preferred	300, 5.5 Age 60+, 300, 5.5
	Standard Plus	300, 6.0 Age 60+, 300, 6.0
Ameritas	Preferred Plus NT	225, 5.0
	Preferred NT	Age 20-40, 230, 5.5 Age 41-55, 250, 5.5 Age 56+, 270, 5.5
	Select NT	Age 20-40, 245, 6.5 Age 41-55, 265, 6.5 Age 56+, 285, 6.5
AXA	Preferred Elite NT	300 and 5.0 Ratio and HDL>35
	Preferred NT	300 and 5.5 Ratio and HDL>35
	Standard Plus NT (Term)	300 and 6.0 Ratio and HDL>35
Banner	Preferred Plus NT	120-300, with or without treatment, Ratio may not exceed 4.5
	Preferred NT	120-300, with or without treatment, Ratio may not exceed 5.5
	Standard Plus NT	120-300, with or without treatment, Ratio may not exceed 6.5
	Standard NT	120-300, with or without treatment, Ratio may not exceed 8.0

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Foresters	Preferred Plus NT	<220. HDL Ratio <4.5 (No previous treatment or medication)
	Preferred Tobacco	<230. HDL Ratio <5.0 (No previous treatment or medication)
	Standard Plus NT	<260. HDL Ratio <6.5 (No previous treatment or medication)
	Tobacco Plus	<220. HDL Ratio <4.5 (No previous treatment or medication)
John Hancock	Super Preferred NT	Up to 230 to age 50, Ratio up to 4.5. Up to 250, ages 51-70, Ratio up to 5.0
	Preferred NT	Up to 250 to age 50, Ratio up to 5.0. Up to 270, ages 51-70, Ratio up to 5.5
	Super Preferred NT Ages 71+	Over 175 but less than 280, HDL must exceed 40 mg/dl
	Preferred NT Ages 71+	Over 159 but less than 300, HDL must exceed 35 mg/dl
Lincoln National	Preferred Plus NT	Minimum untreated cholesterol reading is 125. Maximum cholesterol is 300. Up to age 69 - Treated and untreated findings: Cholesterol/HDL ratio <= 5.0. Age 70 and up - Treated and untreated findings: Cholesterol/HDL ratio <= 5.5.
	Preferred NT	Minimum untreated cholesterol reading is 125. Maximum cholesterol is 300. Up to age 69 - Treated and untreated findings: Cholesterol/HDL ratio <= 6.0. Age 70 and up - Treated and untreated findings: Cholesterol/HDL ratio <= 7.0.
LSW	Elite Preferred NT	Current ratio of 4.5 or less, or 6.0 or less for issue ages 65 and up. Also must be 280 or less. Can be treated by only one drug and ratio maintained for 12 months.
	Preferred NT	Current ratio of 5.5 or less, or 5.0 or less for issue ages 65 and up. Also must be 260 or less. Can be treated by only one drug and ratio maintained for 12 months.
Minnesota Life	Preferred Select NT	240 or less. Ratio must be less than or equal to 5.0.
	Preferred NT	260 or less. Ratio must be less than or equal to 6.0.
	Non-Tobacco Plus	280 or less. Ratio must be less than or equal to 7.0.

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National Western	Super Preferred NT	Age 0-70 under 240 and Chol/HDL ratio under 6.0 Age 0-70 under 260 and Chol/HDL ratio under 5.5 Age 71+ Must be between 160 and 280 and HDL must be over 35
	Preferred NT	Age 0-70 under 220 and Chol/HDL ratio under 5.0 Age 0-70 under 240 and Chol/HDL ratio 4.5 Age 71+ Must be between 175 and 280 and HDL must be over 40
Nationwide	Preferred Plus NT	<=210 and <=4.5 <=220 and <=4.0 <=230 and <=3.5 Treated cholesterol acceptable
	Preferred NT	<=230 and <=6.5 <=240 and <=6.0 <=250 and <=5.5 <=260 and <=5.0 <=270 and <=4.5 Treated cholesterol acceptable.
	Preferred Plus Ages 71+	<=270 and <=4.5 Must be >=160 unless treated Treated cholesterol acceptable.
	Preferred Ages 71+	<=280 and <=6.5 Must be >=160 unless treated Treated cholesterol acceptable.
Principal	Super Preferred NT	No if ratio is 5.0+
	Preferred NT	No if ratio is 7.0+
Protective	Preferred Best NT	Max 275 including treated cholesterol and ratio is 4.5 or less.
	Preferred NT	Max 275 including treated cholesterol and ratio is 5.5 or less.
Prudential	Preferred Plus NT	Cholesterol/HDL ratio 7 or less with or without medication
	Preferred NT Preferred Tobacco	Cholesterol/HDL ratio 5 or less with or without medication
	Non-Smoker Plus	Cholesterol/HDL ratio 6 or less with or without medication
Sagicor	All Rate Classes	<=300 accepted. 300+ decline.

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Transamerica	Preferred NT (Accum UL & IUL) Standard Plus (Term) Preferred Tobacco	300, Ratio 6.2 for ages <=70, 6.7 for ages 71+
	Preferred Plus NT	260, Ratio 5.5 for ages <=70, 6.0 for ages 71+
	Preferred NT	300, Ratio 6.2 for ages <=70, 6.7 for ages 71+
United of Omaha	Preferred Plus	Max 300 and Ratio <= 5.0, Treatment allowed
	Preferred	Max and Ratio <= 6.0, Treatment allowed
	Standard Plus	Max 300 and Ratio <=7.5, Treatment allowed

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