



LIFE INSURANCE RISK GUIDE

SCUBA GUIDELINES

Carrier	Information
American General	<p>Applicants who are recreational SCUBA divers are eligible for Preferred Plus if all following guidelines are met:</p> <ol style="list-style-type: none"> 1. Applicant dives to depths not exceeding 100 feet 2. Participates in no more than 10 dives per year 3. Open water dives only; no wreck, salvage, cave or under-ice diving (penetration diving) 4. Insured is PADI, NAUI or SSI certified, or all dives are done with divemaster/instructor 5. Otherwise, if over 100 feet, likely \$2.50 per \$1,000. No "exclusion rider" available
Ameritas	<p>Preferred Plus: Past activity only once or twice recreationally at depth of less than 50 feet Standard: Depth less than 100 feet with basic certification \$2.50 Flat Extra: Depth between 101 to 130 feet with ten dives or less in one year \$3.50 to \$5.00 Flat Extra: Depth between 101 to 130 feet with more than ten dives in one year</p>
Banner	<p>Preferred Plus: Available only if no flat extra premium would be required Preferred: Available but may have a flat extra Standard Plus: Available but may have a flat extra Standard: Available but may have a flat extra</p>
John Hancock	<p>Most average, recreational divers are Standard or better. Rating \$2.50 per \$1,000 to decline depending on the combination of depth (>120 feet), experience and technical diving</p>
Lincoln National	No ratable avocations.
Minnesota Life	No ratable avocations.
Nationwide	Preferred is best class, depending on depth of dives, frequency, location and experience
Principal	Super Preferred may be available, depending on experience including certification, depth of dives, frequency and location
Protective	Select Preferred available up to depths of 75 feet.
Prudential	Preferred is best class. 101-130 feet must have Basic Open Water Certification.
Sagicor	Only Standard NT, Standard Tobacco, and Rated NT Avocations are allowed
Symetra	<p>Standard is best class available up to depths of 75 feet. \$2.50 Flat Extra: 75 to 100 feet depth \$5.00 Flat Extra: 101 to 130 feet depth \$10.00 Flat Extra to Decline: Over 130 Feet</p>
Transamerica	Maximum diving depth is 75 feet for all underwriting classes
United of Omaha	<p>Standard is best class available with formal training <100 feet \$3.50 Flat Extra: Depth between 101 to 130 feet with ten dives or less in one year \$5.00 Flat Extra: Depth between 101 to 130 feet with more than ten dives in one year</p>

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