



FJP Field Underwriting Guide

	American General	Banner	Chase Insurance
Tobacco Use (for information on treatment of cigar use, and pipe smokers please call Frank J. Petraglia & Associates and ask us about Prudential.)	Preferred Plus: 5 years Preferred: 3 years Standard Plus: 2 years Standard NT: 1 year	Preferred Plus: 3 years Preferred: 2 years Standard Plus/Standard: 1 year	Premier: None in past 60 months Preferred NT: None in past 36 months Select: None in past 36 months Standard: None in past 36 months
Aviation	Preferred Plus: No Preferred: No Standard Plus: Possible flat Standard NT: Possible flat	Preferred Plus: with exclusion rider Preferred: with exclusion rider Std Plus/Std: Possible flat or exclusion rider	Premier/Preferred NT/Select: Major commercial airline okay Standard: No rateable aviation activity
Cholesterol	Preferred Plus: HDL < 5.0 205 Preferred Plus: HDL < 4.5 240 Preferred: HDL < 6.0 235 Preferred: HDL < 5.5 260 Select Plus: HDL < 7.0 250 (Term only) Select Plus: HDL < 6.5 280 (Term only) Standard NT: HDL < 7.0 250 <6.5 280 Applicants on medication can still qualify	Preferred Plus: 5.0 220 max w/o treatment Preferred: 6.0 250 max w/o treatment Standard Plus: 7.0 280 max w/o treatment Standard: 8.0 300 max w/o treatment	Premier: No treatment. Ratio 5.0 and level 220 or better for term. Ratio 5.5 and 215 for UL. Preferred NT: Treatment ok. Ratio 6.0 and level 240 or better for term. Ratio 7.5 and 265 for UL. Select: Treatment ok. Ratio 7.5 and level 265 or better term only. Std: Treatment ok. Ratio 8.0 and level below 300 for term. Ratio 9.0 for UL.
Blood Pressure	Preferred Plus: 0-60: 140/85 61+: 150/85 No treatment Preferred: 0-60: 145/88 61+: 155/88 or Pref Plus BP w/med Std Plus: 0-60: 150/92 61+: 160/92 or Pref Plus BP w/med Std: 0-60: 160/95 61+: 170/100 or Pref NT BP w/med	Preferred Plus: Controlled with no readings over 136/86 past 2 years Preferred: Controlled with no readings over 146/90 past 2 years Std Plus: Controlled with no readings over 152/92 past 2 years Std: Controlled with no readings over 156/94 past 2 years	Premier: BP average: Age: 0-60 135/85 61+ 145/90 (no treatment) Preferred NT: BP average: Age: 0-60 140/90 61+ 150/90 (no treatment) Age: 0-60 135/85 61+ 140/90 (with treatment) Select: BP average: Age: 0-60 140/90 61+ 150/90 (with or without treatment) Std: BP average: All ages 155/92 (with or without treatment)
MVR	Preferred Plus: 1 violation < 3 years. No DUI < 5 years. Preferred: 2 violations < 3 years. No DUI < 5 years. Standard Plus: 2 violations > 3 years. No DUI < 5 years. Std: 3 violations < 3 years. No DUI < 3 years.	Preferred Plus: <3 violations < 3 years. No DUI, DWI, or suspensions < 5 years Preferred: <3 violations < 3 years. No DUI < 5 years. Flat extra applies. Std Plus: <4 violations < 3 year. No DUI, DWI, or suspension < 3 years Standard: <5 violations <3 years. No DUI, DWI, or suspension <2 years	Premier/Preferred NT: No more than 2 driving violations in past 3 years. No DUI in past 5 years. Select: No more than 3 driving violations in past 3 years. No DUI in past 5 years. Std: Flat extra if applicable. No DUI in past 2 years.
Family History	Preferred Plus: No cardiovascular disease or cancer prior to age 60 (parents only) Preferred: No cardiovascular or cancer death prior to age 60 (parents only) Std Plus: One cardiovascular or cancer death prior to age 60 (parents only) Pref Tobacco: No cardiovascular or cancer death prior to age 60 (parents only)	Preferred Plus: No cardiovascular disease or cancer in either parent or siblings < 60 Preferred: No cardiovascular or cancer death in either parent < 60 Std Plus: No cardiovascular or cancer death in more than one parent < 60 Std: No cardiovascular death in more than one parent < 60	Premier: No occurrence of CAD, colon/prostate cancer (males) or CAD, breast/ovarian/colon cancer (females) in parent/sibling prior to age 60 Preferred NT: No death from CAD, colon/prostate cancer (males) or CAD, breast/ovarian/colon cancer (females) in parent/sibling prior to age 60 (UL 55) Select: No death from CAD, colon/prostate cancer (males) or CAD, breast/ovarian/colon cancer (females) in parent/sibling prior to age 55 Std: No more than one death prior to age 50 from CAD, colon/prostate cancer (males) or CAD, breast/ovarian/colon cancer (females)
Personal Health History	All preferred classes and Standard Plus: No cancer or rateable impairment	Preferred classes: No history of disease or impairment that would affect mortality Std Plus/Std: Can have history of certain diseases/impairments	
Alcohol and/or Substance Abuse		Preferred Plus: No abuse Preferred: No abuse in last 10 years Std Plus/Std: No abuse in last 7 years	Premier/Preferred NT/Select: No history of drug or alcohol abuse
Residency/ Citizenship		Preferred classes: US resident and US citizen or permanent Visa or Green Card last 3 years Std Plus/Std: US resident for past 2 years and either US citizen or have permanent Visa or Green Card	Premier: US resident past 3 years All other classes: US resident past 2 years



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	Empire General	Genworth	Indianapolis Life	Lincoln Benefit
Tobacco Use (for information on treatment of cigar use, and pipe smokers please call Frank J. Petraglia & Associates and ask us about Prudential.	UL Select Preferred: No tobacco for 36 months Preferred: No tobacco for 12 months Term Select Preferred: No tobacco for 60 months Preferred: No tobacco for 36 months	Preferred Best: 5 years Preferred NT: 3 years Select NT: 2 years Standard Plus: 1 year	Preferred Best: No tobacco use for 48 months Preferred No Tobacco: No tobacco use for 12 months Preferred Tobacco: Available	Preferred Elite: 3 years (5 years for \$3,000,000 +) Preferred NT: 3 years Standard Select: 2 years Standard NT: 1 year
Aviation	Select Preferred and Preferred only available with aviation exclusion rider. Rider is not available in all states	No IFR: 100+ hrs: <25 hrs- Prof Best +\$2/m No IFR 100+ hrs 26-150 hrs- Prof Best + \$1.50/m No IFR 100+ hrs 151-300 hrs- Prof Best + \$3/m IFR w/100+ hrs: 26-150 hrs- Prof (No Prof Best) 151-200 hrs- Prof Best + 1.50/m Instructors:w/IFR and <350 hrs- Prof Best + \$3.50/m If >350 hrs- Prof Best + \$5.0/m	Preferred Best and Preferred: Available if applicant qualifies as a standard aviation risk or with an exclusion or flat extra.	Preferred Elite: Commercial pilots only Preferred NT: Private pilots 300+ hrs, 50-150 per year with IFR Standard Select/Standard NT: Private pilots with flat or exclusion rider
Cholesterol	UL Select Preferred- Cholesterol/HDL ratio is <5.5 (average for past year) on or off treatment. 270 max. Preferred- Cholesterol/HDL ratio 6.5 or less (average for past year) on or off treatment. 270 max. Term Select Preferred- no current treatment. Cholesterol/HDL ratio of 5.5 or less (average for past year) and Total Cholesterol not greater than 220 Preferred- No history of treatment. Cholesterol/HDL ratio of 6.5 or less(average for past year) and Total Cholesterol not greater than 255. With treatment, Cholesterol ratio of 5.5 or less (average for past year) and Total Cholesterol < 220.	Preferred Best- Max 5.0 and 240 Preferred NT- Max 6.0 and 270 Select NT- Max 7.0 and 285 Standard Plus- Max 8.0 and 300	Preferred Best: Cholesterol level maximum 220 and cholesterol/HDL ratio of 5.0 Preferred: Cholesterol level maximum 230 and cholesterol/HDL ratio of 6.5 or 300 if HDL is 5.0 or less Preferred Tobacco: Preferred: Cholesterol level maximum 230 and cholesterol/HDL ratio of 6.5 or 300 if HDL is 5.0 or less	Preferred Elite (5,000,000+): No history of treatment. 220 ratio 4.5 or 250 with <4.0 ratio. Preferred Elite (<5,000,000): No history of treatment. 220 ratio 5.0 or 250 with < 4.5 ratio. Preferred NT: Treatment okay. 250 ratio 6.0 or 275 with <5.5 in last 2 years. Standard Select: Treatment okay. 285 or less. ratio <7.1. Standard NT: 300 or less. ratio <9.0
Blood Pressure	UL Select Preferred: Controlled past 2 years. Exam BP < 135/85 thru age 50 and <145/90 over age 50. Preferred: Controlled past 2 years. Exam BP < 145/90 thru age 50 and <150/90 over age 50 Term Select Preferred: No history of treatment. Exam BP < 135/85 thru age 50 and 145/90 over age 50. Preferred- No history of treatment. Exam BP < 145/90 thru age 50 and 150/90 over age 50. With treatment, exam BP < 135/85 through age 50 or BP < 145/90 over age 50.	Preferred Best: No current, or history of, blood pressure treatment or medication. 140/85 to age 60, 150/90 Age 61+ Preferred NT: Currently controlled and average reading in last 2 years < 140/90 to age 60, 150/90 age 61+ Select NT: Currently controlled and average reading in last 2 years < 150/90 to age 60, 155/95 age 61+ Std Plus: Currently controlled and average reading in last 2 years < 155/95 to age 60, 160/95 age 61+	Preferred Best: No history of treatment Age 20-45: 135/80 Age 46-60: 140/85 Age 61 and up: 150/90 Preferred: With or without treatment Age 20-45: 135/84 Age 46-55: 144/88 Age 56 and up: 150/90 Preferred Tobacco: With or without treatment Age 0-55: 140/90 Age 56 and up: 150/90	Preferred Elite (5,000,000+): No history of treatment. 135/85 (0-60), 145/90 (61+) Preferred Elite (<5,000,000): No history of treatment. 140/85 (0-60), 150/90 (61+) Preferred NT: Treatment okay. 140/90 (0-60), 150/90 (61+) Standard Standard: Treatment okay. 145/90 (0-60), 155/95 (61+) Standard NT: Treatment okay. 155/95 (0-60), 160/95 (61+)
MVR	Select Preferred: No suspension or more than 2 violations in past 3 years. No DUI in past 7 years. Preferred: No suspension or more than 2 violations in past 3 years. No DUI in past 5 years.	Preferred Best/Preferred NT: No DWI, DUI, or reckless driving, license revocation or suspension in last 5 years. Select NT: No DWI, DUI, reckless driving, license revocation or suspension in last 3 years. Std Plus: No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.	Preferred Best: No convictions for DWI, DUI, or reckless driving within the last 5 years and no more than 2 moving violations within the last 3 years. Preferred: No convictions for DWI, DUI, or reckless driving within the last 5 years and no more than 2 moving violations within the last 3 years Preferred Tobacco: No convictions for DWI, DUI, or reckless driving within the last 5 years and no more than 2 moving violations within the last 3 years	Preferred Elite (5,000,000+): No DUI/Reckless Driving <10 years. Max of 1 violation < 3 years Preferred Elite (<5,000,000): No DUI/Reckless Driving < 5 yrs. Max of 2 violations < 3 years Preferred NT- No DUI/Reckless Driving < 5 years. Max of 2 violations < 3 years Standard Select- No DUI/Reckless Driving < 5 years. Max of 3 violations < 3 years Standard NT: No DUI/Reckless Driving < 2 years. Max of 3 violations < 3 years
Family History	UL Select Preferred: No heart disease, stroke, cancer, or diabetic deaths prior to 60 among parent/siblings. Waived if PI is 65+ unless both parents died from preceding impairments before 60. Preferred: No heart disease or diabetic deaths prior to 60 among parent/siblings. Waived if PI is 65+ unless both parents died from preceding impairments before 60. Term Preferred: No heart disease or diabetic deaths prior to 60 among parent/siblings. Waived if PI is 65+ unless both parents died from preceding impairments before age 60.	Preferred Best: No cardiovascular or cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60. Preferred NT: For either parent, no cardiovascular or cancer death on or before age 60 Select NT/Std Plus: Not more than one cardiovascular death in parents on or before age 60	Preferred Best: No death of a parent or sibling prior to age 65 due to cancer or coronary artery disease Preferred: No death of a parent or sibling prior to age 60 due to cancer or coronary artery disease Preferred Tobacco: No death of a parent or sibling prior to age 60 due to cancer or coronary artery disease	Preferred Elite: No CAD, stroke, invasive internal cancer, or malignant melanoma < 60 in parents/siblings Preferred NT- No death of parent/sibling due to CAD, stroke, invasive internal cancer, or malignant melanoma < 60 Select Standard/Standard NT: No more than one death of parent due to CAD, stroke, invasive internal cancer, or malignant melanoma < 60
Personal Health History	Select Preferred/Preferred: Standard risk with no history or current significant impairments such as diabetes, cancer, stroke, heart disease or hazardous occupation. No history of alcohol or drug abuse. Current lab values within acceptable limits.	No diseases, disorders or activities that would affect mortality	Preferred Best: No history of coronary artery disease, diabetes, cancer or cerebrovascular disease. Preferred: No history of CAD, DM, or cancer (except certain types of skin cancers) Preferred Tobacco: No history of CAD, DM, or cancer (except certain types of skin cancers)	Preferred Elite/Preferred NT: No diseases, disorders or activities that would affect mortality
Alcohol and/or Substance Abuse	Select Preferred/Preferred: No history of alcohol or drug abuse	Preferred Best: No history of, or treatment for, alcohol or substance abuse Preferred NT: No history of, or treatment for, alcohol or substance abuse in last 10 years Select NT/ Std Plus: No history of, or treatment for, alcohol or substance abuse in last 7 years	No history of drug or alcohol abuse	Preferred Elite/Preferred NT- Never treated for alcohol or drug abuse Select Standard/Standard NT- No treatment <5 years for alcohol or drug abuse
Residency/ Citizenship	Permanent resident of US or Canada		Is a US Citizen or has had permanent resident status for at least 2 years	Preferred Elite/Preferred NT: US resident for 3 years with no extensive travel to underdeveloped or politically unstable countries Select Standard/ Standard NT: US resident for 1 year with no extensive travel to underdeveloped or politically unstable countries



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	NACOLAH	United of Omaha	West Coast Life Term	West Coast Life Universal Life
Tobacco Use (for information on treatment of cigar use, and pipe smokers please call Frank J. Petraglia & Associates and ask us about Prudential.	Preferred: Has not used tobacco or nicotine, in any form (including nicotine patches and gum) in the past 36 months Standard Plus: Has not used tobacco or nicotine, in any form (including nicotine patches and gum) in the past 12 months	Preferred Plus: No nicotine for the past 60 months STD/ PNT: No nicotine for the past 12 months	Super Preferred: No tobacco for 5 years (urine negative) Preferred: No tobacco for 1 year (urine negative)	Super Preferred: No tobacco for 3 years (urine negative) Preferred: No tobacco for 1 year (urine negative)
Aviation	Preferred: Non-ratable licensed commercial and private pilots are acceptable. Exclusion may be required. Std Plus: Licensed commercial and private pilots are acceptable. Rating or exclusion may be required.	Preferred Plus/Preferred: No flying as pilot or crewmember of a private aircraft Std/PNT: Not a private or student pilot unless aviation exclusion rider is added	Super Preferred/Preferred: Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines acceptable if not engaged in any other flying activities. Exclusion rider available except in NJ and ND	Super Preferred/Preferred: Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines acceptable if not engaged in any other flying activities. Exclusion rider available except in NJ and ND
Cholesterol	Preferred: Has a cholesterol count, with or without treatment, of 240 or less, with a total cholesterol/HDL ratio of 5.5 or less Std Plus: Has a cholesterol count, with or without treatment, of 280 or less, with a total cholesterol/HDL ratio of 7.0 or less	Preferred Plus: Cholesterol level < 220 and cholesterol/HDL ratio < 4.5 Preferred: Cholesterol level < 230 and cholesterol/HDL ratio < 5 Std Plus: Cholesterol level < 260 and cholesterol/HDL ratio < 6.5	Super Preferred: Total cholesterol not greater than 220, including treated cholesterol, and ratio is 5.0 or less. If ratio is 3.5 or lower, total cholesterol of 230 is acceptable. Preferred: Total cholesterol not greater than 250, including treated cholesterol, and ratio is 6.0 or less.	Super Preferred: Total cholesterol not greater than 210 and ratio is 5.0 or less. If ratio is 3.5 or lower, total cholesterol of 220 is acceptable. Preferred: Total cholesterol not greater than 230 and ratio is 6.5 or less, but if all other criteria are met, add 10+ (240 total), including treated cholesterol.
Blood Pressure	Super Preferred: Up to age 64 140/85 or better- no treatment. 65+ 145/90 or better-no treatment. Preferred: Up to age 64-has blood pressure that is 145/85 or better, without treatment, from all sources. Age 65 and above-has blood pressure that is 150/90 or better, without treatment, from all sources. Std Plus: Up to age 64-has blood pressure, with or without treatment, that is 150/90 or better from all sources. Age 65 and above-has blood pressure, with or without treatment, that is 155/95 or better, from all sources.	Preferred Plus: No history of treatment; no blood pressure reading in past year > 135/80 Preferred: No treatment in past year; no blood pressure reading in past year > 140/90 Std Plus: No blood pressure reading in past year > 140/90, treated or not	Super Preferred: No history of treatment. Current readings do not exceed 140/85 through age 60 or 150/90 above age 60. Preferred: Current readings do not exceed 140/90 through age 60 or 150/90 above age 60. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.	Super Preferred: No history of treatment. Current readings do not exceed 140/85. Preferred: Current readings do not exceed 145/90 through age 50 or 150/90 above age 50. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
MVR	Preferred: Has not had more than 2 moving violations in the past 3 years, or a DWI, DUI or reckless driving conviction or license suspension in the past 5 years Std Plus: Has not had more than 3 moving violations in the past 3 years, or a DWI, DUI or reckless driving conviction or license suspension in the past 5 years	Preferred Plus: No convictions for DWI, DUI, or reckless driving within the last 10 years and no more than 2 moving violations within the last 5 years. Preferred: No convictions for DWI, DUI, or reckless driving within the last 5 years and no more than 2 moving violations within the last 3 years Std/PNT: No convictions for DWI, DUI, or reckless driving within the last 5 years and no more than 2 moving violations within the last 3 years	Super Preferred/Preferred: Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years	Super Preferred/Preferred: Not available if two or more moving violations in the last two years or if any DUI or reckless driving in the last five years
Family History	Preferred: Has not had a natural parent or sibling die from coronary artery disease or cancer prior to age 60 Std Plus: Has not had a natural parent or sibling die from coronary artery disease prior to age 60	Preferred Plus: No death of a parent or sibling prior to age 65 due to cancer, heart disease, or diabetes Preferred: No death of a parent or sibling prior to age 65 due to heart disease or diabetes Std Plus: No death of a parent or sibling prior to age 60 due to heart disease	Super Preferred: No history of or death from heart disease, cardiac related condition, or cancer of either natural parent or sibling prior to 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60. Preferred: No death from heart disease, cardiac related condition, or cancer of either natural parent or sibling prior to 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.	Super Preferred/Preferred: No history of or death from heart disease, cardiac related condition, or cancer of either natural parent prior to 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
Personal Health History	No history of cancer (excluding non-melanoma skin cancers), diabetes, cardiovascular disease, coronary artery disease, or other significant health problems	Preferred Plus: No history of CAD, DM, cancer (except certain types of basal cell skin cancers) or cerebrovascular disease Preferred/Std Plus: No history of CAD, DM, cancer (except certain types of basal cell skin cancers)	Super Preferred/Preferred: Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriter judgment to include cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.	Super Preferred/Preferred: Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriter judgment to include cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Alcohol and/or Substance Abuse	No history of drug or alcohol abuse within the past 10 years	No history of drug or alcohol abuse	Super Preferred/Preferred: No history of alcohol or drug abuse within last 20 years	Preferred classes: No history of alcohol or drug abuse within last 20 years
Residency/ Citizenship	Is a US Citizen or has had permanent resident status for at least 2 years		Super Preferred/Preferred: Permanent resident of US or Canada.	Super Preferred/Preferred: Permanent resident of US or Canada.