

BLOOD PRESSURE

Best Risk Classification

| CARRIER | RISK CLASS | AGES | READING | CURRENT TREATMENT |
|-------------------------------------|--|-------|---------|-------------------------------|
| John Hancock | No Longer Publish "Knock Out" Criteria | | | |
| Protective | Select Pref | 71+ | 150/90 | Treated or untreated |
| AXA | Pref Elite | 70+ | 150/90 | Treated or untreated |
| AXA | Pref Elite | 60-69 | 150/90 | Untreated |
| Accordia (Permanent) | Premier | 71+ | 145/90 | Treated or untreated |
| Genworth | Pref Best | 65+ | 145/90 | Treated or untreated |
| MetLife (Permanent) | Elite | 70+ | 145/90 | Treated or untreated |
| Transamerica (IUL) | Pref Elite | 81+ | 145/85 | Untreated |
| Transamerica (Term) | Pref Plus | 81+ | 145/85 | Untreated |
| Transamerica (UL/VUL/TranNavigator) | Select | 81+ | 145/85 | Untreated |
| Transamerica (IUL) | Pref Elite | 71-80 | 145/85 | Treated or untreated |
| Transamerica (Term) | Pref Plus | 71-80 | 145/85 | Treated or untreated |
| Transamerica (UL/VUL/TranNavigator) | Select | 71-80 | 145/85 | Treated or untreated |
| MetLife (Term) | Elite Plus | 70+ | 140/90 | Treated or untreated |
| MetLife (Permanent) | Elite | 55-69 | 140/90 | Treated or untreated |
| Lincoln Financial | Pref Plus | 70+ | 140/90 | Treated or untreated |
| Nationwide | Pref Plus | 56+ | 140/90 | Untreated |
| Principal | Super Pref | 65-85 | 140/90 | Treated or untreated |
| Symetra | Super Pref | 51+ | 140/90 | Treated or untreated |
| MetLife (Term) | Elite Plus | 55-69 | 140/85 | Treated or untreated |
| MetLife (Permanent) | Elite | 41-54 | 140/85 | Treated or untreated |
| MetLife (Permanent) | Elite | 0-40 | 140/85 | Untreated w/in last 12 months |
| Accordia (Permanent) | Premier | 0-70 | 140/85 | Treated or untreated |
| AXA | Pref Elite | 0-59 | 140/85 | Untreated |
| Genworth | Pref Best | 51-64 | 140/85 | Treated or untreated |
| Protective | Select Pref | 61-70 | 140/85 | Treated or untreated |
| SBLI | Pref Plus | 61+ | 140/85 | Treated or untreated |
| Mutual of Omaha | Pref Plus | 56+ | 140/85 | Treated or untreated |
| Principal | Super Pref | 45-64 | 140/85 | Treated or untreated |
| Nationwide | Pref Plus | 18-55 | 140/80 | Untreated |
| Liberty | Elite | All | 140/78 | Untreated |
| Legal & General America | Pref Plus | All | 136/86 | Treated or untreated |
| Mutual of Omaha | Pref Plus | 18-55 | 135/85 | Treated or untreated |
| Genworth | Pref Best | 0-50 | 135/85 | Treated or untreated |
| Principal | Super Pref | 20-44 | 135/85 | Treated or untreated |
| MetLife (Term) | Elite Plus | 41-54 | 135/85 | Untreated w/in last 12 months |
| Minnesota Life | Pref Select | All | 135/85 | Treated or untreated |
| Transamerica (IUL) | Pref Elite | 50-70 | 135/85 | Treated or untreated |
| Transamerica (UL) | Select | 50-70 | 135/85 | Treated or untreated |
| Transamerica (Term) | Pref Plus | 50-70 | 135/85 | Treated or untreated |
| Protective | Select Pref | 0-60 | 135/85 | Treated or untreated |
| SBLI | Pref Plus | 0-60 | 135/85 | Treated or untreated |
| Symetra | Super Pref | 20-50 | 135/85 | Treated or untreated |
| Lincoln Financial | Pref Plus | 0-69 | 130/80 | Treated or untreated |
| MetLife (Term) | Elite Plus | 0-40 | 130-80 | Untreated w/in last 12 months |
| American General (UL, WL, VUL) | Pref Plus | 61+ | 150/85 | Treated or untreated |
| Accordia (Term Only) | Premier | 61+ | 145/90 | No treatment |
| American General (UL, WL, VUL) | Pref Plus | 0-60 | 140/85 | Treated or untreated |
| American General (Term only) | Pref Plus | 61+ | 140/85 | Treated or untreated |
| American National | Pref Plus | 61+ | 140/85 | No treatment |
| American General (Term only) | Pref Plus | 0-60 | 135/85 | Treated or untreated |
| Accordia (Term Only) | Premier | 18-60 | 135/85 | No treatment |
| Transamerica (IUL) | Pref Elite | 0-49 | 135/85 | No treatment |
| Transamerica (UL) | Select | 0-49 | 135/85 | No treatment |
| Transamerica (Term) | Pref Plus | 0-49 | 135/85 | No treatment |
| Prudential | Pref Best | 50+ | 135/85 | No treatment |
| American National | Pref Plus | 0-60 | 135/80 | No treatment |
| Prudential | Pref Best | 0-49 | 130/80 | No treatment |

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2nd Best Risk Classification

| CARRIER | RISK CLASS | AGES | READING | CURRENT TREATMENT |
|--------------------------------|------------|-------|---------|----------------------|
| Protective | Preferred | 71+ | 160/95 | Treated or untreated |
| Accordia (Permanent) | Preferred | 71+ | 155/90 | Treated or untreated |
| MetLife | Preferred | 70+ | 155/90 | Treated or untreated |
| Lincoln Financial | Preferred | 70+ | 155/90 | Treated or untreated |
| American General (UL, WL, VUL) | Preferred | 61+ | 155/88 | Treated or untreated |
| Liberty | Preferred | 50+ | 150/92 | Treated or untreated |
| American National | Preferred | 61+ | 150/90 | Treated or untreated |
| Genworth | Preferred | 65+ | 150/90 | Treated or untreated |
| MetLife | Preferred | 55-69 | 150/90 | Treated or untreated |
| Nationwide | Preferred | 56+ | 150/90 | Treated or untreated |
| AXA | Preferred | 60+ | 150/90 | Treated or untreated |
| Accordia (Term Only) | Preferred | 61+ | 150/90 | Treated or untreated |
| Mutual of Omaha | Preferred | 56+ | 150/90 | Treated or untreated |
| Protective | Preferred | 61-70 | 150/90 | Treated or untreated |
| Transamerica (IUL) | Pref Plus | 71+ | 150/90 | Treated or untreated |
| Transamerica (Term, UL) | Preferred | 71+ | 150/90 | Treated or untreated |
| American General (Term) | Preferred | 61+ | 150/85 | Treated or untreated |
| Legal & General America | Preferred | All | 146/90 | Treated or untreated |
| AXA | Preferred | 0-60 | 145/90 | Treated or untreated |
| Minnesota Life | Preferred | All | 145/90 | Treated or untreated |
| Mutual of Omaha | Preferred | 18-55 | 145/90 | Treated or untreated |
| Principal | Preferred | 65-85 | 145/90 | Treated or untreated |
| Accordia (Permanent) | Preferred | 0-70 | 145/90 | Treated or untreated |
| Nationwide | Preferred | 0-55 | 145/90 | Treated or untreated |
| MetLife | Preferred | 0-54 | 145/90 | Treated or untreated |
| Genworth | Preferred | 51-64 | 145/90 | Treated or untreated |
| SBLI | Preferred | 61+ | 145/90 | Treated |
| American General (UL, WL, VUL) | Preferred | 0-60 | 145/88 | Treated or untreated |
| Transamerica (IUL) | Pref Plus | 0-70 | 145/85 | Treated or untreated |
| Transamerica (Term, UL) | Preferred | 0-70 | 145/85 | Treated or untreated |
| American National | Preferred | 0-60 | 140/90 | Treated or untreated |
| North American | Preferred | 0-50 | 140/90 | Treated or untreated |
| Lincoln Financial | Preferred | 0-69 | 140/90 | Treated or untreated |
| Protective | Preferred | 0-60 | 140/90 | Treated or untreated |
| Accordia (Term Only) | Preferred | 18-60 | 140/90 | Treated or untreated |
| Genworth | Preferred | 0-50 | 140/90 | Treated or untreated |
| Principal | Preferred | 45-64 | 140/90 | Treated or untreated |
| Prudential | Preferred | 50+ | 140/90 | Treated or untreated |
| Symetra | Preferred | 51+ | 140/90 | Treated or untreated |
| Liberty | Preferred | All | 140/90 | Untreated |
| American General (Term) | Preferred | 0-60 | 140/85 | Treated or untreated |
| North American | Preferred | 0-50 | 140/85 | Treated or untreated |
| Principal | Preferred | 20-44 | 140/85 | Treated or untreated |
| American General (Term) | Preferred | 0-60 | 135/85 | Treated |
| Prudential | Preferred | 0-49 | 135/85 | Treated or untreated |
| SBLI | Preferred | 0-60 | 135/85 | Treated |
| Symetra | Preferred | 20-50 | 135/85 | Treated or untreated |

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3rd Best Risk Classification

| CARRIER | RISK CLASS | AGES | READING | CURRENT TREATMENT |
|--------------------------------|------------------|-------|------------------------------------|----------------------|
| AXA | Std Plus | 0-69 | No criteria | Treated or untreated |
| MetLife | Standard | 50+ | 170/90 | Treated or untreated |
| MetLife | Standard | 40-49 | 165/90 | Treated or untreated |
| American General (UL, WL, VUL) | Std Plus | 61+ | 160/92 | Treated or untreated |
| MetLife | Standard | 15-39 | 160/90 | Treated or untreated |
| Mutual of Omaha | Std Plus | 56+ | 156/92 | Treated or untreated |
| American National | Std Plus | 61+ | 155/95 | Treated or untreated |
| Genworth | Select | 65+ | 155/90 | Treated or untreated |
| American General (Term) | Std Plus | 61+ | 155/88 | Untreated |
| Legal & General America | Std Plus | All | 152/92 | Treated or untreated |
| Mutual of Omaha | Std Plus | 18-55 | 152/90 | Treated or untreated |
| Transamerica (IUL) | Preferred | 71+ | 152/88 | Treated or untreated |
| Transamerica (Term Only) | Std Plus | 71+ | 152/88 | Treated or untreated |
| American General (UL, WL, VUL) | Std Plus | 0-60 | 150/92 | Treated or untreated |
| AXA | Std Plus | 70+ | 150/90 | Treated or untreated |
| Accordia (Term Only) | Std Plus | 61+ | 150/90 | Treated or untreated |
| American National | Std Plus | 0-60 | 150/90 | Treated or untreated |
| Principal | Super Std | 65-85 | 150/90 | Treated or untreated |
| Genworth | Select | 51-64 | 150/90 | Treated or untreated |
| Transamerica (IUL) | Preferred | 0-70 | 148/88 | Treated or untreated |
| Transamerica (Term Only) | Std Plus | 0-70 | 148/88 | Treated or untreated |
| Minnesota Life | Non-Tobacco Plus | All | 145/95 | Treated or untreated |
| Genworth | Select | 0-50 | 145/90 | Treated or untreated |
| Accordia (Term Only) | Std Plus | 46-60 | 145/90 | Treated or untreated |
| Principal | Super Std | 20-64 | 145/90 | Treated or untreated |
| Prudential | NS Plus | 50+ | 145/90 | Treated or untreated |
| SBLI | Select | 61+ | 145/90 | Treated |
| American General (Term) | Std Plus | 0-60 | 145/88 | Treated or untreated |
| Prudential | NS Plus | 0-49 | 140/90 | Treated or untreated |
| Accordia (Term Only) | Std Plus | 18-45 | 140/90 | Treated or untreated |
| SBLI | Select | 0-60 | 140/90 | Treated |
| Symetra | Standard | All | 140/90 | Treated or untreated |
| Accordia (Permanent) | Standard | | Standard guidelines not published. | |
| Liberty | Standard | | Standard guidelines not published. | |
| Lincoln Financial | Standard | | Standard guidelines not published. | |
| Nationwide | Standard | | Standard guidelines not published. | |
| North American | Standard | | Standard guidelines not published. | |
| Protective | Standard | | Standard guidelines not published. | |

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4th Best Risk Classification

| CARRIER | RISK CLASS | AGES | READING | CURRENT TREATMENT |
|--------------------------------|------------|---|---------|----------------------|
| American General (UL, WL, VUL) | Standard | 61+ | 160/92 | Treated or untreated |
| Genworth | Standard | 65+ | 160/90 | Treated or untreated |
| Legal & General America | Standard | All | 156/94 | Treated or untreated |
| Genworth | Standard | 51-64 | 155/90 | Treated or untreated |
| American General (Term) | Standard | 61+ | 155/88 | Treated or untreated |
| Genworth | Standard | 0-50 | 150/90 | Treated or untreated |
| American General (UL, WL, VUL) | Standard | 0-60 | 150/92 | Treated or untreated |
| American General (Term) | Standard | 0-60 | 145/88 | Treated or untreated |
| Prudential | Nonsmoker | Insurability and ratings depend on actual readings and other medical conditions | | |
| SBLI | Standard | Insurability and ratings depend on actual readings and other medical conditions | | |
| American National | Standard | Standard guidelines not published | | |
| Accordia (Term only) | Preferred | Standard guidelines not published. | | |
| AXA | Standard | Standard guidelines not published. | | |
| Transamerica | Standard | Standard guidelines not published. | | |
| Minnesota Life | Standard | Standard guidelines not published. | | |
| Mutual of Omaha | Standard | Standard guidelines not published. | | |
| Principal | Standard | Standard guidelines not published. | | |
| Symetra | Standard | Standard guidelines not published. | | |

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