

CHOLESTEROL

Best Risk Classification

CARRIER	RISK CLASS	AGES	RATIO	READING	CURRENT TREATMENT
John Hancock	No longer Publish "Knock Out" Criteria				
Lincoln Financial	Pref Plus	70+	5.5	300	Treated or untreated <i>*Min untreated 125</i>
MetLife (Permanent)	Elite	70+	5.5	280	Treated or untreated
Accordia (Permanent)	Premier	71+	5.5	280	Treated or untreated
Principal	Super Pref	65-85	5.0	260	Treated or untreated
MetLife (Permanent)	Elite	55-69	5.5	260	Treated or untreated
Transamerica (IUL)	Pref Elite	71+	5.5	230	Treated or untreated
Transamerica (UL)	Select	71+	5.5	230	Treated or untreated
Transamerica (Term)	Pref Plus	71+	5.5	230	Treated or untreated
Prudential	Pref Best	All	5.0	300	Treated or untreated
SBLI (Males Only)	Pref Plus	All	5.0	120-300	Treated or untreated
Lincoln Financial	Pref Plus	0-69	5.0	300	Treated or untreated <i>*Min untreated 125</i>
MetLife (Permanent)	Elite	70+	5.0	150-300	Treated or untreated
Mutual of Omaha	Pref Plus	56+	5.0	300	Treated or untreated
American National	Pref Plus	61+	5.0	300	Treated or untreated
AXA	Pref Elite	All	5.0	300; HDL>35	Treated or untreated
MetLife (Permanent)	Elite	55-69	5.0	280	Treated or untreated
Accordia (Permanent)	Premier	0-70	5.0	260	Treated or untreated
MetLife (Permanent)	Elite	0-54	5.0	240	Treated or untreated
MetLife (Term Only)	Elite Plus	70+	5.0	150-240	Treated or untreated
Minnesota Life	Pref Select	All	5.0	240	No treatment
Transamerica (IUL)	Pref Elite	0-70	5.0	230	Treated or untreated
Transamerica (UL)	Select	0-70	5.0	230	Treated or untreated
Transamerica (Term)	Pref Plus	0-70	5.0	230	Treated or untreated
Accordia (Term only)	Premier	All	5.0	220	No treatment
Liberty	Elite	All	5.0	210	Treated or untreated
Nationwide	Pref Plus	18-70	5.0	230	Treated or untreated
American General (UL, WL, VUL)(Term)	Pref Plus	All	5.0	215	Treated or untreated
American National	Pref Plus	0-60	4.5	300	Treated or untreated
Mutual of Omaha	Pref Plus	18-55	4.5	300	Treated or untreated
Legal & General America	Pref Plus	All	4.5	120-300	Treated or untreated
Genworth (Males Only)	Pref Best	All	4.5	150-300	Treated or untreated
SBLI (Females Only)	Pref Plus	All	4.5	120-300	Treated or untreated
Symetra	Super Pref	All	4.5	300	Treated or untreated
American General (UL, WL, VUL)(Term)	Pref Plus	All	4.5	290	Treated or untreated
Protective*	Select Pref	All	4.5	275	Treated or untreated <i>*70+ total chol no less than 130 untreated</i>
Nationwide	Pref Plus	71+	4.5	270	Treated or untreated
Minnesota Life	Pref Select	All	4.5	250	Treated
Principal	Super Pref	20-64	4.5	240	Treated or untreated
MetLife (Term Only)	Elite Plus	55-69	4.5	230	Treated or untreated
MetLife (Term Only)	Elite Plus	0-54	4.5	220	Treated or untreated
Nationwide	Pref Plus	18-70	4.5	240	Treated or untreated
Genworth (Females Only)	Pref Best	All	4.0	150-300	Treated or untreated
Nationwide	Pref Plus	18-70	4.0	250	Treated or untreated

CHOLESTEROL

2nd Best Risk Classification

CARRIER	RISK CLASS	AGES	RATIO	READING	CURRENT TREATMENT
Lincoln Financial	Preferred	70+	7.0	300	Treated or untreated <i>*Min untreated 125</i>
MetLife	Preferred	70+	7.0	150-300	Treated or untreated
MetLife	Preferred	70+	6.5	150-310	Treated or untreated
Accordia (Permanent)	Preferred	71+	6.5	300	Treated or untreated
Nationwide	Preferred	71+	6.5	280	Treated or untreated
MetLife	Preferred	55-69	6.5	280	Treated or untreated
Lincoln Financial	Preferred	0-69	6.0	300	Treated or untreated <i>*Min untreated 125</i>
Mutual of Omaha	Preferred	56+	6.0	300	Treated or untreated
Minnesota Life	Preferred	50+	6.0	300	No Treatment
Prudential	Preferred	All	6.0	300	Treated or untreated
MetLife	Preferred	55-69	6.0	300	Treated or untreated
Principal	Preferred	65-85	6.0	280	Treated or untreated
Accordia (Permanent)	Preferred	0-70	6.0	270	Treated or untreated
Minnesota Life	Preferred	0-50	6.0	270	No treatment
MetLife	Preferred	0-54	6.0	260	Treated or untreated
Minnesota Life	Preferred	All	6.0	260	Treated
Transamerica (IUL)	Pref Plus	71+	6.0	260	Treated or untreated
Transamerica (Term, UL)	Preferred	71+	6.0	260	Treated or untreated
Liberty	Preferred	All	6.0	210-250	Treated or untreated
Nationwide	Preferred	61-70	6.0	280	Treated or untreated
American General (UL, WL, VUL) (Term)	Preferred	All	6.0	245	Treated or untreated
American National	Preferred	All	5.5	300	Treated or untreated
Mutual of Omaha	Preferred	18-55	5.5	300	Treated or untreated
Legal & General America	Preferred	All	5.5	120-300	Treated or untreated
Genworth (Males Only)	Preferred	All	5.5	150-300	Treated or untreated
SBLI (Males Only)	Preferred	All	5.5	120-300	Treated or untreated
Symetra	Preferred	All	5.5	300	Treated or untreated
AXA	Preferred	All	5.5	300; HDL>35	Treated or untreated
American General (UL, WL, VUL) (Term)	Preferred	All	5.5	290	Treated or untreated
MetLife	Preferred	0-54	5.5	280	Treated or untreated
Protective*	Preferred	All	5.5	275	Treated or untreated <i>*70+ Total chol no less than 130 untreated</i>
Principal	Preferred	20-64	5.5	270	Treated or untreated
Transamerica (IUL)	Pref Plus	0-70	5.5	260	Treated or untreated
Transamerica (Term, UL)	Preferred	0-70	5.5	260	Treated or untreated
Nationwide	Preferred	0-60	5.5	250	Treated or untreated
Accordia (Term Only)	Preferred	All	5.5	240	Treated or untreated
Accordia (Permanent)	Preferred	0-70	5.0	300	Treated or untreated
Genworth (Females Only)	Preferred	All	5.0	150-300	Treated or untreated
Minnesota Life	Preferred	0-50	5.0	300	No treatment
SBLI (Females Only)	Preferred	All	5.0	120-300	Treated or untreated

NOT FOR CONSUMER USE

CHOLESTEROL

3rd Best Risk Classification

CARRIER	RISK CLASS	AGES	RATIO	READING	CURRENT TREATMENT
MetLife	Standard	66+	10.5	150-350	Treated or untreated
MetLife	Standard	66+	9.6	351-375	Treated or untreated
MetLife	Standard	45-65	9.6	350	Treated or untreated
MetLife	Standard	0-44	9.6	300	Treated or untreated
MetLife	Standard	0-44	8.0	>300	Treated or untreated
MetLife	Standard	45-65	8.0	351-400	Treated or untreated
Mutual of Omaha	Std Plus	56+	7.5	300	Treated or untreated
Transamerica (UL)	Standard	71+	7.5	n/a	Treated or untreated
Minnesota Life	Non-Tobacco Plus	All	7.0	300	No treatment
Principal	Super Std	65-85	7.0	300	Treated or untreated
Prudential	NS Plus	All	7.0	300	Treated or untreated
Minnesota Life	Non-Tobacco Plus	All	7.0	300	Treated
Transamerica (UL)	Standard	0-70	7.0	n/a	Treated or untreated
Mutual of Omaha	Std Plus	18-55	7.0	300	Treated or untreated
American General (UL, WL, VUL) (Term)	Std Plus	All	7.0	260	Treated or untreated
Transamerica (IUL)	Preferred	71+	6.7	300	Treated or untreated
Transamerica (Term Only)	Std Plus	71+	6.7	300	Treated or untreated
Legal & General America	Std Plus	All	6.5	120-300	Treated or untreated
Genworth (Males Only)	Select	All	6.5	150-300	Treated or untreated
Principal	Super Std	20-64	6.5	300	Treated or untreated
SBLI (Males Only)	Select	All	6.5	120-300	Treated or untreated
Symetra	Std Plus	All	6.5	300	Treated or untreated
American General (UL, WL, VUL) (Term)	Std Plus	All	6.5	290	Treated or untreated
Accordia (Term Only)	Std Plus	All	6.5	270 (300 if HDL 5.0 or Less)	Treated or untreated
Transamerica (IUL)	Preferred	0-70	6.2	300	Treated or untreated
Transamerica (Term Only)	Std Plus	0-70	6.2	300	Treated or untreated
John Hancock	Std Plus	51-70	6.0	n/a	Treated or untreated
Genworth (Females Only)	Select	All	6.0	150-300	Treated or untreated
SBLI (Females Only)	Select	All	6.0	120-300	Treated or untreated
American National	Std Plus	All	6.0	300	Treated or untreated
AXA	Std Plus	All	6.0	300; HDL>35	Treated or untreated
Accordia (Term Only)	Std Plus	All	5.0	300	Treated or untreated
Aviva (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	
Protective	Standard			Standard guidelines not published	

NOT FOR CONSUMER USE

CHOLESTEROL

4th Best Risk Classification

CARRIER	RISK CLASS	AGES	RATIO	READING	CURRENT TREATMENT
Legal & General America	Standard	All	8.0	120-300	Treated or untreated
Transamerica (IUL)	Non Tobacco	71+	7.5	n/a	Treated or untreated
Transamerica (UL, Term)	Standard	71+	7.5	n/a	Treated or untreated
Genworth (Males Only)	Standard	All	7.5	150-300	Treated or untreated
SBLI	Standard	All	7.0	120-300	Treated or untreated
Transamerica (IUL)	Standard	0-70	7.0	n/a	Treated or untreated
Transamerica (UL, Term)	Standard	0-70	7.0	n/a	Treated or untreated
Genworth (Females Only)	Standard	All	7.0	150-300	Treated or untreated
American General	Standard	All	7.0	260	Treated or untreated
American General	Standard	All	6.5	290	Treated or untreated
Prudential	Nonsmoker	Insurability and ratings depend on actual readings and other medical conditions			
American National	Standard	Standard guidelines not published			
Accordia (Term Only)	Standard	Standard guidelines not published			
AXA	Standard	Standard guidelines not published			
Nationwide	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			

NOT FOR CONSUMER USE