

DRIVING HISTORY

Best Risk Classification

CARRIER	RISK CLASS	AGES	VIOLATIONS	IN YEARS	DUI/DWI or RECKLESS
John Hancock	No longer Publish "Knock Out" Criteria				
Genworth	Pref Best	All	Not considered		None in 5 years
American National	Pref Plus	All	2	5	None in 5 years
Minnesota Life	Pref Select	All	2	5	None in 10 years
Lincoln Financial	Pref Plus	All	3	3	None in 5 years
Mutual of Omaha	Pref Plus	All	2	3	None in 5 years
Accordia (Term)	Premier	All	2	3	None in 5 years
Legal & General America	Pref Plus	All	2	3	None in 5 years
MetLife (Permanent)	Elite	All	2	3	None in 5 years
Principal	Super Pref	All	2	3	None in 5 years
Symetra	Super Pref	All	2	3	None in 10 years
Liberty	Elite	All	1	3	No DUI ever
American General	Pref Plus	All			None in 7 years
SBLI	Pref Plus	All	2	3	None in 7 years; nor > 1 DUI ever
AXA	Pref Elite	0-69	2	3	None in 5 years
Accordia (Permanent)	Premier	All	1	3	None in 5 years
MetLife (Term Only)	Elite Plus	All	1	3	None in 5 years
Nationwide	Pref Plus	All	1	2	None in 5 years
Protective	Select Pref	All	1	3	None in 5 years
AXA	Pref Elite	70+	1	3	None in 5 years
Prudential	Pref Best	All	2	3	None in 5 years
Transamerica (IUL)	Pref Elite	All	1 0	3 12 mos	None in 5 years
Transamerica (UL)	Select	All	1 0	3 12 mos	None in 5 years
Transamerica (Term Only)	Pref Plus	All	1 0	3 12 mos	None in 5 years

NOT FOR CONSUMER USE

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2nd Best Risk Classification

CARRIER	RISK CLASS	AGES	VIOLATIONS	IN YEARS	DUI/DWI or RECKLESS
Genworth	Preferred	All	Not considered		None in 5 years
Lincoln Financial	Preferred	All	3	3	None in 5 years
American General	Preferred	All			None in 6 years
Minnesota Life	Preferred	All	2	3	None in 5 years
Protective	Preferred	All	2	3	None in 5 years
SBLI	Preferred	All	2	3	None in 5 years; nor > 1 DUI ever
American National	Preferred	All	2	3	None in 5 years
Accordia (Permanent)	Preferred	0-70	2	3	None in 5 years
Accordia (Term)	Preferred	All	2	3	None in 5 years
AXA	Preferred	0-69	2	3	None in 5 years
Legal & General America	Preferred	All	2	3	None in 5 years
Liberty	Preferred	All	2	3	None in 5 years
MetLife	Preferred	All	3	3	None in 5 years
Nationwide	Preferred	All	2	3	None in 5 years
Principal	Preferred	All	2	3	None in 5 years
Prudential	Preferred	All	3	3	None in 5 years
Mutual of Omaha	Preferred	All	2	3	None in 5 years
Symetra	Preferred	All	2	3	None in 10 years
AXA	Preferred	70+	2	3	None in 5 years
Accordia (Permanent)	Preferred	71+	1	3	None in 5 years
Transamerica (IUL)	Pref Plus	All	1	3	None in 5 years
Transamerica (Term, UL)	Preferred	All	1	3	None in 5 years

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3rd Best Risk Classification

CARRIER	RISK CLASS	AGES	VIOLATIONS	IN YEARS	DUI/DWI or RECKLESS
Genworth	Select	All	Not considered		None in 3 years
American National	Std Plus	All	Not considered		None in 5 years
Principal	Super Std	All	Not considered		None in 5 years
Symetra	Std Plus	All	3	5	None in 5 years
American General	Std Plus	All			None in 5 years
Legal & General America	Std Plus	All	3	3	None in 3 years
AXA	Std Plus	0-69	3	3	None in 3 years
Mutual of Omaha	Std Plus	All	3	3	None in 5 years
AXA	Std Plus	70+	3	3	None in 3 years
Accordia (Term Only)	Std Plus	All	2	3	None in 5 years
SBLI	Select	All	3	3	None in 5 years
Transamerica (IUL)	Preferred	All	1	3	None in 5 years
Transamerica (Term)	Std Plus	All	1	3	None in 5 years
Minnesota Life	Non-Tobacco Plus	All	2	2	None in 3 years
Prudential	NS Plus	Insurability and ratings depend on the actual driving record.			
Accordia (Permanent)	Standard	Standard guidelines not published.			
Liberty	Standard	Standard guidelines not published.			
Lincoln Financial	Standard	Standard guidelines not published.			
MetLife	Standard	Standard guidelines not published.			
Nationwide	Standard	Standard guidelines not published.			
Protective	Standard	Standard guidelines not published.			
Transamerica (UL)	Standard	Standard guidelines not published.			

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4th Best Risk Classification

CARRIER	RISK CLASS	AGES	VIOLATIONS	IN YEARS	DUI/DWI or RECKLESS
Genworth	Standard	All	Not considered		None in 2 years
American General	Standard	All			None in 3 years
Legal & General America	Standard	All	4	3	None in 2 years
SBLI	Standard	All	3	3	None in 2 years
Prudential	NS	NS	NS	NS	NS
American National	Standard	Standard guidelines not published.			
Accordia (Term Only)	Standard	Standard guidelines not published.			
AXA	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.			
Transamerica (IUL, Term)	Standard	Standard guidelines not published.			

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