

Cholesterol/Blood Pressure Guidelines

Carrier	Guidelines		
<div><div>AIG</div><div>As of 5/2022</div></div> <div><div>1 Where applicable by plan and state approval. If "Standard-Plus Non-Tobacco" is not available for the plan, the client must meet PNT guidelines to qualify for better than Standard rates.</div></div>			
	Preferred Plus	Age <45 – HDL Ratio 4.5 or less Age 45-69 – HDL Ratio 5.0 or less Age >70 – Chol. >130 & HDL Ratio 5.0 or less	Age < 59 – BP ≤ 135/85 Age 60-69 – BP ≤ 140/85 Age > 70 – BP < 150/90
	Preferred NT	Age <45 – HDL Ratio 5.5 or less Age 45-69 – HDL Ratio 6.0 or less Age >70 – Chol. >130 & HDL Ratio 6.0 or less	Age < 45 - BP ≤ 140/85 Age 45-69 - BP ≤ 140/90 Age > 70 - BP < 155/90
	Standard Plus NT ¹ (Term Only)	Age <45 – HDL Ratio 6.5 or less Age 45-69 – HDL Ratio 7.0 or less Age >70 – Chol. >130 & HDL Ratio 7.0 or less	Age < 45 - BP ≤ 145/90 Age 45-69 - BP ≤ 150/90 Age > 70 - BP < 160/90
	Preferred T	Age <45 – HDL Ratio 5.5 or less Age 45-69 – HDL Ratio 6.0 or less Age ≥70 – Chol. >130 & HDL Ratio 6.0 or less	Age ≤ 59 - BP ≤ 145/90 Age 60-69 - BP ≤ 150/90 Age ≥ 70 - BP ≤ 155/90
<div><div>American National</div><div>As of 5/2022</div></div>			
	Preferred Plus	Ages 0-60: Chol. 300 / Ratio 4.5 Ages 61+: Chol. 300 / Ratio 5.0	Age 0-60: 135/80 (No RX) Age 61+: 140/85 (No RX)
	Preferred	All ages: Chol. 300 / Ratio 5.5	Age 0-60: 140/90 (RX/UN) Age 61+: 150/90 (RX/UN)
	Standard Plus	All ages: Chol. 300 / Ratio 6.0	Age 0-60: 150/90 (RX/UN) Age 61+: 155/95 (RX/UN)
	If taking medication for blood pressure control, Preferred Plus is not available (all ages). We can consider Preferred Plus for treatment for lipid control. Untreated Cholesterol: Age 0-60: Not applicable for Preferred Plus, Preferred or Standard Plus. Age 61+: Untreated cholesterol of <130 will not be eligible for Preferred Plus, Preferred or Standard Plus.		

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or IP Brokerage’s Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying IP Brokerage or other distribution.

Cholesterol/Blood Pressure Guidelines

Carrier	Guidelines		
Bestow As of 5/2022	Not applicable.		
Global Atlantic As of 5/2022			
	Premier NT	Up to age 70: Chol. 260 / Ratio 5.0 Age 71+: Chol. 280 / Ratio 5.5 <i>(With our Without Treatment)</i>	Up to age 70: 140/85 Age 71+: 145/90 <i>(With our Without Treatment)</i>
	Preferred NT	Up to age 70: Chol. 270 / Ratio <=6.0 Chol. 300 / Ratio <=5.0 Age 71+: Chol. 300 / Ratio <=6.5 <i>(With or Without Treatment)</i>	Up to age 70: 145/90 Age 71+: 155/90 <i>(With our Without Treatment)</i>
	Preferred T	Up to age 70: Chol. 270 / Ratio <=6.0 Age 71+: Chol. 300 / Ratio <=6.5 <i>(With or Without Treatment)</i>	Up to age 70: 145/90 Age 71+: 155/90 <i>(With our Without Treatment)</i>
John Hancock As of 5/2022	John Hancock uses “total view” approach to underwriting. Click here to get an estimate of a client's potential underwriting outcome.		
Legal & General America As of 5/2022			
	Preferred Plus (NT)	Chol. 120-300 / Ratio May not exceed 4.5 <i>(With or Without Treatment)</i>	Currently well controlled with or without treatment, with the average readings in the past 2 years not greater than 135/85.
	Preferred (NT/T)	Chol. 120-300 / Ratio May not exceed 5.5 <i>(With or Without Treatment)</i>	Currently well controlled with or without treatment, with the average readings in the past 2 years not greater than 140/90.
	Standard Plus (NT)	Chol. 120-300 / Ratio May not exceed 6.5 <i>(With or Without Treatment)</i>	Currently well controlled with or without treatment, with the average readings in the past 2 years not greater than 145/90.
	Standard (NT/T)	Chol. 120-300 / Ratio May not exceed 8.0 <i>(With or Without Treatment)</i>	Currently well controlled with or without treatment, with the average readings in the past 2 years not greater than 156/94.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or IP Brokerage's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying IP Brokerage or other distribution.

Cholesterol/Blood Pressure Guidelines

Carrier	Guidelines		
Lincoln Financial <small>As of 5/2022</small>			
	Preferred Plus NT	Chol. Min. (Untreated): 100 / Max. 300 Ratio: Up to age 69 ≤ 5.0 / Age 70+: ≤ 5.5 (Treated or Untreated)	Up to age 69: - No history of hypertension with a 12-month average of 135/85 or lower. - Treated hypertension with a 12-month average of 130/80 or lower. Age 70+: - Treated/Untreated hypertension with a 12-month average of 140/90 or lower.
	Preferred NT	Chol. Min. (Untreated): 100 / Max. 300 Ratio: Up to age 69 ≤ 6.0 / Age 70+: ≤ 7.0 (Treated or Untreated)	Up to age 69: - Treated/Untreated hypertension with a 12-month average of 140/90 or lower. Age 70+: - Treated/Untreated hypertension with a 12-month average of 155/90 or lower.
Nationwide <small>As of 5/2022</small>			
	Nontobacco Preferred Plus	Treated cholesterol acceptable Age 18 to 70: ≤230 and ≤5.0; ≤240 and ≤4.5; ≤250 and ≤4.0 Age 71+: ≤270 and ≤4.5; Must be ≤160 unless treated	Age ≤ 55: 140/80 Age 56 to 70: 140/90 Age 71+: 140/90 No blood pressure treatment
	Preferred	Treated cholesterol acceptable Age ≤60: ≤250 and ≤5.5 Age 61 to 70: ≤280 and ≤6.0 Age 70+: ≤280 and ≤6.5; Must be ≤160 unless treated	Age ≤ 55: 145/90 Age 56 to 70: 150/90 Age 71+: 150/90 Treated blood pressure is acceptable if well controlled for at least one year
	Non-Tobacco Standard Plus	Treated cholesterol acceptable Age ≤60: ≤300 and ≤6.5 Age 61 to 70: ≤300 and ≤7.0 Age 71+: ≤330 and ≤7.5; Must be ≤160 unless treated	Age ≤ 55: 145/90 Age 56 to 70: 150/90 Age 71+: 150/90 Treated blood pressure is acceptable if well controlled for at least one year
Nationwide uses the Ascent (Hannover) manual			

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or IP Brokerage's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying IP Brokerage or other distribution.

Cholesterol/Blood Pressure Guidelines

Carrier	Guidelines		
North American <small>As of 5/2022</small>			
	Super Preferred	Chol. 300 or less / Ratio up to 5.0 Min. Chol. Must be 125 or above. <i>(Disregard the minimum if on cholesterol medication).</i>	135/85 (Treatment allowed)
	Preferred	Chol. 300 or less / Ratio up to 6.0 Min. Chol. must be 125 or above. <i>(Disregard the minimum if on cholesterol medication).</i>	140/90 (Treatment allowed)
	Preferred T	Chol. 300 or less / Ratio up to 6.0 Min. Chol. must be 125 or above. <i>(Disregard the minimum if on cholesterol medication).</i>	140/90 (Treatment allowed)
OneAmerica <small>As of 5/2022</small>	No preferred classes. Will offer on individuals who have history of elevated cholesterol and blood pressure based on individual consideration. Will base offer on when diagnosed/history when diagnosed; treatment; follow-up to include current labs and recent blood pressure readings.		
Pacific Life <small>As of 5/2022</small>			
	Preferred Best	Cholesterol: 150 – 300 / HDL Ratio: Male – 4.5 / Female – 4.0	Up to age 50: 135/85 Age 51-64: 140/85 Age 65+: 145/90
	Preferred	Cholesterol: 150 – 300 / HDL Ratio: Male – 5.5 / Female – 5.0	Up to age 50: 140/90 Age 51-64: 145/90 Age 65+: 150/90
	Select	Cholesterol: 150 – 300 / HDL Ratio: Male – 6.5 / Female – 6.0	Up to age 50: 145/90 Age 51-64: 150/90 Age 65+: 155/90
	Standard	Cholesterol: 150 – 300 / HDL Ratio: Male – 7.5 / Female – 7.0	Up to age 50: 150/90 Age 51-64: 155/90 Age 65+: 160/90

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or IP Brokerage's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying IP Brokerage or other distribution.

Cholesterol/Blood Pressure Guidelines

Carrier	Guidelines		
<div>Protective Life</div> <div>As of 5/2022</div>			
	Select Preferred	For ages thru 70: Total cholesterol not greater than 275. HDL Ratio: 4.5 or less. For ages over 70: Total cholesterol not lower than 130 untreated & may not exceed 275 with or without treatment. Ratio may not exceed 4.5. <i>(With or Without Treatment)</i>	Thru age 60: 135/85 Age 61-70: 140/85 Age 70+: Average from exam & readings within the last year may not exceed 150/90. Treated BP must be controlled & stable on treatment based on exam readings and Rx records or the APS for 1 year with favorable readings throughout the year.
	Preferred	For ages thru 70: Total cholesterol not greater than 275. HDL Ratio: 5.5 or less. For ages over 70: Total cholesterol not lower than 130 untreated & may not exceed 275 with or without treatment. Ratio may not exceed 5.5. <i>(With or Without Treatment)</i>	Thru age 60: 140/90 Age 61-70: 150/90 70+: Average from exam & readings within the last year may not exceed 160/95. Treated BP must be controlled & stable on treatment based on exam readings and Rx records or the APS for 1 year with favorable readings throughout the year.
<div>Prudential</div> <div>As of 5/2022</div>	Please refer to Prudential's underwriting guide found on www.pruxpress.com .		
<div>SBLI</div> <div>As of 5/2022</div>			
	Preferred Plus NT	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Male: Maximum 5.0 / Female: Maximum 4.5 (Treated/Untreated)	Up to age 60: 135/85 Age 61+: 140/85 (Treated/Untreated)
	Preferred NT	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Male: Maximum 5.5 / Female: Maximum 5.0 (Treated/Untreated)	Up to age 60: 135/85 Age 61+: 140/90 (Treated/Untreated)
	Select NT	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Male: Maximum 6.5 / Female: Maximum 6.0 (Treated/Untreated)	Up to age 60: 140/90 Age 61+: 145/90 (Treated/Untreated)
	Standard NT	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Maximum 7.0	Insurability & ratings depend on actual BP and other medical conditions.
	Preferred T	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Maximum 5.5	Up to age 49: 135/85 50+: 140/90
	Standard T	Chol. 120 Minimum / 300 Maximum (Treated/Untreated) Ratio: Maximum 7.5	Insurability & ratings depend on actual BP and other medical conditions.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or IP Brokerage's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying IP Brokerage or other distribution.

Cholesterol/Blood Pressure Guidelines

Carrier	Guidelines												
<div>Securian Financial</div> <div>As of 5/2022</div>	<p>Preferred Select: Cholesterol less than or equal to 250 and Ratio 4.5.</p> <p>Preferred:</p> <p>1) Up to age 50: Cholesterol less than 270 and Ratio less than 6.0.</p> <p>2) Ages 50 and older: Cholesterol up to 300 and Ratio up to 6.0 or Cholesterol less than 300 and Ratio less than 5.0.</p> <p>Non-Tobacco Plus: Cholesterol up to 300 and Ratio up to 7.0.</p>												
<div>Symetra</div> <div>As of 5/2022</div>	<table><tr><th></th><th></th><th></th></tr><tr><td>Super Preferred NT</td><td>Total Chol. <300 Ratio: 4.5 or less</td><td>Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)</td></tr><tr><td>Preferred NT</td><td>Total Chol. <300 Ratio: 5.5 or less</td><td>Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)</td></tr><tr><td>Std Plus NT/Preferred T</td><td>Total Chol. <300 Ratio: 6.5 or less</td><td>All ages: 140/90 (Maximum)</td></tr></table>				Super Preferred NT	Total Chol. <300 Ratio: 4.5 or less	Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)	Preferred NT	Total Chol. <300 Ratio: 5.5 or less	Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)	Std Plus NT/Preferred T	Total Chol. <300 Ratio: 6.5 or less	All ages: 140/90 (Maximum)
Super Preferred NT	Total Chol. <300 Ratio: 4.5 or less	Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)											
Preferred NT	Total Chol. <300 Ratio: 5.5 or less	Ages 20-50: 135/85 (Maximum) Age 51+: 140/90 (Maximum)											
Std Plus NT/Preferred T	Total Chol. <300 Ratio: 6.5 or less	All ages: 140/90 (Maximum)											
<div>Transamerica</div> <div>As of 5/2022</div>	<table><tr><th></th><th></th><th></th></tr><tr><td>Preferred Elite - Financial Foundations IUL (FFIUL) Preferred Plus – Trendsetter Super & Trendsetter LB (Band 3 & 4)</td><td>Chol. 230 Ratio: age ≤ 70 - 5.0 Ratio age 71+ - 5.5 (Treated/Untreated)</td><td>Age ≤ 70: 135/85 Age 71+: 145/85 Through Age 49: Untreated Age 50-80: Treated if readings fit criteria above. Age 81+: Untreated</td></tr><tr><td>Preferred Plus – Financial Foundations IUL (FFIUL) Preferred NT – Trendsetter Super & Trendsetter LB (Band 2)</td><td>Chol. 260 Ratio: age ≤ 70 - 5.5 Ratio age 71+ - 6.0 (Treated/Untreated)</td><td>Age ≤ 70: 145/85 Age 71+: 150/90 (Treated/Untreated)</td></tr><tr><td>Preferred - Financial Foundations IUL (FFIUL) Standard Plus – Trendsetter Super & Trendsetter LB</td><td>Chol. 300 Ratio: age ≤ 70 – 6.2 Ratio age 71+ - 6.7 (Treated/Untreated)</td><td>Age ≤ 70: 148/88 Age 71+: 152/88 (Treated/Untreated)</td></tr></table>				Preferred Elite - Financial Foundations IUL (FFIUL) Preferred Plus – Trendsetter Super & Trendsetter LB (Band 3 & 4)	Chol. 230 Ratio: age ≤ 70 - 5.0 Ratio age 71+ - 5.5 (Treated/Untreated)	Age ≤ 70: 135/85 Age 71+: 145/85 Through Age 49: Untreated Age 50-80: Treated if readings fit criteria above. Age 81+: Untreated	Preferred Plus – Financial Foundations IUL (FFIUL) Preferred NT – Trendsetter Super & Trendsetter LB (Band 2)	Chol. 260 Ratio: age ≤ 70 - 5.5 Ratio age 71+ - 6.0 (Treated/Untreated)	Age ≤ 70: 145/85 Age 71+: 150/90 (Treated/Untreated)	Preferred - Financial Foundations IUL (FFIUL) Standard Plus – Trendsetter Super & Trendsetter LB	Chol. 300 Ratio: age ≤ 70 – 6.2 Ratio age 71+ - 6.7 (Treated/Untreated)	Age ≤ 70: 148/88 Age 71+: 152/88 (Treated/Untreated)
Preferred Elite - Financial Foundations IUL (FFIUL) Preferred Plus – Trendsetter Super & Trendsetter LB (Band 3 & 4)	Chol. 230 Ratio: age ≤ 70 - 5.0 Ratio age 71+ - 5.5 (Treated/Untreated)	Age ≤ 70: 135/85 Age 71+: 145/85 Through Age 49: Untreated Age 50-80: Treated if readings fit criteria above. Age 81+: Untreated											
Preferred Plus – Financial Foundations IUL (FFIUL) Preferred NT – Trendsetter Super & Trendsetter LB (Band 2)	Chol. 260 Ratio: age ≤ 70 - 5.5 Ratio age 71+ - 6.0 (Treated/Untreated)	Age ≤ 70: 145/85 Age 71+: 150/90 (Treated/Untreated)											
Preferred - Financial Foundations IUL (FFIUL) Standard Plus – Trendsetter Super & Trendsetter LB	Chol. 300 Ratio: age ≤ 70 – 6.2 Ratio age 71+ - 6.7 (Treated/Untreated)	Age ≤ 70: 148/88 Age 71+: 152/88 (Treated/Untreated)											
<div>United of Omaha</div> <div>As of 5/2022</div>	<table><tr><th></th><th></th><th></th></tr><tr><td>Preferred Plus</td><td>Chol. 300 (Maximum) Ratio: < 5.0 (Treatment allowed)</td><td>Treatment allowed with good control. Average BP less than or equal to 140/85</td></tr><tr><td>Preferred NT</td><td>Chol. 300 (Maximum) Ratio: < 6.0 (Treatment allowed)</td><td>Treatment allowed with good control. Average BP less than or equal to 140/90</td></tr><tr><td>Standard Plus</td><td>Chol. 300 (Maximum) Ratio: < 7.0 (Treatment allowed)</td><td>Treatment allowed with good control. Average BP less than or equal to 150/90</td></tr></table>				Preferred Plus	Chol. 300 (Maximum) Ratio: < 5.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 140/85	Preferred NT	Chol. 300 (Maximum) Ratio: < 6.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 140/90	Standard Plus	Chol. 300 (Maximum) Ratio: < 7.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 150/90
Preferred Plus	Chol. 300 (Maximum) Ratio: < 5.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 140/85											
Preferred NT	Chol. 300 (Maximum) Ratio: < 6.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 140/90											
Standard Plus	Chol. 300 (Maximum) Ratio: < 7.0 (Treatment allowed)	Treatment allowed with good control. Average BP less than or equal to 150/90											

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or IP Brokerage's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying IP Brokerage or other distribution.