

	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
AIG	Preferred Plus (Permanent)	215 if ratio \leq 5.0 290 if ratio \leq 4.5	0-60: 140/85, Treatment OK 61+: 150/85, Treatment OK
	Preferred Plus (Term)	215 if ratio \leq 5.0 290 if ratio \leq 4.5	0-60: 135/85, Treatment OK 61+: 140/85, Treatment OK
	Preferred (Permanent)	245 if ratio \leq 6.0 290 if ratio \leq 5.5	0-60: 145/88, Treatment OK 61+: 155/88, Treatment OK
	Preferred (Term)	245 if ratio \leq 6.0 290 if ratio \leq 5.5	0-60: 140/85, Treatment OK 61+: 150/85, Treatment OK
	Standard Plus (Permanent)	260 if ratio \leq 7.0 290 if ratio \leq 6.5	0-60: 150/92, Treatment OK 61+: 160/92, Treatment OK
	Standard Plus (Term)	260 if ratio \leq 7.0 290 if ratio \leq 6.5	0-60: 145/88, Treatment OK 61+: 155/88, Treatment OK
	Standard (Permanent)	260 if ratio \leq 7.0 290 if ratio \leq 6.5	0-60: 150/92, Treatment OK 61+: 160/92, Treatment OK
	Standard (Term)	260 if ratio \leq 7.0 290 if ratio \leq 6.5	0-60: 145/88, Treatment OK 61+: 155/88, Treatment OK

	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
Brighthouse Life Insurance	Elite Plus	(54 and Under) 220 ratio 4.5 or less	(40 and Under) 130/80 - no treatment in last 12 months
	Elite Plus	(55-69) 230 ratio 4.5 or less	(41-54) 135/85 - no treatment in last 12 months
	Elite Plus	(70 and over) 150-240 ratio 5.0 or less	(55-69) 140/85 (70+) 140/90
	Elite	(54 and Under) 240 ratio 5.0 or less	(40 and Under) 140/85 - no treatment in last 12 months
	Elite	(55-69) 260 ratio 5.5 or less OR 280 ratio 5.0 or less	(41-54) 140/85
	Elite	(70+) 150-280 ratio 5.5 or less OR 150-300 ratio 5.0 or less	(55-69) 140/90 (70+) 145/90
	Preferred	(54 and Under) 260 ratio 6.0 or less OR 280 ratio 5.5 or less	(40 and Under) 145/90
	Preferred	(55-69) 280 ratio 6.5 or less OR 300 6.0 or less	(41-54) 145/90
	Preferred	(70+) 150-300 ratio 7.0 or less OR 150-310 6.5 or less	(55-69) 150/90 (70+) 155/90



	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
Global Atlantic Financial	Premier (Term)	220 - Without Treatment Ratio: 5.0	Ages 18-60: 135/85 Ages 61+: 145/90 Without Treatment
	Premier (UL)	260 - (ages 0-70); 280 - (ages 70+) Treatment OK Ratio: (ages 0-70) 5.0 , (ages 70+) 5.5	Ages 0-70: 140/85 Ages 71+: 145/90 Treatment OK
	Preferred (Term)	240 - Treatment OK Ratio: 5.5	Ages 18-60: 140/90 Ages 61+: 150/90 Treatment OK
	Preferred (UL)	270 - (ages 0-70); 300 - (ages 70+) Treatment OK Ratio: (ages 0-70) 5.0 , (ages 70+) 5.5	Ages 0-70: 145/90 Ages 71+: 155/90 Treatment OK
	Standard Plus (Term)	270 - Treatment OK (300 if HDL is 5.0 or less) Ratio - 6.5	Ages 18-45: 140/90 Ages 46-60: 145/90 Ages 61+: 150/90, Treatment OK
	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
John Hancock	Super Preferred (18-70)	Up to 230 mg/dl (ages 18-50) Up to 250 mg/dl (ages 51-70)	Up to 135/85 (ages 18-50) Up to 140/90 (51-70)
	Super Preferred (71+)	Over 175 mg/dl, but under 280 mg/dl	Up to 140/90
	Preferred (18-70)	Up to 250 mg/dl (ages 18-50) Up to 270 mg/dl (ages 51-70)	Up to 140/85 (ages 18-50) Up to 145/90 (51-70)
	Preferred (71+)	Over 159 mg/dl, but under 300 mg/dl	Up to 145/90
	Standard Plus (18-70)	Up to 5.5 (ages 18-50) Up to 6.0 (ages 51-70)	Up to 145/90 (ages 18-50) Up to 150/90 (51-70)
Standard Plus (70+)	HDL must exceed 35 mg/dl	Up to 150/90	



	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
Legal & General America	Preferred Plus	120-300 ratio 4.5 or less With or without treatment	Currently well controlled w/ or w/o treatment Avg. readings in past 2 years not to exceed 136/86
	Preferred	120-300 ratio 5.5 or less With or without treatment	Currently well controlled w/ or w/o treatment Avg. readings in past 2 years not to exceed 146/90
	Standard Plus	120-300 ratio 6.5 or less With or without treatment	Currently well controlled w/ or w/o treatment Avg. readings in past 2 years not to exceed 152/92
	Standard	120-300 ratio 8.0 or less With or without treatment	Currently well controlled w/ or w/o treatment Avg. readings in past 2 years not to exceed 156/94
	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
Lincoln Financial	Preferred Plus (0-69)	Untreated Min: 125 Max: 300 Ratio: 5.0 or less Treatment OK	Treatment OK , 12 month avg. 130/80 or less
	Preferred Plus (70+)	Untreated Min: 125 Max: 300 Ratio: 5.5 or less Treatment OK	Treatment OK , 12 month avg. 140/90 or less
	Preferred (0-69)	Untreated Min: 125 Max: 300 Ratio: 6.0 or less Treatment OK	Treatment OK , 12 month avg. 140/90 or less
	Preferred (70+)	Untreated Min: 125 Max: 300 Ratio: 7.0 or less Treatment OK	Treatment OK , 12 month avg. 155/90 or less
	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
Minnesota Life	Preferred Select	240 ratio 5.0 or less	Better than or equal to 135/85 Treatment ok
	Preferred	260 ratio 6.0 or less	Better than or equal to 145/90 Treatment ok
	Non-Tobacco Plus	280 ratio 7.0 or less	Better than or equal to 145/95 Treatment ok



	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
North American	Super Preferred	300 or less, Max ratio 5.0, Treatment OK	135/85, with or without treatment
	Preferred	300 or less, Max ratio 6.0, Treatment OK	140/90, with or without treatment
	Preferred Tobacco	300 or less, Max ratio 6.0, Treatment OK	140/90, with or without treatment
	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
Protective	Select Preferred (0-70)	275 with ratio 4.5 Treatment OK	Ages 0-60: 135/85 Ages 61-70: 140/85 Treatment OK with favorable readings for past 12 months
	Select Preferred (71+)	130-275 with ratio 4.5 Treatment OK	Avg. reading in last year (including exam) ≤ 150/90 Treatment OK with favorable readings for past 12 months
	Preferred (0-70)	275 with ratio 5.5 Treatment OK	Ages 0-60: 140/90 Ages 61-70: 150/90 Treatment OK with favorable readings for past 12 months
	Preferred (71+)	130-275 with ratio 5.5 Treatment OK	Avg. reading in last year (including exam) ≤ 160/95 Treatment OK with favorable readings for past 12 months
	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
Prudential	Preferred Best	Cholesterol < 300, Ratio 5.0 or less With or without medication	Up to 130/80 (18-49) or 135/85 (50+) No treatment
	Preferred	Cholesterol < 300, Ratio 6.0 or less With or without medication	Up to 135/85 (18-49) or 140/90 (50+) With or without medication
	Nonsmoker Plus	Cholesterol < 300, Ratio 7.0 or less With or without medication	Up to 140/90 (18-49) or 145/90 (50+) With or without medication



	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
SBLI	Preferred Plus	120-300 Ratio: Males 5.0 , Females 4.5 Treatment OK	135/85 (ages 0-60) or 140/85 (ages 61+), Treatment OK
	Preferred	120-300 Ratio: Males 5.5 , Females 5.0 Treatment OK	135/85 (ages 0-60) or 145/90 (ages 61+), Treatment OK
	Select	120-300 Ratio: Males 6.5 , Females 6.0 Treatment OK	140/90 (ages 0-60) or 145/90 (ages 61+), Treatment OK
	Standard	120-300 Ratio: 7.0 Treatment OK	Currently controlled by meds - insurability & ratings depend on actual B/P & other medical conditions
	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
Symetra	Super Preferred	Ratio 4.5 or less TC < 300	Ages 20-50: 135/85 Ages 51+: 140/90
	Preferred	Ratio 5.5 or less TC < 300	Ages 20-50: 135/85 Ages 51+: 140/90
	Standard Plus / Pref Nicotine	Ratio 6.5 or less TC < 300	All ages: 140/90



	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
Transamerica	Preferred Elite (IUL), Preferred Plus (Term and UL)	230 - Treatment OK Ratio: (ages 0-70) 5.0, (ages 70+) 5.5	Ages 0-70: 135/85 Ages 71+: 145/85 Ages 0-49 and 81+: No Treatment, Ages 50-80: Treatment OK
	Preferred Plus (IUL) & Preferred (Term and UL)	260 - Treatment OK Ratio: (ages 0-70) 5.5, (ages 70+) 6.0	Ages 0-70: 145/85 Ages 71+: 150/90 Treatment OK at all ages
	Standard Plus (Term)	300 - Treatment OK Ratio: (ages 0-70) 6.2, (ages 70+) 6.7	Ages 0-70: 148/88 Ages 71+: 152/88 Treatment OK at all ages
	Rate Class	Cholesterol/HDL Ratio	Blood Pressure
United of Omaha	Preferred Plus	Max 300; Ratio Ages 18-55: < 5.0, Ages 56+: < 5.0 Treatment OK	Ages 18-55: 140/85, Ages 56+: 140/85 Treatment allowed with good control
	Preferred	Max 300; Ages 18-55: < 6.0, Ages 56+: < 6.0 Treatment OK	Ages 18-55: 145/90, Ages 56+: 150/90 Treatment allowed with good control
	Standard Plus	Max 300; Ages 18-55: < 7.0, Ages 56+: < 7.5 Treatment OK	Ages 18-55: 150/90, Ages 56+: 156/92 Treatment allowed with good control

