

Carrier	Guidelines
	<p><b>Term Products: Premier, Preferred &amp; Standard Plus NS:</b></p> <ul style="list-style-type: none"> <li>No more than 2 moving violations in past 3 yrs; no DUIs or reckless driving in past 5 yrs.</li> </ul>
Accordia Life	<p><b>Permanent Products:</b></p> <ul style="list-style-type: none"> <li><b>Premier:</b> No more than 1 moving violation in past 3 yrs; no DUIs or reckless driving in past 5 yrs.</li> <li><b>Preferred up to age 70:</b> No more than 2 moving violations in past 3 yrs; no DUIs or reckless driving in past 5 yrs.</li> <li><b>Preferred age 71+:</b> No more than 1 moving violation in past 3 yrs; no DUI/Reckless driving in past 5 yrs.</li> </ul>
AIG	<p><b>Preferred Plus:</b> 1 violation 3 yrs. No DUI, reckless, revocation, suspension 5 yrs.  <b>Preferred &amp; Standard Plus:</b> 2 violations 3 yrs. No DUI, reckless, revocation, suspension 5 yrs.  <b>Standard:</b> 3 violations 3 yrs. No DUI, reckless, revocation, suspension 2 yrs; a rating may apply due to overall driving history.</p>
John Hancock	<p><b>Super Preferred:</b> No driving while intoxicated or reckless driving conviction within the last 10 yrs and no more than one conviction ever.  <b>Preferred:</b> No driving while intoxicated or reckless driving conviction within the last 5 yrs and no more than one conviction ever.  <b>Standard:</b> No more than 1 driving while intoxicated or reckless driving conviction within the past 5 yrs.</p>
Legal & General America	<p><b>Preferred Plus &amp; Pref:</b> No more than 2 moving violations last 3 yrs. No DWI, reckless driving, license revocation or suspension in last 5 yrs.  <b>Standard Plus:</b> No more than 3 moving violations in last 3 yrs. No DWI, reckless driving, license revocation or suspension in last 3 yrs.  <b>Standard:</b> No more than 4 moving violations in last 3 yrs. No DWI, DUI, reckless driving, license revocation or suspension in last 2 yrs.</p>
Lincoln Financial	<p><b>Preferred Plus &amp; Preferred:</b> No more than 3 non-ratable moving violations in the past 3 yrs. No DUI or license suspension in the past 5 yrs.</p>
MetLife	<p><b>Elite Plus:</b> Maximum of 1 moving violations within past 3 yrs. No DWI convictions within past 5 yrs.  <b>Preferred Plus/Elite:</b> Maximum of 2 moving violations within past 3 yrs. No DWI convictions within past 5 yrs.  <b>Preferred/Standard Plus:</b> Maximum of 2 moving violations within past 3 yrs. No DWI convictions within past 5 yrs.</p>
Minnesota Life	<p><b>Preferred Select:</b> No DWI, DUI or reckless driving in the past 10 yrs. No more than 2 moving violations in the past 5 yrs.  <b>Preferred:</b> No DWI, DUI or reckless driving in the past 5 yrs. No more than 2 moving violations in the past 3 yrs.  <b>Non-Tobacco Plus:</b> No DWI, DUI or reckless driving in the past 3 yrs. No more than 2 moving violations in the past 2 yrs.</p>

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North American	<p><b>Super Preferred:</b> Not more than 1 violation in the past 3 yrs, or a DWI, reckless driving or non-administrative license suspension in past 5 yrs.</p> <p><b>Preferred:</b> Not more than 2 violations in the past 3 yrs, or a DWI, reckless driving or non-administrative license suspension in past 5 yrs.</p>
Protective	<p><b>Select Preferred:</b> No more than 1 moving violation in the last 3 yrs. No DUI or reckless driving in the last 5 yrs.</p> <p><b>Preferred:</b> No more than 2 moving violations in the last 3 yrs. NO DUI or reckless driving in the last 5 yrs.</p>
Prudential	<p><b>Preferred Best:</b> No DWI or reckless driving in the past 5 yrs. No license suspension or more than 1 moving violation or accident in last 3 yrs.</p> <p><b>Preferred:</b> No DWI or reckless driving in the past 5 yrs. No license suspension or more than 2 moving violations or accidents in the last 3 yrs.</p> <p><b>Non-Smoker Plus:</b> Actual driving history will be evaluated to determine qualification for this class.</p> <p><b>Smoker &amp; Non-Smoker:</b> May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.</p>
SBLI	<p><b>Preferred Plus:</b> No more than 1 DUI, none last 7 yrs; no reckless driving in last 7 yrs and no more than 1 moving violation in last 3 yrs; no license suspension within last 3 yrs.</p> <p><b>Preferred:</b> No more than 1 DUI, none last 5 yrs; no reckless driving in last 5 yrs and no more than 2 moving violations in last 3 yrs; no license suspension within last 3 yrs.</p> <p><b>Select:</b> No DUI in last 5 yrs and no more than 2 moving violations in last 3 yrs.</p> <p><b>Standard:</b> No DUI in last 2 yrs and no more than 3 moving violations in last 3 yrs.</p>
Symetra	<p><b>Super Preferred/Preferred:</b> No more than 2 moving violations in 3 yrs. No DWI in 10 yrs</p> <p><b>Standard Plus Non-Nicotine/Preferred Nicotine:</b> No more than 3 moving violations. DWI in 5 yrs</p>
Transamerica	<p><b>Preferred Plus (Term), Select (UL) &amp; Preferred Elite (IUL):</b> No DUI/Reckless driving in the past 5 yrs. No more than 1 major violation in the last 3 yrs and NONE in the last 12 months. No more than 3 minor moving violations within the last 3 yrs.</p> <p><b>Preferred Choice (Trendsetter Express &amp; LB):</b> No DUI/Reckless driving in the past 5 yrs. No more than 1 major violation in the last 3 yrs. No more than 3 minor moving violations within the last 3 yrs.</p> <p><b>Preferred Plus (IUL), Preferred Non Smoker (UL), Preferred (IUL) &amp; Standard Plus (Term):</b> No DUI/Reckless driving in the past 5 yrs. No more than 1 major violation in the last 3 yrs. No more than 3 minor moving violations within the last 3 yrs.</p>
United of Omaha	<p><b>Preferred Plus:</b> No convictions for DWI or reckless driving within last five yrs and no more than two moving violations within last three yrs.</p> <p><b>Preferred:</b> No convictions for DWI or reckless driving within last five yrs and no more than two moving violations within last three yrs.</p> <p><b>Standard Plus:</b> No convictions for DWI or reckless driving within last five yrs and no more than three moving violations within last three yrs .</p>

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