

2004 Term Underwriting Class Requirments

| | Prof. Plus | Prof. NT | Std. Plus | Std. NT | Prof. T | Std. T |
|--|---|---|---|---|---|---|
| No Tobacco (years) | 5 | 3 | 2 | 1 | -- | -- |
| Aviation or Hazardous Avocation | No | No | With Flat Extra | With Flat Extra | No | With Flat Extra |
| Cholesterol | If HDL <=4.5, 205 If HDL <=4.0, 240 | If HDL <=5.5, 235 If HDL <=5.0, 260 | If HDL <= 6.5, 250 If HDL <=6.0, 280 | If HDL <= 7.5, 280 | If HDL <=5.5, 235 If HDL <=5.0, 260 | If HDL <= 7.5, 280 |
| Blood Pressure | 0-60: 140/85 61+: 150/85 No blood pressure treatment | 0-60: 145/88 61+: 155/88 or Prof.Plus BP with treatment | 0-60: 150/92 61+: 160/92 or Prof.Plus BP with treatment | 0-60: 160/95 61+: 170/100 or Prof.NT BP with treatment | 0-60: 145/88 61+: 155/88 or Prof.Plus BP with treatment | 0-60: 160/95 61+: 170/100 or Prof.NT BP with treatment |
| Build | See Current Select Height/Weight Chart | | | | | |
| MVR | 1 Vios/ 3 Yrs No DUI. Reckless, Revocation, Suspension 5 Yrs | 2 Vios/ 3 Yrs No DUI. Reckless, Revocation, Suspension 5 Yrs | 2 Vios/ 3 Yrs No DUI. Reckless, Revocation, Suspension 5 Yrs | 3 Vios/ 3 Yrs No DUI. Reckless, Revocation, Suspension 3 Yrs | 2 Vios/ 3 Yrs No DUI. Reckless, Revocation, Suspension 5 Yrs | 3 Vios/ 3 Yrs No DUI. Reckless, Revocation, Suspension 3 Yrs |
| Family History | No Cardio Disease Prior to age 60 (parents only) | No Cardio Death Prior to age 60 (parents only) | No Cardio Death Prior to age 60 (parents only) | -- | No Cardio Death Prior to age 60 (parents only) | -- |
| Personal History | No Cancer or ratable impairment | No Cancer or ratable impairment | No Cancer or ratable impairment | — | No Cancer or ratable impairment | — |

2004 AG SELECT HEIGHT/WEIGHT CHART - TERM

| MALE | | | | | | | | | | FEMALE | | | | | | | |
|--------|----------------|------------|--------------------|------------|-------------|------------|--------------|--------------|--------|-------------|----------------|--------------------|-------------|------------|-------------|--------------|--------------|
| Height | Pref. Plus | | Pref. NT & Pref. T | | Std. Plus | | Std NT | Std T | Height | Pref. Plus | | Pref. NT & Pref. T | | Std. Plus | | Std NT | Std T |
| | Low | High | Low | High | Low | High | Greater Than | Greater Than | | Low | High | Low | High | Low | High | Greater Than | Greater Than |
| | <u>Ft. In.</u> | <u>Low</u> | <u>High</u> | <u>Low</u> | <u>High</u> | <u>Low</u> | <u>High</u> | <u>Than</u> | | <u>Than</u> | <u>Ft. In.</u> | <u>Low</u> | <u>High</u> | <u>Low</u> | <u>High</u> | <u>Low</u> | <u>High</u> |
| 4 8 | 94 | 126 | 94 | 137 | 94 | 145 | >145 | >137 | 4 8 | 93 | 123 | 93 | 134 | 93 | 141 | >141 | >134 |
| 4 9 | 97 | 131 | 97 | 142 | 97 | 150 | >150 | >142 | 4 9 | 96 | 127 | 96 | 139 | 96 | 146 | >146 | >139 |
| 4 10 | 100 | 136 | 100 | 147 | 100 | 155 | >155 | >147 | 4 10 | 99 | 132 | 99 | 144 | 99 | 151 | >151 | >144 |
| 4 11 | 105 | 141 | 105 | 153 | 105 | 161 | >161 | >153 | 4 11 | 102 | 137 | 102 | 149 | 102 | 157 | >157 | >149 |
| 5 0 | 109 | 146 | 109 | 158 | 109 | 166 | >166 | >158 | 5 0 | 105 | 142 | 105 | 154 | 105 | 162 | >162 | >154 |
| 5 1 | 113 | 150 | 113 | 163 | 113 | 172 | >172 | >163 | 5 1 | 107 | 147 | 107 | 159 | 107 | 167 | >167 | >159 |
| 5 2 | 117 | 155 | 117 | 168 | 117 | 177 | >177 | >168 | 5 2 | 110 | 151 | 110 | 163 | 110 | 173 | >173 | >163 |
| 5 3 | 122 | 160 | 122 | 173 | 122 | 183 | >183 | >173 | 5 3 | 112 | 156 | 112 | 168 | 112 | 178 | >178 | >168 |
| 5 4 | 125 | 164 | 125 | 178 | 125 | 188 | >188 | >178 | 5 4 | 115 | 161 | 115 | 173 | 115 | 183 | >183 | >173 |
| 5 5 | 129 | 169 | 129 | 183 | 129 | 194 | >194 | >183 | 5 5 | 117 | 165 | 117 | 178 | 117 | 189 | >189 | >178 |
| 5 6 | 133 | 174 | 133 | 188 | 133 | 200 | >200 | >188 | 5 6 | 120 | 170 | 120 | 183 | 120 | 195 | >195 | >183 |
| 5 7 | 137 | 179 | 137 | 193 | 137 | 206 | >206 | >193 | 5 7 | 122 | 175 | 122 | 188 | 122 | 200 | >200 | >188 |
| 5 8 | 140 | 184 | 140 | 199 | 140 | 211 | >211 | >199 | 5 8 | 126 | 180 | 126 | 194 | 126 | 206 | >206 | >194 |
| 5 9 | 145 | 189 | 145 | 204 | 145 | 217 | >217 | >204 | 5 9 | 129 | 185 | 129 | 199 | 129 | 211 | >211 | >199 |
| 5 10 | 148 | 195 | 148 | 210 | 148 | 223 | >223 | >210 | 5 10 | 133 | 190 | 133 | 205 | 133 | 217 | >217 | >205 |
| 5 11 | 152 | 200 | 152 | 215 | 152 | 229 | >229 | >215 | 5 11 | 136 | 195 | 136 | 210 | 136 | 222 | >222 | >210 |
| 6 0 | 156 | 205 | 156 | 221 | 156 | 235 | >235 | >221 | 6 0 | 139 | 200 | 139 | 216 | 139 | 228 | >228 | >216 |
| 6 1 | 161 | 211 | 161 | 227 | 161 | 241 | >241 | >227 | 6 1 | 143 | 206 | 143 | 222 | 143 | 234 | >234 | >222 |
| 6 2 | 165 | 217 | 165 | 234 | 165 | 248 | >248 | >234 | 6 2 | 146 | 211 | 146 | 229 | 146 | 240 | >240 | >229 |
| 6 3 | 169 | 222 | 169 | 240 | 169 | 255 | >255 | >240 | 6 3 | 150 | 217 | 150 | 235 | 150 | 246 | >246 | >235 |
| 6 4 | 173 | 228 | 173 | 246 | 173 | 261 | >261 | >246 | 6 4 | 154 | 223 | 154 | 242 | 154 | 253 | >253 | >242 |
| 6 5 | 178 | 234 | 178 | 253 | 178 | 268 | >268 | >253 | 6 5 | 158 | 229 | 158 | 248 | 158 | 259 | >259 | >248 |
| 6 6 | 183 | 240 | 183 | 260 | 183 | 275 | >275 | >260 | 6 6 | 162 | 235 | 162 | 255 | 162 | 265 | >265 | >255 |
| 6 7 | 188 | 245 | 188 | 266 | 188 | 282 | >282 | >266 | 6 7 | 165 | 241 | 165 | 261 | 165 | 272 | >272 | >261 |