

2004 UL & Whole Life Underwriting Class Requirments

	Prof. Plus	Prof. NT	Std. NT	Prof. T	Std. T
No Tobacco (years)	5	3	1	--	--
Aviation or Hazardous Avocation	No	No	With Flat Extra	No	With Flat Extra
Cholesterol	If HDL <=5.0, 205 If HDL <=4.5, 240	If HDL <=6.0, 235 If HDL <=5.5, 260	If HDL <= 8.0, 280	If HDL <=6.0, 235 If HDL <=5.5, 260	If HDL <= 8.0, 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: 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	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)	--
Personal History	No Cancer or ratable impairment	No Cancer or ratable impairment	—	No Cancer or ratable impairment	—

2004 AG SELECT HEIGHT/WEIGHT CHART (Non-Term) - UL, WL, VUL

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