

Male Amount / Ages	0 - 17	18 - 39	40 - 44	45 - 49	50 - 59	60 - 70	71 - 99
0 - 99,999	A	C	C	C	C	F ¹	F ¹
100,000 - 299,999	A	C	C	C	C	F ¹	F ¹
300,000 - 500,000	A	C	C	D	D	F ¹	F ¹
500,001 - 1,000,000	B	C	C	D	D	F ¹	F ¹
1,000,001 - 2,000,000	B	C	D	D	D	F ¹	F ¹
2,000,001 - 3,000,000	E	C	D	D	D	F ¹	F ¹
3,000,001 - 5,000,000	E	C	D	D	D	F ¹	F ¹
5,000,001 - 10,000,000	E	G	G	G	I ³	H ²	J ¹
10,000,001 - 50,000,000	E	G	I ³	I ³	I ³	H ²	J ¹

Female Amount / Ages	0 - 17	18 - 39	40 - 44	45 - 49	50 - 59	60 - 70	71 - 99
0 - 99,999	A	C	C	C	C	F ¹	F ¹
100,000 - 299,999	A	C	C	C	C	F ¹	F ¹
300,000 - 500,000	A	C	C	D	D	F ¹	F ¹
500,001 - 1,000,000	B	C	C	D	D	F ¹	F ¹
1,000,001 - 2,000,000	B	C	D	D	D	F ¹	F ¹
2,000,001 - 3,000,000	E	C	D	D	D	F ¹	F ¹
3,000,001 - 5,000,000	E	C	D	D	D	F ¹	F ¹
5,000,001 - 10,000,000	E	G	G	G	I ³	H ²	J ¹
10,000,001 - 50,000,000	E	G	I ³	I ³	I ³	H ²	J ¹

Requirements Combination Key	
A	Non-Medical,
B	Paramed, Urinalysis, Attending Physician Statement,
C	Paramed, Urinalysis, Blood Profile,
D	Paramed, Urinalysis, Blood Profile, EKG,
E	Paramed, Urinalysis, Attending Physician Statement, Dried Blood Spot,
F	Paramed, Urinalysis, Attending Physician Statement, Blood Profile, EKG,
G	Urinalysis, Blood Profile, EKG, Physician Exam,
H	Urinalysis, Attending Physician Statement, Blood Profile, Physician Exam, Treadmill EKG,
I	Urinalysis, Blood Profile, Physician Exam, Treadmill EKG,
J	Urinalysis, Attending Physician Statement, Blood Profile, EKG, Physician Exam,

Footnote Key	
1	For ages 65 and over, the APS must include evidence that the proposed insured visited his/her personal care physician in the 18 months immediately before the date of the application Part 1 or 2, whichever is later.
2	For persons with known coronary artery disease, treadmill stress test is NOT required. For these persons, requirements include a resting EKG, all other age and amount requirements and an APS that includes full cardiac records.
3	For persons with known coronary artery disease, treadmill stress test is NOT required. For these persons, requirements include a resting EKG, all other age and amount requirements and an APS that includes full cardiac records.

Male/ Female Build Chart

Height	PBNN	PNN	SLNN
5' 0"	145	154	164
5' 1"	149	159	169
5' 2"	153	164	174
5' 3"	158	169	179
5' 4"	162	175	185
5' 5"	166	180	190
5' 6"	170	186	196
5' 7"	176	192	202
5' 8"	182	197	207
5' 9"	188	203	213
5' 10"	193	209	220
5' 11"	199	215	226
6' 0"	205	221	232
6' 1"	211	227	239
6' 2"	216	234	245
6' 3"	222	240	252
6' 4"	227	246	259
6' 5"	233	253	266
6' 6"	238	260	273
6' 7"	243	266	280
6' 8"	249	273	287
6' 9"	254	280	294
6' 10"	260	287	301
6' 11"	265	294	309

PBNN Preferred Best No Nicotine Use

PNN Preferred No Nicotine Use

SLNN Select No Nicotine Use