

Multi-Class Product Criteria – Nicotine

**Level Term Products
Nicotine Classes/Sound Underwriting Judgment Will Prevail**

Criteria	Preferred Nicotine	Standard Nicotine
Nicotine	not exceeding one pack per day and no use of other nicotine products	tobacco use exceeding 1 pack per day
Blood Pressure	currently controlled by meds 135/85 up to age 49 140/90 age 50 and over	currently controlled by meds insurability and ratings depend on actual B/P and other medical conditions
Cholesterol	current tx (>1yr)/hx acceptable maximum 250	current treat/hx acceptable maximum 300
CHL/HDL Ratio	maximum 5.5	maximum 7.5
Blood Profile/HOS	all values within normal range	values within acceptable range for class
Family History	no death in parent or sibling prior to age 60 due to CVD or CA	more than 1 CVD death in parents prior to age 60 Indiv. Consider.
Driving Record	no more than 1 DUI, none last 5 years no reckless in last 5 years no more than 2 MV in last 3 yrs no license suspension within last 3 yrs	DUI within 12 mos-no offer DUI 1 to 5 yrs-flat extra no more than 3 MV in last 3 yrs
Alcohol/Substance Abuse	no history or treatment for alcohol/drugs last 10 yrs	no history or treatment for alcohol/drugs last 7 years
Personal History (see below)	no personal hx of cancer, CVD or diabetes mellitus	need specifics on any cancer or CVD/may require rating
Residence	US resident for last 3 years and US citizen or permanent Visa or Green Card no intention to travel to LDC	US Resident for 2 years US citizen or permanent Visa or Green Card flat extra for travel to LDC
Occupation/Avocation	no hazardous occupations/avocations private pilot ok with exclusion active military considered if stationed in US and non-hazardous occupation scuba diving <50 ft ok	hazard occup/avocation subject to rating flat extra or exclusion for private pilot active military considered if stationed in US and non-hazardous occupation scuba diving <100 ft ok, >100 ft flat extra
Build (ht and wt) male and female	4'8" 131 4'9" 136 4'10" 141 4'11" 146 5'0" 151 5'1" 156 5'2" 161 5'3" 166 5'4" 172 5'5" 177 5'6" 183 5'7" 188 5'8" 194 5'9" 200 5'10" 205 5'11" 211 6'0" 217 6'1" 223 6'2" 230 6'3" 236 6'4" 242 6'5" 249 6'6" 255 6'7" 262 6'8" 269 6'9" 275 6'10" 282 6'11" 289	4'8" 152 4'9" 157 4'10" 163 4'11" 168 5'0" 174 5'1" 180 5'2" 186 5'3" 192 5'4" 198 5'5" 204 5'6" 211 5'7" 217 5'8" 224 5'9" 230 5'10" 237 5'11" 244 6'0" 251 6'1" 258 6'2" 265 6'3" 272 6'4" 279 6'5" 287 6'6" 294 6'7" 302 6'8" 310 6'9" 317 6'10" 325 6'11" 333

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Criteria	Preferred Nicotine	Standard Nicotine
Additional Personal History	A history of the following will rule out consideration for this class:	A history of the following will rule out consideration for this class:
	AIDS Alzheimer's disease Asthma Cancer (except basal cell) Chronic obstructive pulmonary disease Coronary artery disease Crohn's disease Depression/Mental Disorder Diabetes Drug or alcohol abuse (in past 10 yrs) Emphysema Epilepsy (seizure within last 5 yrs) Gastric/peptic ulcers Heart disease Heart murmur Chronic kidney or liver disease Melanoma Mitral valve prolapse Multiple sclerosis Neurogenic bladder Prostate related impairments Rheumatoid arthritis Stroke Suicide attempts Ulcerative colitis Vascular disease	AIDS Alzheimer's disease Suicide attempts (within 2 years)
<p>Please Note: Cases meeting the above criteria for any of these classes may not qualify for that class for other reasons</p>		