

# CARRIER BLOOD PRESSURE GUIDELINES

| Carrier                            | Risk Class           | Blood Pressure Reading                  | Blood Pressure Treatment allowed?        |
|------------------------------------|----------------------|---|--|
| AIG (Ages 0 - 59) All Products     | Preferred Plus       | 135/85                                  | Yes                                      |
| AIG (Ages 60 - 69) All Products    |                      | 140/85                                  |  |
| AIG (Ages 70+) All Products        | Preferred            | 150/90                                  |  |
| AIG (Ages 0 - 59) All Products     |                      | 140/85                                  |  |
| AIG (Ages 60 - 69) All Products    |                      | 140/90                                  |  |
| AIG (Ages 70+) All Products        | Standard Plus        | 155/90                                  |  |
| AIG (Ages 0 - 59) All Products     |                      | 145/90                                  |  |
| AIG (Ages 60 - 69) All Products    |                      | 150/90                                  |  |
| AIG (Ages 70+) All Products        |                      | 160/90                                  |  |
| AIG (Ages 0 - 59) All Products     | Preferred Tobacco    | 145/90                                  |  |
| AIG (Ages 60 - 69) All Products    |                      | 150/90                                  |  |
| AIG (Ages 70+) All Products        |                      | 155/90                                  |  |
| Equitable (Ages 0 - 69)            | Preferred Elite      | 125/80                                  | Yes                                      |
| Equitable (Ages 0 - 60)            | Preferred Elite      | 140/85                                  | No                                       |
| Equitable(Ages 60 - 69)            |                      | 150/90                                  |  |
| Equitable (Ages 70+)               |                      | 150/90                                  | Yes                                      |
| Equitable (Ages 0 - 60)            | Preferred            | 145/90                                  | Yes                                      |
| Equitable (Ages 60 - 69)           |                      | 150/90                                  |  |
| Equitable (Ages 70+)               |                      | 150/90                                  |  |
| Equitable (Ages 0 - 69)            | Standard Plus        | Non-Ratable BP readings                 | Yes                                      |
| Equitable(Ages 70+)                |                      | 150/90                                  |  |
| Foresters Financial                | Preferred Plus       | 135/80                                  | Yes (No treatment allowed for Your Term) |
|                                    | Preferred            | 140/90                                  |  |
|                                    | Standard Plus        | 140/90                                  |  |
|                                    | Tobacco Plus         | 135/80                                  |  |
| Global Atlantic (Perm: ≤ 70)       | Premier              | 140/85                                  | Yes                                      |
| Global Atlantic (Perm: Age 71+)    |                      | 145/90                                  |  |
| Global Atlantic (Perm: ≤ 70)       | Preferred            | 145/90                                  | Yes                                      |
| Global Atlantic (Perm: Age 71+)    |                      | 155/90                                  |  |
| John Hancock (All Ages)            | Preferred Categories | Total View Approach - Interdependencies | Yes                                      |
| Lincoln Financial (Ages 0 - 69)    | Preferred Plus       | 130/80                                  | Yes                                      |
| Lincoln Financial (Ages 70 and Up) |                      | 140/90                                  |  |
| Lincoln Financial(Ages 0 - 69)     | Preferred            | 140/90                                  |  |
| Lincoln Financial (Ages 70 and Up) |                      | 155/90                                  |  |
| Mutual of Omaha (All ages)         | Preferred Plus       | 140/85                                  | Yes                                      |
|                                    | Preferred            | 145/90                                  |  |
|                                    | Standard Plus        | 150/90                                  |  |
| Nationwide (≤ Age 55)              | Preferred Plus       | 140/80                                  | No                                       |
| Nationwide (Age 56+)               |                      | 140/90                                  |  |
| Nationwide (≤ Age 55)              | Preferred            | 145/90                                  | Yes                                      |
| Nationwide (Age 56+)               |                      | 150/90                                  |  |
| New York Life (Ages 18 - 59)       | Select Preferred     | 130/80                                  | Yes                                      |
| New York Life (Ages 60 - 69)       |                      | 140/85                                  |  |
| New York Life (Ages 70+)           |                      | 145/85                                  |  |
| New York Life (Ages 18 - 59)       | Preferred            | 135/85                                  |  |
| New York Life (Ages 60 - 69)       |                      | 150/90                                  |  |
| New York Life (Ages 70+)           |                      | 155/90                                  |  |

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| Carrier                       | Risk Class       | Blood Pressure Reading | Blood Pressure Treatment allowed?  |
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| North American (age 18 to 70) | Super Preferred  | 135/85                 | Yes  |
| North American (age 18 to 70) | Preferred        | 140/90                 | Yes  |
| North American (age 71+)      | Super Preferred  | 140/85                 | Yes  |
| North American (age 71+)      | Preferred        | 150/90                 | Yes  |
| Principal (Ages 20 - 44)      | Super Preferred  | 135/85                 | Yes  |
| Principal (Ages 45 - 64)      |                  | 140/85                 |  |
| Principal (Ages 65 - 85)      |                  | 140/90                 |  |
| Principal (Ages 20 - 44)      | Preferred        | 140/85                 | Yes  |
| Principal (Ages 45 - 64)      |                  | 140/90                 |  |
| Principal (Ages 65 - 85)      |                  | 145/90                 |  |
| Principal (Ages 20 - 44)      | Super Standard   | 145/90                 | Yes  |
| Principal (Ages 45 - 64)      |                  | 145/90                 |  |
| Principal (Ages 65 - 85)      |                  | 150/90                 |  |
| Protective (Ages 18 - 60)     | Select Preferred | 135/85                 | Yes  |
| Protective (Ages 61 - 70)     |                  | 140/85                 |  |
| Protective (Ages 71+)         |                  | 150/90                 |  |
| Protective (Ages 18 - 60)     | Preferred        | 140/90                 | Yes  |
| Protective (Ages 61 - 70)     |                  | 150/90                 |  |
| Protective (Ages 71+)         |                  | 160/95                 |  |
| Prudential (≤ 49)             | Preferred Best   | 130/80                 | No   |
| Prudential (Ages 50+)         | Preferred Best   | 140/85                 | Yes, single medication only  |
| Prudential (≤ 49)             | Preferred        | 135/85                 | Yes  |
| Prudential (Ages 50+)         | Preferred        | 145/90                 | Yes  |
| Prudential (≤ 49)             | Non-Smoker Plus  | 140/90                 | Yes. Reading average may be higher for older ages in the range                               |
| Prudential (Ages 50+)         | Non-Smoker Plus  | 145/90                 |  |
| Sagicor (≤ 50)                | Preferred Best   | 135/85                 | No   |
| Sagicor(Ages 51+)             | Preferred Best   | 140/85                 | No   |
| Sagicor (all ages)            | Preferred        | 140/90                 | Yes  |
| Securian Financial (All Ages) | Preferred Select | 135/85                 | Yes  |
|                               | Preferred        | 145/90                 |  |
|                               | Non-Tobacco Plus | 145/95                 |  |
| Symetra (Ages 20 - 50)        | Super Preferred  | 135/85                 | Yes  |
| Symetra (Ages 51+)            |                  | 140/90                 |  |
| Symetra (Ages 20 - 50)        | Preferred        | 135/85                 | Yes  |
| Symetra (Ages 51+)            |                  | 140/90                 |  |
| Symetra (All Ages)            | Standard Plus    | 140/90                 |  |
| Transamerica (≤ Age 70)       | Preferred Plus   | 135/85                 | Ages 20 - 49: No Treatment   Ages 50 - 80: Treatment allowed   Ages 81+ No Treatment allowed |
| Transamerica (Ages 71+)       |                  | 145/85                 |  |
| Transamerica (≤ Age 70)       | Preferred        | 145/85                 | Ages 71 - 80: Treatment allowed   Ages 81+ No Treatment allowed                              |
| Transamerica (Ages 71+)       |                  | 150/90                 |  |
| Transamerica (≤ Age 70)       | Standard Plus    | 148/88                 | Yes  |
| Transamerica (Ages 71+)       |                  | 152/88                 |  |
| Zurich (Ages 0 - 50)          | Preferred Best   | 135/85                 | Yes  |
| Zurich (Ages 51+)             |                  | 140/88                 |  |
| Zurich (Ages 0 - 50)          | Preferred        | 140/90                 | Yes  |
| Zurich (Ages 51+)             |                  | 145/90                 |  |
| Zurich (Ages 0 - 50)          | Standard Plus    | 145/90                 | Yes  |
| Zurich (Ages 51+)             |                  | 150/90                 |  |

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