

CHOLESTEROL GUIDELINES

Carrier	Risk Class	HDL Ratio	Total Cholesterol	Cholesterol Treatment Allowed?
AIG: Permanent Only: Age < 45:	Preferred Plus	≤ 4.5	≤ 300	Yes
AIG: Permanent Only: Age 45 - 69:		≤ 5.0	≤ 300	
AIG: Permanent Only: Age 70+		≤ 5.0	> 130	
AIG: Permanent Only: Age < 45:	Preferred	≤ 5.5	≤ 300	
AIG: Permanent Only: Age 45 - 69:		≤ 6.0	≤ 300	
AIG: Permanent Only: Age 70+		≤ 6.0	> 130	
AIG: Permanent Only: Age < 45:	Preferred Tobacco	≤ 5.5	≤ 300	
AIG: Permanent Only: Age 45 - 69:		≤ 6.0	≤ 300	
AIG: Permanent Only: Age 70+		≤ 6.0	> 130	
AIG: Term Only: Age < 45:	Preferred Plus	≤ 4.5	≤ 300	Yes
AIG: Term Only: Age 45 - 69:		≤ 5.0	≤ 300	
AIG: Term Only: Age 70+		≤ 5.0	> 130	
AIG: Term Only: Age < 45:	Preferred	≤ 5.5	≤ 300	
AIG: Term Only: Age 45 - 69:		≤ 6.0	≤ 300	
AIG: Term Only: Age 70+		≤ 6.0	> 130	
AIG: Term Only: Age < 45:	Standard Plus	≤ 6.5	≤ 300	
AIG: Term Only: Age 45 - 69:		≤ 7.0	≤ 300	
AIG: Term Only: Age 70+		≤ 7.0	> 130	
AIG: Term Only: Age < 45:	Preferred Tobacco	≤ 5.5	≤ 300	
AIG: Term Only: Age 45 - 69:		≤ 6.0	≤ 300	
AIG: Term Only: Age 70+		≤ 6.0	> 130	
Equitable	Preferred Elite	5.0 (HDL > 30)	300	Yes
	Preferred	5.5 (HDL > 30)		
	Standard Plus	6.0 (HDL > 30)		
Foresters Financial	Preferred Plus	4.5	220	No history of or current treatment (Treatment allowed for STD Plus)
	Preferred	5.0	230	
	Standard Plus	6.5	260	
	Tobacco Plus	4.5	220	
Global Atlantic (Perm: ≤ 70)	Premier	5.0	260	Yes
Global Atlantic (Perm: Age 71+)		5.5	280	
Global Atlantic (Perm: ≤ 70)	Preferred	6.0	270	
Global Atlantic (Perm: ≤ 70)		5.0	300	
Global Atlantic (Perm: Age 71+)		6.5	300	
John Hancock (All Ages)	PFD Categories	Total View Approach - Interdependencies		Yes

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Lincoln Financial (Ages 0 - 69)	Preferred Plus	5.0	300 (Minimum untreated: 125)	Yes
Lincoln Financial (Ages 70+)		5.5		
Lincoln Financial (Ages 0 - 69)	Preferred	6.0		
Lincoln Financial (Ages 70+)		7.0		
Mutual of Omaha (All ages)	Preferred Plus	5.0	300	Yes
	Preferred	6.0		
	Standard Plus	7.0		
Nationwide (Ages 18 - 70)	Preferred Plus	≤ 5.0	≤ 230	Yes
		≤ 4.5	≤ 240	
		≤ 4.0	≤ 250	
Nationwide (Ages 71+)	4.5	270, > 160 unless treated		
Nationwide (Ages ≤ 60)	Preferred	5.5	250	
Nationwide (Ages 61+)		6.0	280	
Nationwide (Ages 71+)		6.5	280, >160 unless treated	
Nationwide (Ages 18-60)	Standard Plus	6.5	300	Yes
Nationwide (Ages 61-70)		7		
Nationwide (Ages 71+)		7.5		
New York Life (Ages 18 - 69)	Select Preferred	4.5	275	Yes
New York Life (Ages 70+)			140 - 275	
New York Life (Ages 18 - 69)	Preferred	6	300	
New York Life (Ages 70+)			140 - 300	
North American (ages 18-70)	Super Preferred	5	300 (minimum untreated: 125)	Yes
North American (ages 18-70)	Preferred	6	300 (minimum untreated: 125)	
North American (age 71+)	Super Preferred	5.5	300 (minimum untreated: 125)	
North American (age 71+)	Preferred	6.5	300 (minimum untreated: 125)	
Principal (Ages 20 - 64)	Super Preferred	4.5	240	Yes
Principal (Ages 65 - 85)		5	260	
Principal (Ages 20 - 64)	Preferred	5.5	270	
Principal (Ages 65 - 85)		6	280	
Principal (Ages 20 - 64)	Standard Plus	6.5	300	
Principal (Ages 65 - 85)		7		
Protective (Ages 18 - 70)	Select Preferred	4.5	275	Yes
Protective (Ages 71+)		4.5	130 - 275	
Protective (Ages 18 - 70)	Preferred	5.5	275	
Protective (Ages 71+)		5.5	130 - 275	

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Prudential	Preferred Best	5.0	300	Yes
	Preferred	6.0		
	Non-Smoker Plus	7.0		
Sagicor	Preferred Plus	5.0	220	No
	Preferred	6.0	240	yes
Securian Financial (All ages)	Preferred Select	5.0	240	Yes
	Preferred	6.0	260	
	Non-Tobacco Plus	7.0	280	
Symetra (All Ages)	Super Preferred	4.5	< 300	Yes
	Preferred	5.5		
	Standard Plus	6.5		
Transamerica (Ages ≤ 70)	Preferred Plus	5.0	230	Yes
Transamerica (Ages 71+)		5.5		
Transamerica (Ages ≤ 70)	Preferred	5.5	260	
Transamerica (Ages 71+)		6.0		
Transamerica (Ages ≤ 70)	Standard Plus	6.2	300	
Transamerica (Ages 71+)		6.7		
Zurich	Preferred Best	4.5	300	Yes
	Preferred	5.5	300	
	Standard Plus	6.5	300	

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