

Guardian Underwriting Classifications

Permanent Life Insurance Classifications and Requirements

Preferred Plus NT

- Available at face amounts of \$250,000 or more
- No tobacco for 48 months
- Height/Weight (see table for appropriate classification)
- Maximum blood pressure untreated –

ages 20-39	130/90
ages 40-54	140/90
ages 55 >	150/90
- Maximum cholesterol untreated –

age 20-39	220
age 40-54	230
age 55 >	240
- Cholesterol/HDL Cholesterol ratio – 5.0 or less
- No family history of cardiovascular, cancer, diabetes or kidney disease deaths prior to age 60.
- Substance abuse history – none
- Hazardous activities – none
- Driving – no more than 2 moving violations in 5 years; no DUI/DWI in 5 years

Preferred NT

- Available at face amounts of \$100,000 or more
- No tobacco for 24 months
- Height/Weight (see table for appropriate classification)
- Maximum blood pressure untreated – all ages 150/90
- Maximum cholesterol untreated – all ages 240
- Cholesterol/HDL Cholesterol ratio – 6.0 or less
- No family history of cardiovascular deaths prior to age 60
- Substance abuse history – none
- Hazardous activities – none
- Driving – no more than 2 moving violations in 5 years; no DUI/DWI in 5 years

Non-Smoker

- Available at all face amounts
- No cigarettes for 12 months
- Applies to all applicants under age 20 and all non-tobacco users who don't qualify for Preferred NT

Standard

- Available for all face amounts
- Cigarette smokers only

Term Life Insurance Underwriting Classifications and Requirements

Elite

- Available for face amounts of \$250,000 or more
- No tobacco for 60 months
- Height/Weight (see gender-specific table for appropriate classification)
- Maximum blood pressure untreated –

ages 20-39	125/75
ages 40-54	135/80
ages 55-69	140/80
ages 70>	145/85
- Maximum cholesterol untreated –

ages 20-39	200
ages 40-54	215
ages 55-69	230
ages 70>	250
TChol/HDL	4.0
Except 70>	5.0
- Maximum PSA –

ages 20-39	2.5
ages 40-54	2.5
ages 55-69	3.5
ages 70>	4.0
- No family history of cardiovascular, cancer, or diabetes occurrence or deaths prior to age 65. (For age 70>, at least one parent survived to age 80)
- No history of chronic mental illness or depression in 10 years. No history of treatment for drug or alcohol dependence.
- Hazardous activities – none
- Driving – No moving violations or DUI/DWI in 5 years
- No ratable medical impairments; no history of cancer except non-melanoma skin; for ages 70>, no cognitive impairment

Preferred Plus NT

- Available for face amounts of \$250,000 or more
- No tobacco for 48 months
- Height/Weight (see gender-specific table for appropriate classification)
- Maximum blood pressure untreated –

ages 20-39	130/90
ages 40-54	140/90
ages 55-69	150/90
ages 70>	150/90
- Maximum cholesterol untreated –

ages 20-39	220
ages 40-54	230
ages 55-69	240
ages 70>	260
TChol/HDL	5.0
Except 70>	6.0
- Maximum PSA –

ages 20-39	2.5
ages 40-54	2.5
ages 55-69	3.5
ages 70>	4.0
- No family history of cardiovascular, cancer, or diabetes occurrence or deaths prior to age 60. (For age 70>, at least one parent survived to age 70)
- No history of chronic mental illness or depression in 10 years. No history of treatment for drug or alcohol dependence.
- Hazardous activities – none
- Driving – No more than 1 moving violation in 5 years. No DUI/DWI in 5 years
- No ratable medical impairments; no history of cancer except non-melanoma skin; for ages 70>, no cognitive impairment

Preferred NT

- Available for face amounts of \$100,000 or more for Yearly Renewable Term and LifeSpan Gold; \$250,000 or more for Guardian Level Term 10, 15, 20, and 30-year
- No tobacco for 24 months
- Height/Weight (see gender-neutral table for appropriate classification)
- Maximum blood pressure untreated – all ages - 150/90
- Maximum cholesterol untreated –

ages 20-54	240
ages 55-69	260
ages 70>	280
TChol/HDL	6.0
Except 70>	6.5
- Maximum PSA –

ages 20-54	Underwriting discretion
ages 55-69	3.5
ages 70>	4.0
- No family history of cardiovascular, cancer, or diabetes occurrence or deaths prior to age 60. (For age 70>, at least one parent survived to age 60.)
- No history of chronic mental illness or depression in 10 years. No history of treatment for drug or alcohol dependence.
- Hazardous activities – none allowed to age 55. For ages 55>, no ratable occupations or avocations including aviation.
- Driving – No more than 2 moving violation in 5 years. No DUI/DWI in 5 years
- No ratable medical impairments; no history of cancer except non-melanoma skin; for ages 70>, no cognitive impairment

Non-Smoker and Standard - same requirements as under Permanent Life

Guardian Advantages

Consult Life Underwriting for full details and information on any of the following programs:

Treated Cholesterol at Higher Ages

Applicants at higher ages with treated cholesterol may now be considered for second best class (permanent insurance) or third best class (Term), provided all other criteria are met.

Term Conversion Upgrades

Qualifying policyholders with eligible term coverage can receive a one-class underwriting upgrade when converting to whole life.

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