

MAX LBS BUILD CHART	5-2	5-3	5-4	5-5	5-6	5-7	5-8	5-9	5-10	5-11	6-0	6-1	6-2
AIG American General Male/Female	166/ 155	172/ 158	177/ 162	183/ 166	187/ 169	194/ 174	199/ 178	205/ 183	209/ 187	216/ 193	221/ 198	227/ 201	233/ 207
Banner Life	153/ 140	158/ 143	163/ 145	168/ 148	174/ 150	179/ 155	185/ 160	190/ 165	196/ 170	201/ 175	207/ 180	213/ 184	219/ 188
Empire General	146	152	157	162	172	177	181	187	191	197	202	208	213
First Colony	153	158	162	166	170	176	182	188	193	199	205	211	216
Met Life	153	157	161	166	170	174	183	188	193	199	203	209	214
NACOLAH	153	158	162	166	172	177	182	187	191	196	202	207	213
Pacific Life	144	150	154	159	164	169	175	180	185	191	197	203	210
Reliastar Male/Female	153/ 135	158/ 138	162/ 140	166/ 143	170/ 145	176/ 150	182/ 155	185/ 160	193/ 165	199/ 170	205/ 175	211/ 179	216/ 183
U of O	152	157	162	167	172	177	181	187	191	197	202	208	213
US Financial	No Build Table – Individual Consideration												
West Coast	147	152	157	161	167	171	177	182	187	192	198	204	210

CRITERIA	Chol/Ratio	BP	Family History	Tobacco Use	Personal History	Citizenship	Driving History
AIG American General	≤205/≤5.0 OR ≤280/≤4.5	0-60: 140/85 61+: 150/85 NO Treatment	No CV death in parent before 60	No tobacco use for 5 years*	No cancer or ratable impairment	If client is not a US resident/citizen call Champion Agency	No more than 3 violations over 3 yrs. No DUI, reckless, revocation or suspension for 5 years
Banner Life	≤220/≤5.0	No readings in excess of 136/86 for 2 years	No CV disease or cancer in parent or sibling before 60	No tobacco use or nicotine product for 36 months	Certain types of skin cancer; no asthma, diabetes, depression, etc.	US resident 3 yrs permanent Visa/Green Card	No more than 2 moving violations last 3 yrs; no DUI or license sus/rev 5 years
Empire General	≤220/≤5.5 no history of treatment	135/85 to 50 145/90 50+ controlled for past 2 years	No occurrence of heart disease, stroke, cancer, or diabetes in parents/siblings <60 (waived for clients 65+ unless 2 parents died from same impairment)	No tobacco or nicotine use for 60 months	No diabetes, cancer, stroke, heart disease, or haz. occ. No alcohol or drug abuse, felonies. Acceptable labs.	Must be a permanent resident of US or Canada	No suspension, revocation or 2 or more moving violations for 3 years; no reckless driving, DWI, DUI conviction for 7 years
First Colony	≤240/≤5.0	No readings over 140/85 to 60, or 150/90 61+	No cancer or CV disease in parent or siblings ≤60	No use of tobacco or nicotine product for last 5 years*	No cancer (except basal cell carcinoma), no asthma, diabetes	If client is not a US resident/citizen call Champion	No DWI, DUI, reckless driving, license revocation or suspension for 5 years
Met Life	≤220/≤5.0 to age 44 ≤240/≤5.0 age 45+ ok treated (2 yrs control)	140/85 to 44 140/90 45+ no treatment in last 12 months	No cardiovascular, cerebrovascular, or peripheral vascular disease or diabetes in parent/sibling before age 65	No use of nicotine or nicotine product in last 48 months	No diabetes, cancer (except basal cell), cardiovascular, or other significant health problem	No current or anticipated foreign residence, except Canada	No conviction for DUI in the last 5 years, no more than 2 moving violations in the last 3 years
NACOLAH	To Age 59: ≤240/≤5.0 60-75: ≤260/≤6.0	No readings over 145/85 to age 59, or 150/90 60-75 for 2 yrs & no treatment	No diagnosis in sibling or parent of coronary artery or CV disease, or cancer before age 60	No use of tobacco or nicotine product for last 36 months	No cancer, melanoma, diabetes, CV or coronary disease, asthma, drug or alcohol abuse	Must have US citizenship or permanent resident status for 2 years	No more than 2 moving violations in last 3 years; no DUI, DWI, reckless driving conviction in last 5 years
Pacific Life	≤220/≤5.5 for 2 years no treatment	No readings in excess of 135/85 for 2 years, no treatment	No death from heart disease, hypertension, cancer or diabetes <50 in parent/siblings; no 2 deaths <60 of same list	No use of tobacco or nicotine product for last 36 months	No ratable malignancy, diabetes, or substance abuse, ratable avocation	No foreign national eligibility.	No DWI/DUI or reckless driving in last 5 years; no more than 1 moving violation in last 6 months
Reliastar	≤210/≤5.0	No readings in excess of 140/85 to 65 150/90 61+ no treatment	No CV or cancer death in parent/sibling prior to age 70	No use of tobacco or nicotine products for last 5 years	No disorders which would have an adverse effect on mortality. No ratable avocation.	If client is not a US resident/citizen call Champion	No DWI/DUI or reckless driving in last 5 years; no more than 2 moving violations in last 3 years.
United of Omaha	≤230/≤5.0	No readings in excess of 140/90 for 1 year; no history of treatment in past year	No death from heart disease, cancer, or diabetes <65 in parent or sibling	No use of tobacco or nicotine product for last 60 months	No cancer (except some basal cell), CAD, diabetes, drug or alcohol abuse, hazardous activity	If client is not a US resident/citizen call Champion Agency	No DWI/DUI or reckless driving convictions in last 5 years, no more than 2 moving violations in last 3 years
US Financial	Individual Consideration						
West Coast Life	≤210/≤3.5 or lower No current treatment	No current reading to exceed 140/85 & no current or history of treatment	No history of or death from cancer, heart disease or any cardiac related condition of parent or sibling before 60, unless insured is 60 or older.	No nicotine use of any kind in last 3 years including gum, patches, cigars, etc.	No cancer, heart disease, diabetes (gestational ok), substance abuse in last 20 yrs; no haz sport/avoc/occ in last 3 years	If client is not a US resident/citizen call Champion Agency	No DWI/DUI or reckless driving in last 5 years, no more than 2 moving violations in last 2 years

* AIG & First Colony may consider occasional/celebratory cigar users as “non-nicotine” users if cigars are limited to 12/year & urine is negative for nicotine and use is admitted on the application.

HAZARDOUS ACTIVITIES

List ALL activities on the application. Those activities involving the highest hazards may be ratable or excluded and preferred may not be available. Supplemental forms will be required at the time of the application. Following are a few activities that will require special attention:
 - Aviation - Scuba Diving - Auto/Boat Racing - Rodeo Riding - Hang Gliding - Foreign Travel - Ballooning - Parachuting

For Champion Agency to provide accurate and competitive proposals it is important that the agent and client furnish complete information when requesting a proposal. Please review these guidelines with your clients before submitting an application for life insurance. Champion Agency looks for reasons to write “Preferred Plus” business on all of your clients!