

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	172/161	177/164	183/167	188/172	193/175	199/179	205/184	210/188	215/193	221/198	227/204	232/207	239/212
Banner Life	168	174	179	185	191	197	203	209	215	221	228	234	241
Empire General	166	172	177	182	192	197	201	207	211	217	222	228	233
First Colony (Genworth)	164	169	175	180	186	192	197	203	209	215	221	227	234
Met Life	166	170	175	180	185	189	194	199	204	209	216	221	227
NACOLAH	166	173	177	184	188	195	200	205	211	217	224	230	235
Pacific Life	159	165	169	174	179	184	190	195	200	206	212	218	225
Reliastar Male/Female	170/155	175/159	180/161	185/164	190/167	195/173	200/178	205/184	212/190	217/196	221/201	232/206	237/210
U of O	180	185	190	195	200	205	210	215	222	227	234	242	247
US Financial	No Build Table – Individual Consideration												
West Coast	165	170	175	178	185	190	195	200	205	211	217	224	233

CRITERIA	Chol/Ratio	BP	Family History	Tobacco Use	Personal History	Citizenship	Driving History
AIG American General	≤235/≤6.0	0-60: 145/88 61+: 155/88 NO Treatment	No CV death in parent before 60	No tobacco use for 2 years*	No cancer or ratable impairment	If client is not a US resident/citizen call Champion Agency	No more than 2 violations over 3 yrs. No DUI, reckless, revocation or suspension for 5 years
Banner Life	≤250/≤6.0	No readings in excess of 145/90 for 2 years	No CV or cancer death in parent before 60	No tobacco use or nicotine product for 24 months	Certain types of skin cancer; no asthma, diabetes, depression, etc.	US resident 3 yrs AND permanent Visa/Green Card	No more than 2 violations over 3 yrs. No DUI, reckless, revocation or suspension for 5 years
Empire General	≤220/≤5.5 w/treatment ≤255/≤6.5 no history of treatment	135/85 to 50 145/90 50+ w/treatment 145/90 to 50 150/90 50+ no treatment	No death from heart disease or diabetes in parents/siblings <60 (waived for clients 65+ unless 2 parents died from same impairment)	No tobacco or nicotine use for 36 months	No diabetes, cancer, stroke, heart disease, or haz occ. No alc or drug abuse, or felonies.	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 for 5 years
First Colony (Genworth)	≤270/≤6.0	140/90 to 60 150/90 60+ controlled for 2 years	No cancer or CV disease in parent ≤60 (no limitation for family history if client is 75 or older)	No use of tobacco or nicotine product for last 3 years*	No cancer (except basal cell carcinoma), no asthma, diabetes, heart disease	If client is not a US resident/citizen call Champion	No DWI, DUI, reckless driving, license revocation or suspension for 5 years
Met Life	≤250/≤6.0 treatment okay	140/90 to 44 145/90 45+ treatment okay	No cardiovascular, cerebrovascular, or peripheral vascular disease or diabetes in parent/sibling before 60	No use of tobacco or nicotine substitute in last 12 months	No diabetes (gestational ok), or CV disease or other significant health problem in last 10 years	Not ratable for current or anticipated foreign residence	No conviction for DUI in last 5 years. No more than 2 moving violations in the last 3 years.
NACOLAH	≤240/≤5.5	No treatment or readings +145/85 to age 64, or +150/90 +64	No death in natural sibling or parent from coronary artery 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	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 in last 5 yrs
Pacific Life	≤240/≤5.5 for 2 years, no treatment	No readings in excess of 140/90 & 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 24 months	No ratable malignancy, diabetes, or substance abuse	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
Reliastar	≤240/≤6.0	No current or prior readings in excess of 145/90**	No history of coronary artery disease resulting in death <60	No use of tobacco or nicotine products for last 3 years	No disorders which would have an adverse effect on mortality. No ratable avocation.	US resident for 5 yrs & green card or VISA or married to US citizen	Favorable driving record required.
United of Omaha	≤260/≤6.5	No readings in excess of 140/90 treated or not	No death from heart disease or diabetes <60 in parent or sibling	No use of tobacco or nicotine product for last 12 months	No cancer (except some basal cell), CAD, diabetes	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	≤230/≤6.0 If all other criteria met ≤230/≤6.0, including treated cholesterol	No readings in excess of 145/90 to A50 150/90 A51+ treatment ok if controlled for 1 year per APS	No history of or death from cancer, heart disease or any cardiac related condition of parent before 60, unless insured is 60 or older.	No nicotine use of any kind in last year including gum, patches, occasional cigars, etc.	No cancer, heart disease, diabetes (gestational ok), substance abuse in last 20 years; no haz sport/avocation/occ	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!**