

# Is Your Client Better Than Standard?



The answer may be as easy as using the Pacific PRIME\* Preferred Guide. Remember, applying for the most likely life insurance risk class available means a better experience for you and your client.

	Super Preferred Non-Tobacco	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Preferred Tobacco
<b>Tobacco</b>	<ul style="list-style-type: none"> <li>Five years</li> </ul>	<ul style="list-style-type: none"> <li>Three years</li> </ul>	<ul style="list-style-type: none"> <li>Ages 59 and below: Two years</li> <li>Ages 60 and above: Three years</li> </ul>	Uses or has used tobacco in the last year
<b>No tobacco use in any form within the last:</b>				
<b>Blood Pressure†</b>				
Ages 18 to 54	<ul style="list-style-type: none"> <li>Up to 130/80</li> </ul>	<ul style="list-style-type: none"> <li>Up to 140/85</li> </ul>	<ul style="list-style-type: none"> <li>Up to 140/90</li> </ul>	<ul style="list-style-type: none"> <li>Up to 140/85</li> </ul>
Ages 55 and above	<ul style="list-style-type: none"> <li>Up to 135/85</li> </ul>	<ul style="list-style-type: none"> <li>Up to 140/90</li> </ul>	<ul style="list-style-type: none"> <li>Up to 140/90</li> </ul>	<ul style="list-style-type: none"> <li>Up to 140/90</li> </ul>
† Average of three blood pressure readings during medical exam. High blood pressure may qualify if treated and well controlled for the last two years. Prescription database confirmation required.				
<b>Total Cholesterol‡</b>	<ul style="list-style-type: none"> <li>Up to 220</li> </ul>	<ul style="list-style-type: none"> <li>Up to 250</li> </ul>		<ul style="list-style-type: none"> <li>Up to 250</li> </ul>
‡ High cholesterol may qualify if treated and controlled by statin medication. Prescription database confirmation required to confirm regular statin use.				
<b>Cholesterol Ratio</b>	<ul style="list-style-type: none"> <li>Up to 4.5</li> </ul>	<ul style="list-style-type: none"> <li>Up to 5.0</li> </ul>	<ul style="list-style-type: none"> <li>Ages 18 to 40: Up to 5.5</li> <li>Ages 41 to 85: Up to 6.0</li> </ul>	<ul style="list-style-type: none"> <li>Up to 5.0</li> </ul>
<b>All Other Blood Chemistry Tests (applies to all Preferred risk classes)</b>	Within normal range			

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	Super Preferred Non-Tobacco	Preferred Plus Non-Tobacco	Preferred Non-Tobacco	Preferred Tobacco
<b>Health History</b> (applies to all Preferred risk classes)	<ul style="list-style-type: none"> <li>• Diabetes</li> <li>• Alcohol/drug abuse</li> </ul>	<ul style="list-style-type: none"> <li>• Heart disease</li> </ul>	<b>No personal history of:</b> <ul style="list-style-type: none"> <li>• Cancer (other than skin cancer)</li> </ul>	
<b>Driving History</b>	<b>No driving under the influence, driving while intoxicated, or reckless driving within the last:</b> <ul style="list-style-type: none"> <li>• Five years</li> </ul>			
(applies to all Preferred risk classes EXCEPT Preferred Non-Tobacco)	<b>No more than two moving violations within the last:</b> <ul style="list-style-type: none"> <li>• Three years</li> </ul> <b>No more than one moving violation within the last:</b> <ul style="list-style-type: none"> <li>• Six months</li> </ul>		<b>No more than two moving violations within the last:</b> <ul style="list-style-type: none"> <li>• Three years</li> </ul> <b>No more than one moving violation within the last:</b> <ul style="list-style-type: none"> <li>• Six months</li> </ul>	
<b>Height and Weight</b>	<b>Must be within the limits of the chart on the opposite page</b>			



Risk Class	Super Preferred Non-Tobacco			Preferred Plus Non-Tobacco			Preferred Non-Tobacco			Preferred Tobacco		
	Weight											
Height	Min.	Max. Male	Max. Female	Min.	Max. Male	Max. Female	Min.	Max. Male	Max. Female	Min.	Max. Male	Max. Female
4' 10"	89	137	130	89	153	146	89	158	146	89	153	146
4' 11"	92	141	134	92	158	152	92	163	152	92	158	152
5' 0"	95	145	139	95	164	157	95	169	157	95	164	157
5' 1"	98	149	144	98	169	162	98	175	162	98	169	162
5' 2"	102	153	148	102	173	166	102	180	166	102	173	166
5' 3"	105	157	151	105	177	169	105	185	169	105	177	169
5' 4"	108	161	156	108	181	175	108	189	175	108	181	175
5' 5"	112	165	161	112	185	180	112	193	180	112	185	180
5' 6"	115	169	164	115	189	185	115	199	185	115	189	185
5' 7"	119	174	169	119	194	189	119	204	189	119	194	189
5' 8"	122	180	174	122	200	194	122	210	194	122	200	194
5' 9"	126	185	178	126	205	199	126	215	199	126	205	199
5' 10"	129	190	183	129	210	204	129	220	204	129	210	204
5' 11"	133	196	189	133	216	210	133	226	210	133	216	210
6' 0"	137	202	194	137	222	216	137	232	216	137	222	216
6' 1"	141	208	200	141	228	221	141	238	221	141	228	221
6' 2"	145	215	205	145	235	228	145	245	228	145	235	228
6' 3"	149	221	211	149	241	234	149	251	234	149	241	234
6' 4"	152	227	216	152	247	240	152	257	240	152	247	240
6' 5"	157	233	222	157	253	246	157	263	246	157	253	246
6' 6"	161	240	228	161	260	253	161	270	253	161	260	253
6' 7"	165	246	235	165	266	259	165	276	259	165	266	259
6' 8"	169	252	241	169	272	266	169	282	266	169	272	266
6' 9"	173	259	247	173	279	273	173	289	273	173	279	273
6' 10"	177	265	253	177	285	279	177	295	279	177	285	279

## Questions?

Contact the Pacific Life PRIME Sales Desk  
at 855-584-0661.



# PACIFIC LIFE

Newport Beach, CA  
(800) 800-7681 • [www.PacificLife.com](http://www.PacificLife.com)

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