

Aviva

Term Underwriting Guidelines 2009



Criteria	Premier NT	Preferred NT	Standard Plus NT	Preferred Tob
Issue Age Basis	Age Nearest			
Tobacco Usage	None in the past 60 months	None in the past 36 months	None in the past 12 months	-
Cholesterol	Age 18-54 220 Age 55+ 220	240	270 (300 if HDL is 5 or less)	250
Cholesterol Treatment	No treatment	Treatment allowed	Treatment allowed	Treatment allowed
Cholesterol/HDL Ratio	5	5.5	6.5	6.5
Blood Pressure	Age 18-45 135/85 Age 46-60 135/85 Age 61 up 145/90 No treatment	Age 18-45 140/90 Age 46-60 140/90 Age 61 up 150/90 Treatment allowed	Age 18-45 140/90 Age 46-60 145/90 Age 61 up 150/90 Treatment allowed	Age 18-55 140/90 Age 56 up 150/90 Treatment allowed
Build	Use existing Aviva Premier Build Chart	Use existing Aviva Preferred Build Chart	Use existing Aviva Preferred Build Chart	Use existing Aviva Preferred Build Chart
Family History	no death of parent or sibling before age 65 from coronary artery disease or familial cancer	no death of parent or sibling before age 65 from coronary artery disease or familial cancer	up to one death of parent or sibling before age 60 from coronary artery disease or familial cancer	no death of parent or sibling before age 60 from coronary artery disease or familial cancer
Personal History	no coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile	no coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile	no coronary artery disease, diabetes, or cancer, except certain types of skin cancer	no coronary artery disease, diabetes, or cancer, except certain types of skin cancer
Alcohol / Substance Abuse	No history			
Aviation	available if qualifies as a standard aviation risk or with an exclusion or flat extra rating			
Avocation	available if qualifies as a standard avocation risk or flat extra rating			
Driving	No more than 2 moving violations in the past 3 years; no DUIs in the past 5 years			
US Residency	US resident for past 2 years			
Citizenship	US citizen or have a permanent visa or green card			
Travel (unsafe)	Individual consideration			
Military	No	Individual consideration		