



BLOOD PRESSURE READINGS / TREATMENT

INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

Best Risk Classification (ages 61+)

Carrier	Risk Class	Ages	Reading	Current Treatment
ING Companies	Super Pref	71+	155/90	Treated or untreated
West Coast (UL ages 71+ only)	Super Pref	71+	150/90	Treated or untreated
Genworth (All universal life plans incl. Colony TermUL)	Pref Best	65+	145/90	Treated or untreated
Sun Life of Canada	Super Pref	51+	140/90	Treated or untreated
Hancock	Super Pref	51-70	140/90	Treated or untreated
Hancock	Super Pref	71+	140/90	Treated or untreated
Genworth (All universal life plans incl. Colony TermUL)	Pref Best	51-64	140/85	Treated or untreated
Banner/William Penn	Pref Plus	All	136/86	Treated or untreated
United of Omaha/Companion	Pref Plus	All	135/85	Treated or untreated
Lincoln Benefit/Allstate NY (All products, all face amounts)	Pref Elite	61+	140/85	Treated; no hx of high chol
MetLife (Permanent)	Elite	55+	140/90	No meds last 12 months
MetLife (Term Only)	Elite Plus	55+	135/85	No meds last 12 months
Transamerica (Permanent)	Select	71+	145/85	No meds last 2 years
Transamerica (Term Only)	Pref Plus	71+	145/85	No meds last 2 years
Transamerica (Permanent)	Select	0-70	135/85	No meds last 2 years
Transamerica (Term)	Pref Plus	0-70	135/85	No meds last 2 years
AXA (Permanent other than AthenaUL 150 / IL Legacy II)	Pref Plus	60+	150/90	No treatment
AXA (Term / Athena UL 150 / IL Legacy II)	Pref Elite	60+	150/90	No treatment
AVIVA (Permanent)	Premier	61+	150/90	No treatment
Genworth (Term only)	Pref Best	61+	150/90	No treatment
Lincoln Benefit/Allstate NY (Term < \$5MM only; All Permanent)	Pref Elite	61+	150/90	No treatment
ING Companies	Super Pref	61-70	150/90	No treatment
West Coast (Term & UL ages <70 only)	Super Pref	61-70	150/90	No treatment
American General	Pref Plus	61+	150/85	No treatment
AVIVA (Term)	Premier	61+	145/90	No treatment
Lincoln Benefit/Allstate NY (Term > \$5MM only)	Pref Elite	61+	145/90	No treatment
Nationwide	Pref Plus	56+	140/90	No treatment
American National	Pref Plus	61+	140/85	No treatment
Prudential	Pref Best	50+	135/85	No treatment

Underwriting information as of 11.17.2009.

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Second Best Risk Classification (ages 61+)

Carrier	Risk Class	Ages	Reading	Current Treatment
AXA (Perm other than Athena UL150 / IL Legacy II)	Preferred	0-69	No criteria	Treated or untreated
West Coast (UL ages 71+ only)	Preferred	71+	160/95	Treated or untreated
ING Companies	Preferred	71+	160/90	Treated or untreated
Lincoln Benefit/Allstate NY	Preferred	70+	155/90	Treated or untreated
MetLife (Permanent)	Preferred	70+	155/90	Treated or untreated
AVIVA (Permanent)	Preferred	56+	150/90	Treated or untreated
Nationwide	Preferred	56+	150/90	Treated or untreated
MetLife (Permanent)	Preferred	55-69	150/90	Treated or untreated
AVIVA (Term)	Preferred	61+	150/90	Treated or untreated
Genworth (Term only)	Preferred	61+	150/90	Treated or untreated
Lincoln Benefit/Allstate NY	Preferred	61-69	150/90	Treated or untreated
ING Companies	Preferred	61-70	150/90	Treated or untreated
West Coast (Term & UL ages <70 only)	Preferred	61-70	150/90	Treated or untreated
Genworth (All universal life plans incl. Colony TermUL)	Preferred	65+	150/90	Treated or untreated
AXA (Perm other than Athena UL150 / IL Legacy II)	Preferred	70+	150/90	Treated or untreated
Transamerica	Preferred	71+	150/90	Treated or untreated
American General	Preferred	61+	150/85	Treated or untreated
Banner/William Penn	Preferred	All	146/90	Treated or untreated
United of Omaha/Companion	Preferred	All	145/90	Treated or untreated
American National	Preferred	61+	145/90	Treated or untreated
Genworth (All universal life plans incl. Colony TermUL)	Preferred	51-64	145/90	Treated or untreated
Hancock	Preferred	51-70	145/90	Treated or untreated
Hancock	Preferred	71+	145/90	Treated or untreated
Transamerica	Preferred	0-70	145/85	Treated or untreated
Prudential	Preferred	50+	140/90	Treated or untreated
Sun Life of Canada	Preferred	51+	140/90	Treated or untreated
MetLife (Term Only)	Pref Plus	55+	140/90	No meds last 12 months
AXA (Term / Athena UL 150 / IL Legacy II)	Preferred	60+	150/90	No treatment
American General	Preferred	61+	155/88	No treatment

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INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

Third Best Risk Classification (ages 61+)

Carrier	Risk Class	Ages	Reading	Current Treatment
ING Companies	Select	71+	165/92	Treated or untreated
Lincoln Benefit/Allstate NY (Permanent)	Standard	61+	160/95	Treated or untreated
Lincoln Benefit/Allstate NY (Term Only)	Std Select	61+	155/95	Treated or untreated
ING Companies	Select	61-70	155/92	Treated or untreated
American National	Std Plus	61+	155/90	Treated or untreated
Genworth	Select	61+	155/90	Treated or untreated
Genworth (All universal life plans incl. Colony TermUL)	Select	65+	155/90	Treated or untreated
MetLife (Term Only)	Std Plus	70+	155/90	Treated or untreated
American General (Permanent)	Standard	61+	155/88	Treated or untreated
American General (Term Only)	Std Plus	61+	155/88	Treated or untreated
Banner/William Penn	Std Plus	All	152/92	Treated or untreated
United of Omaha/Companion	Std Plus	All	152/90	Treated or untreated
Transamerica (Term Only)	Std Plus	71+	152/88	Treated or untreated
Genworth (All universal life plans incl. Colony TermUL)	Select	51-64	150/90	Treated or untreated
Hancock	Std Plus	51-70	150/90	Treated or untreated
MetLife (Term Only)	Std Plus	55-69	150/90	Treated or untreated
AVIVA (Term)	Std Plus	61+	150/90	Treated or untreated
AXA (Term / Athena UL 150 / IL Legacy II)	Std Plus	70+	150/90	Treated or untreated
Hancock	Std Plus	71+	150/90	Treated or untreated
Transamerica (Term Only)	Std Plus	0-70	148/88	Treated or untreated
Prudential	Std Plus	50+	145/90	Treated or untreated
American General (Permanent)	Standard	61+	160/92	No Treatment
American General (Term Only)	Std Plus	61+	160/92	No Treatment
Transamerica (Permanent)	Standard	See Transamerica guidelines		
AXA (Permanent other than Athena UL 150 / IL Legacy II)	Standard	Standard guidelines not published		
AVIVA (Permanent)	Standard	Standard guidelines not published		
MetLife (Permanent)	Standard	Standard guidelines not published		
Nationwide	Standard	Standard guidelines not published		
Sun Life of Canada	Standard	Standard guidelines not published		
West Coast	Standard	Standard guidelines not published		

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Fourth Best Risk Classification (where available)

Carrier	Risk Class	Ages	Reading	Current Treatment
ages 0-60				
Banner/William Penn	Standard	All	156/94	Treated or untreated
Genworth (Term only)	Standard	0-60	155/95	Treated or untreated
Lincoln Benefit/Allstate NY (Term Only)	Standard	0-60	155/95	Treated or untreated
Genworth (All universal life plans incl. Colony TermUL)	Standard	51-64	155/90	Treated or untreated
American National	Standard	0-60	150/90	Treated or untreated
Genworth (All universal life plans incl. Colony TermUL)	Standard	0-50	150/90	Treated or untreated
American General (Term Only)	Standard	0-60	145/88	Treated or untreated
American General (Term Only)	Standard	0-60	150/92	No treatment
ages 61+				
Lincoln Benefit/Allstate NY (Term Only)	Standard	61+	160/95	Treated or untreated
Genworth	Standard	61+	160/90	Treated or untreated
Banner/William Penn	Standard	All	156/94	Treated or untreated
American National	Standard	61+	155/95	Treated or untreated
Genworth (All universal life plans incl. Colony TermUL)	Standard	51-64	155/90	Treated or untreated
American General (Term Only)	Standard	61+	155/88	Treated or untreated
American General (Term Only)	Standard	61+	160/92	No treatment
Prudential	Nonsmoker	Insurability and ratings depend on actual readings and other medical conditions		
Transamerica (Term Only)	Standard	See Transamerica guidelines		
AVIVA (Term)	Standard	Standard guidelines not published		
AXA (Term / Athena UL 150 / IL Legacy II)	Standard	Standard guidelines not published		
Hancock	Standard	Standard guidelines not published		
ING Companies	Standard	Standard guidelines not published		
MetLife (Term Only)	Standard	Standard guidelines not published		
United of Omaha/Companion	Standard	Standard guidelines not published		

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