



CHOLESTEROL READINGS / TREATMENT

INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

Best Risk Classification

Carrier	Risk Class	Ages	Ratio	Total	Current Treatment
Transamerica (Permanent)	Select	All	4.0	n/a	Treated or untreated
Transamerica (Term Only)	Pref Plus	All	4.0	n/a	Treated or untreated
Genworth (All permanent incl Colony TermUL) (Males Only)	Pref Best	All	4.5	300	Treated or untreated
Genworth (Term Only)	Pref Best	65+	HDL>45	300	Treated or untreated
Genworth (All permanent incl Colony TermUL) (Females Only)	Pref Best	All	4.0	300	Treated or untreated
Hancock	Super Pref	51-70	4.0	300	Treated or untreated
Hancock	Super Pref	0-50	3.5	300	Treated or untreated
ING Companies	Super Pref	71+	HDL>45	280	Treated or untreated
Hancock	Super Pref	71+	HDL>40	280	Treated or untreated
AXA (Perm other than Athena UL 150/IL Legacy II)	Pref Plus	All	4.5	270	Treated or untreated
American General	Pref Plus	All	4.5	260	Treated or untreated
MetLife (Permanent)	Elite	55+	4.5	260	Treated or untreated
AXA (Perm other than Athena UL 150/IL Legacy II)	Pref Plus	All	5.0	250	Treated or untreated
Hancock	Super Pref	51-70	5.0	250	Treated or untreated
United of Omaha/Companion	Pref Plus	All	5.0	250	Treated or untreated
Lincoln Benefit/Allstate NY (Term < \$5MM only; All Permanent)	Pref Elite	All	4.5	250	No treatment
Lincoln Benefit/Allstate NY (Term > \$5MM only)	Pref Elite	All	4.0	250	No treatment
Genworth (Term Only)	Pref Best	0-64	5.0	240	Treated or untreated
MetLife (Permanent)	Elite	55+	5.0	240	Treated or untreated
Sun Life of Canada	Super Pref	71+	5.0	240	Treated or untreated
AXA (Term / Athena UL 150 / IL Legacy II)	Pref Elite	All	4.5	240	Treated or untreated
ING Companies	Super Pref	0-70	4.5	240	Treated or untreated
Transamerica (Permanent)	Select	71+	5.5	230	Treated or untreated
Transamerica (Term Only)	Pref Plus	71+	5.5	230	Treated or untreated
Transamerica (Permanent)	Select	0-70	5.0	230	Treated or untreated
Transamerica (Term Only)	Pref Plus	0-70	5.0	230	Treated or untreated
Hancock	Super Pref	0-50	4.5	230	Treated or untreated
Sun Life of Canada	Super Pref	18-70	4.5	230	Treated or untreated
West Coast (Term & UL ages <70 only)	Super Pref	All	3.5	230	Treated or untreated
American National	Pref Plus	All	4.5	225	Treated or untreated
AXA (Term / Athena UL 150 / IL Legacy II)	Pref Elite	All	5.0	220	Treated or untreated
Banner/William Penn	Pref Plus	All	5.0	220	Treated or untreated
ING Companies	Super Pref	0-70	5.0	220	Treated or untreated
MetLife (Permanent)	Elite	0-54	5.0	220	Treated or untreated
Prudential	Pref Best	All	5.0	220	Treated or untreated
West Coast (Term & UL ages <70 only)	Super Pref	All	5.0	220	Treated or untreated
Nationwide	Pref Plus	0-70	4.0	220	Treated or untreated
AVIVA	Premier	All	5.0	220	No treatment
Lincoln Benefit/Allstate NY (Term < \$5MM only; All Permanent)	Pref Elite	All	5.0	220	No treatment
Lincoln Benefit/Allstate NY (Term > \$5MM only)	Pref Elite	All	4.5	220	No treatment
MetLife (Term Only)	Elite Plus	55+	4.5	210	Treated or untreated
Nationwide	Pref Plus	0-70	4.5	210	Treated or untreated
American General	Pref Plus	All	5.0	205	Treated or untreated
Lincoln Benefit/Allstate NY (All products, all face amounts)	Pref Elite	All	4.5 or LDL<100	200	Treated; no hx hypertension
MetLife (Term Only)	Elite Plus	0-54	4.5	200	Treated or untreated

Underwriting information as of 11.17.2009.

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CHOLESTEROL READINGS / TREATMENT

INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

Second Best Risk Classification

Carrier	Risk Class	Ages	Ratio	Total	Current Treatment
Lincoln Benefit/Allstate NY	Preferred	71+	6.5	325	Treated or untreated
Genworth (Term only)	Preferred	65+	HDL>40	300	Treated or untreated
Hancock	Preferred	71+	HDL>35	300	Treated or untreated
MetLife (Permanent)	Preferred	70+	7.0	300	Treated or untreated
Genworth (All permanent incl Colony TermUL) (Males Only)	Preferred	All	5.5	300	Treated or untreated
Genworth (All permanent incl Colony TermUL) (Females Only)	Preferred	All	5.0	300	Treated or untreated
AVIVA (Permanent)	Preferred	All	5.0	300	Treated or untreated
AXA (Permt other than Athena UL 150/IL Legacy II)	Preferred	All	5.0	300	Treated or untreated
West Coast (Permanent)	Preferred	71+	5.0	300	Treated or untreated
Hancock	Preferred	51-70	4.5	300	Treated or untreated
Hancock	Preferred	0-50	4.0	300	Treated or untreated
ING Companies	Preferred	71+	HDL>45	280	Treated or untreated
MetLife (Permanent)	Preferred	55-69	6.5	280	Treated or untreated
American General	Preferred	All	5.5	280	Treated or untreated
United of Omaha/Companion	Preferred	All	6.0	275	Treated or untreated
Lincoln Benefit/Allstate NY	Preferred	0-70	5.5	275	Treated or untreated
AXA (Permt other than Athena UL 150/IL Legacy II)	Preferred	All	6.0	270	Treated or untreated
Genworth (Term only)	Preferred	0-64	6.0	270	Treated or untreated
Hancock	Preferred	51-70	5.5	270	Treated or untreated
AXA (Term / Athena UL 150 / IL Legacy II)	Preferred	All	4.5	270	Treated or untreated
Nationwide	Preferred	0-70	4.5	270	Treated or untreated
MetLife (Permanent)	Preferred	0-54	6.0	260	Treated or untreated
Transamerica	Preferred	71+	6.0	260	Treated or untreated
Transamerica	Preferred	0-70	5.5	260	Treated or untreated
ING Companies	Preferred	0-70	5.0	260	Treated or untreated
MetLife (Term Only)	Pref Plus	55+	4.5	260	Treated or untreated
AVIVA (Permanent)	Preferred	All	6.5	250	Treated or untreated
Banner/William Penn	Preferred	All	6.0	250	Treated or untreated
Lincoln Benefit/Allstate NY	Preferred	0-70	6.0	250	Treated or untreated
Prudential	Preferred	All	6.0	250	Treated or untreated
West Coast (Term Only)	Preferred	All	6.0	250	Treated or untreated
West Coast (Permanent)	Preferred	0-70	6.0	250	Treated or untreated
Nationwide	Preferred	0-70	5.5	250	Treated or untreated
American National	Preferred	All	5.0	250	Treated or untreated
AXA (Term / Athena UL 150 / IL Legacy II)	Preferred	All	5.0	250	Treated or untreated
Hancock	Preferred	0-50	5.0	250	Treated or untreated
AVIVA (Term)	Preferred	All	5.5	240	Treated or untreated
ING Companies	Preferred	0-70	5.5	240	Treated or untreated
MetLife (Term Only)	Pref Plus	55+	5.0	240	Treated or untreated
Sun Life of Canada	Preferred	71+	5.0	240	Treated or untreated
American General	Preferred	All	6.0	235	Treated or untreated
Nationwide	Preferred	0-70	6.5	230	Treated or untreated
Sun Life of Canada	Preferred	18-70	4.5	230	Treated or untreated
MetLife (Term Only)	Pref Plus	0-54	5.0	220	Treated or untreated

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CHOLESTEROL READINGS / TREATMENT

INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

Third Best Risk Classification

Carrier	Risk Class	Ages	Ratio	Total	Current Treatment
Transamerica (Permanent: Males Only)	Standard	71+	7.5	n/a	Treated or untreated
Transamerica (Permanent: Males Only)	Standard	0-70	7.0	n/a	Treated or untreated
Transamerica (Permanent: Females Only)	Standard	71+	7.0	n/a	Treated or untreated
Transamerica (Permanent: Females Only)	Standard	0-70	6.5	n/a	Treated or untreated
Hancock	Std Plus	71+	HDL>35	n/a	Treated or untreated
Hancock	Std Plus	51-70	6.0	n/a	Treated or untreated
Hancock	Std Plus	0-50	5.5	n/a	Treated or untreated
Genworth (All permanent incl Colony TermUL) (Females Only)	Select	All	6.0	300	Treated or untreated
Genworth (All permanent incl Colony TermUL) (Males Only)	Select	All	6.5	300	Treated or untreated
ING Companies	Select	71+	HDL>40	300	Treated or untreated
Genworth (Term Only)	Select	65+	HDL>35	300	Treated or untreated
Lincoln Benefit/Allstate NY (Permanent)	Standard	All	9.0	300	Treated or untreated
MetLife (Term Only)	Std Plus	70+	7.0	300	Treated or untreated
United of Omaha/Companion	Std Plus	All	7.0	300	Treated or untreated
Transamerica (Term Only)	Std Plus	71+	6.7	300	Treated or untreated
Transamerica (Term Only)	Std Plus	0-70	6.2	300	Treated or untreated
AVIVA (Term)	Std Plus	All	5.0	300	Treated or untreated
AXA (Term / Athena UL #50 / IL Legacy II)	Std Plus	All	5.0	300	Treated or untreated
Genworth (Term Only)	Select	0-64	7.0	285	Treated or untreated
Lincoln Benefit/Allstate NY (Term Only)	Std Select	All	7.0	285	Treated or untreated
Banner/William Penn	Std Plus	All	7.0	280	Treated or untreated
American General (Permanent)	Standard	All	6.5	280	Treated or untreated
American General (Term Only)	Std Plus	All	6.5	280	Treated or untreated
MetLife (Term Only)	Std Plus	55-69	6.5	280	Treated or untreated
Prudential	Std Plus	All	7.0	275	Treated or untreated
American National	Std Plus	All	5.5	275	Treated or untreated
AVIVA (Term)	Std Plus	All	6.5	270	Treated or untreated
AXA (Term / Athena UL #50 / IL Legacy II)	Std Plus	All	6.0	270	Treated or untreated
ING Companies	Select	0-70	6.0	270	Treated or untreated
MetLife (Term Only)	Std Plus	0-54	6.0	260	Treated or untreated
American General (Permanent)	Standard	All	7.0	250	Treated or untreated
American General (Term Only)	Std Plus	All	7.0	250	Treated or untreated
ING Companies	Select	0-70	6.5	250	Treated or untreated
AVIVA (Permanent)	Standard	Standard guidelines not published			
AXA (Perm other than AthenaUL #50/IL Legacy II)	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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INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

Fourth Best Risk Classification (where available)

Carrier	Risk Class	Ages	Ratio	Total	Current Treatment
Transamerica (Term Only)	Standard	71+	7.5	n/a	Treated or untreated
Transamerica (Term Only)	Standard	0-70	7.0	n/a	Treated or untreated
Genworth (All permanent incl Colony TermUL) (Males Only)	Standard	All	7.5	300	Treated or untreated
Genworth (All permanent incl Colony TermUL) (Females Only)	Standard	All	7.0	300	Treated or untreated
Genworth (Term Only)	Standard	65+	HDL>35	300	Treated or untreated
Lincoln Benefit/Allstate NY (Term Only)	Standard	All	9.0	300	Treated or untreated
Banner/William Penn	Standard	All	8.0	300	Treated or untreated
Genworth (Term Only)	Standard	0-64	8.0	300	Treated or untreated
American National	Standard	All	7.0	300	Treated or untreated
American General (Term Only)	Standard	All	if ≤ 6.5	280	Treated or untreated
American General (Term Only)	Standard	All	if ≤ 7.0	250	Treated or untreated
Prudential	Nonsmoker	Insurability and ratings depend on actual readings and other medical conditions			
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			

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