



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

## Preferred Plus - Insurance Company Underwriting Guidelines

Rev 11/20/2017

Underwriting Revision Date	Accordia (Perm) 10/17	Accordia (Term) 10/17	Amer General (UL) 10/17	Amer General(Term) 10/17
Rate Class Identifier	Premier	Premier	Preferred Plus	Preferred Plus
Blood Pressure	Treated/Untreated Up to age 70 140/85 Age 71+ 145/90	Untreated Up to age 60 135/85 Age 61+ 145/90	Treated/Untreated 0 – 60: 140/85 61+: 150/85	No treatment history 0 – 60: 135/85 61+: 140/85
Family History	Up to age 65 - No death of parent/sibling CAD/ fam. cancer, disregard if 65+	No cardio/familial cancer death of parent/sibling <65	No CAD or cancer diagnosis of parents < 60	No CAD or cancer diagnosis of parents < 60
Driving History	No DUI/Reckless in last 5 yrs or > 1 MV in past 3 years	No DUI/Reckless in last 5 yrs or ≤ 2 MVR in past 3 years	No DUI, DWI, reckless, revoc/susp in last 7 yrs IC for Tickets	No DUI, DWI, reckless, revoc/susp in last 7 yrs IC for Tickets
Nicotine	None in past 3 years	None in past 5 years	No nicotine products in the last 5 years	No nicotine products in the last 5 years
Cigars	Celebratory Cigar 4/mo, neg. urine	Celebratory Cigar 4/mo, neg. urine	1 per week allowed – negative HOS on exam	1 per week allowed – negative HOS on exam
Cholesterol	Treated/Untreated Up to age 70 260@ 5.0 Age 71+ 280@ 5.5	No Treatment TC ≤ 220 Chol/HDL rate ≤ 5.0	If ratio ≤ 5.0, 215 If ratio ≤ 4.5, 290	If ratio ≤ 5.0, 215 If ratio ≤ 4.5, 290
Alcohol / Substance Abuse	No history/treatment past 10 yrs	No history/treatment past 10 yrs	No history	No history
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Up to age 70 - Available if qualifies as a std aviation risk or w/an exclusion or flat extra	Available if qualifies as a std aviation risk or w/an exclusion or flat extra	No	No
Avocation	Up to age 70 – Available if qualifies as a std avocation risk or flat extra	Individual consideration	Scuba ≤ 100ft, <10dives/yr.	Scuba ≤ 100ft, <10dives/yr.
Policy Fee Amount Commissionable Y/N	\$75.00 N	\$75.00 N	<250k \$74 Comm=Y 250k > \$64 Comm=N	<250k \$74 Comm=Y 250k > \$64 Comm=N
Premium Modal Factors SA - Q - Mthly	0.51 - 0.26 - .089	0.51 - 0.2565 - 0.0855	0.52 - .265 - .0875 SAT .50 - .25 - .0833 ROP	0.52 - .265 - .0875 SAT .50 - .25 - .0833 ROP
Table Ratings Based on Std Plus/Std Rates	Standard	Standard		
Table Shaving Program	Table 3 To Standard	No	No	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available			Waiver of Premium Accidental Death Benefit Child Rider/ ROP	Waiver of Premium Accidental Death Benefit Child Rider/ ROP
Build Limits– M/F				
5'-3"	165	158/143	166/163	166/163
5'-4"	170	163/145	172/169	172/169
5'-5"	175	168/148	177/174	177/174
5'-6"	180	174/150	183/180	183/180
5'-7"	185	179/155	188/185	188/185
5'-8"	191	185/160	194/191	194/191
5'-9"	196	190/165	200/196	200/196
5'-10"	202	196/170	205/202	205/202
5'-11"	207	201/175	211/208	211/208
6'-0"	213	207/180	217/214	217/214
6'-1"	219	213/184	223/220	223/220
6'-2"	226	219/188	230/226	230/226
6'-3"	232	225/193	263/232	263/232
6'-4"	237	230/197	240/238	240/238



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

## Preferred Plus - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Banner 10/17	John Hancock 11-17	Lincoln Financial 10/17	Minnesota Life 11/17
Rate Class Identifier	Preferred Plus	Super Preferred	Preferred Plus	Preferred Select
Blood Pressure	Treated/Untreated Controlled last 2 years with max 136/86	Treated/Untreated - Ages 18-50; 135/85 Ages 51-70; 140/90	Treated/Untreated Age 18-69, 12 mo avg 130/80 70+, 12 mo avg 140/90	Treated/Untreated Max 135/85
Family History	No cardio occurrence in parents/siblings < age 60 <a href="#">Cancer, no longer a factor preventing consideration for preferred classes.</a>	No CAD/cancer deaths of a parent/sibling prior to age 60	No CVD deaths of parent/sibling prior to age 65; <b>disregard if 70+</b>	No CAD, CVD, cancer or diabetes death of parent or sibling prior to age 60
Driving History	No DWI/DUI/reckless/ revoc/susp in last 5 yrs or ≤2 MVR in last 3 yrs	No DUI, DWI or reckless in last 10 years or ≤ 1 conviction ever; max of 1 MVR in last 2 yrs	No DUI, reckless in last 5 years or ≤ 3 tickets in 3 years	No DWI/DUI/reckless in last 5 years or ≤ 3 tickets in last 5 years
Nicotine	No nicotine products in the last 3 years	No nicotine products in the last 5 years	No nicotine products in the last 3 years	No nicotine products in the last 36 mos
Cigars	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Treated/Untreated Max of 300@ 4.5	Treated/Untreated Ages 18-50 Max 300; ≤4.5, Ages 51-70 Max 300; ≤5.0	Treated / Untreated age 0-69, 300 ≤ 5.0 or age 70+, ≤ 5.5	Treated/Untreated 240@ 5.0
Alcohol / Substance Abuse	No history	No history in past 10 yrs.	No history in the past 10 yrs	No history
Cancer	Only available on certain types of skin cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Available with exclusion rider.	No participation in the last 12 months	Not available	Not available except if IFR rated >250hrs total & 50-250 hrs annually
Avocation	Available only if no flat extra would be required	No participation in the last 12 months	Not available	No rateable avocations
Policy Fee Amount Commissionable Y/N	\$60.00 N	\$100/annual, \$50/SA, \$27/Qtr, \$12/Mthly No	See rate card (Term\$90) No	\$50 up to 249k / \$95 250k & up No
Premium Modal Factors SA - Q – Mthly	0.51 - 0.26 - .0875	0.515 - .265 - .0875	0.515 / .262 / .089	0.52 / .27 / .088
Table Ratings Based on Std Plus/Std Rates	Determined by the underwriter	Standard	Standard	
Table Shaving Program	Super Criteria Credit		Table 3 To Standard	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available	Waiver of Premium	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death LB
Build Limits– M/F			Age ≤ 69 / 70+	18-64 / 64 Up
5'-3"	158/143		163 / 169	158/161
5'-4"	163/145		169 / 174	163/166
5'-5"	168/148	Height / Weight	174 / 180	168/171
5'-6"	174/150	Limits are at	179 / 186	173/176
5'-7"	179/155	Underwriter's Discretion	185 / 191	178/182
5'-8"	185/160		190 / 197	184/187
5'-9"	190/165		196 / 203	189/193
5'-10"	196/170		202 / 209	195/199
5'-11"	201/175		208 / 215	200/204
6'-0"	207/180		213 / 221	206/210
6'-1"	213/184		219 / 227	212/215
6'-2"	219/188		225 / 233	218/222
6'-3"	225/193		232 / 240	224/228
6'-4"	230/197		238 / 246	230/234



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

## Preferred Plus - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Nationwide 10/17	Pacific Life 0-64 11/17	Pacific Life 65+ 11/17	Principal
Class Identifier	Preferred Select	Preferred Best	Preferred Best	Super Preferred
Blood Pressure	Untreated ≤ Age 55_140/80 Age 56+ 140/90	Treated/Untreated - 135/85 20-50 140/85 51-64	Treated/Untreated - 145/90 65-85	Treated/Untreated - 135/85 20-44 140/85 45-64 140/90 65-85
Family History	No CAD, CVD, cancer or diabetes death of parent prior to age 60	No CVD,Cancer, deaths of parent prior to age 60	Ages 65-74 No,Cancer, death of parent prior to age 60	Insured < 70, No CVD,Cancer,Diabetes deaths of parent/sibling prior to age 65 - Opp. Sex cancers OK
Driving History	No DWI/DUI/reckless in last 5 years or ≤ 1 tickets in last 2 years	No DUI in last 5 yrs.	No DUI in last 5 yrs.	No DUI in last 5 yrs. ≥2 MV in last 3 yrs.
Nicotine	No nicotine products in the last 36 mos	No nicotine products in the last 5 years	No nicotine products in the last 5 years	No nicotine products in the last 5 years
Cigars	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	Not Allowed
Cholesterol	Treated/Untreated < Age 71 230@ 5.0, 240@ 4.5, 250@ 4.0 Age 71+ 270@ 4.5	Review Needed If <150 or > 300 Female 4.0 Male 5.0	Review Needed If <150 or > 300 Female 4.0 Male 4.5	Treated / Untreated 240@4.5 age 20-64 260@5.0 age 65-85
Alcohol / Substance Abuse	No history	No history ever	No history ever	No history ever
Cancer	None except basal cell carcinomas	None except basal cell	None except basal cell	None except basal cell & squamous carcinomas
Aviation Flat Extra VFR and IFR Ratings	Not available except with exclusion	Possible with flat extra	Possible with flat extra	Possible with flat extra
Avocation	No rateable avocations	No rateable avocations	No rateable avocations	Scuba diving ok
Policy Fee Amount	\$50 up to 249k / \$95 250k & up	\$75	\$75	\$75
Commissionable Y/N	No	T-NO	T-NO	T-NO UL YES
Premium Modal Factors SA - Q – Mthly	0.52 / .27 / .088	.5215,.2625,.0875	.5215,.2625,.0875	.5215,.2625,.0875
Table Ratings Based on Std Plus or Std Rates		Standard	Standard	Standard
Table Shaving Program	No	No	No	Up to 2 tables shaved
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
		Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death Child Rider
Riders Available	Waiver of Premium Accidental Death, LB			
Build Limits– M/F		Age 0-64	Age 65+	Age 20-44 / 45-64 / 65+
5'-3"	166	169	186	164 / 167 / 169
5'-4"	171	174	192	169 / 172 / 175
5'-5"	175	180	198	174 / 177 / 180
5'-6"	180	186	204	180 / 183 / 186
5'-7"	185	191	211	185 / 188 / 192
5'-8"	190	197	216	191 / 194 / 197
5'-9"	195	203	223	197 / 200 / 203
5'-10"	200	209	229	202 / 206 / 209
5'-11"	205	215	236	208 / 212 / 215
6'-0"	211	221	242	214 / 218 / 221
6'-1"	218	227	250	220 / 224 / 228
6'-2"	224	233	256	226 / 230 / 234
6'-3"	231	240	264	232 / 236 / 240
6'-4"	238	246	271	239 / 243 / 247



**Orange County Brokerage**  
**Insurance Services, Inc.**

*www.ocbis.com*

*17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780*

*Phone/Toll Free (714) 550-0159 (866) 357-9329*

*Fax (714) 550-0869*

---



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

## Preferred Plus- Insurance Company Underwriting Guidelines

Underwriting Revision Date	Prudential 11/17	Protective Age 0-70 11/17	Protective Age 71+ 11/17	Savings Bank 11/17
Rate Class Identifier	Preferred Plus	Select Preferred	Select Plus	Preferred Plus
Blood Pressure	Without medication up to age 49, 130/80 50 and up , 135/85	Age <61, 135/85 max 61+, 140/85 max Tx ok , must be controlled for 1 yr	Max 150/90 Tx ok , must be controlled for 1 yr	ages 0-60, 135/85 ages 61+, 140/85
Family History	No CAD, CVD, or familial cancer death in parents/siblings prior to age 60	No history of/death from CAD/CVD/cancer of parent or sibling prior to age 60	Disregard family Hx ages 70+	No death of parent/sib from CVD or cancer to age 60, <b>waived if client is 65+and meets P+ criteria</b>
Driving History	No DUI/DWI/OUI or reckless in last 5 yrs, no suspension in 3 yrs, ≤2 ticket/accident in 3 yrs	No DUI/reckless in last 5 yrs or ≥ 1 MVR's in last 3 yrs	No DUI/reckless in last 5 yrs or ≥ 1 MVR's in last 3 yrs	No more than 1 DUI. No DUI or reckless in last 5 yrs., ≤2 MV's last 3 yrs, no license susp. within 3 yrs
Nicotine	No tobacco/products in the last 5 years	No nicotine products in the last 5 years	No nicotine products in the last 5 years	No nicotine within 5 years
Cigars	Celebratory / neg. on exam	6 per year allowed – negative HOS on exam	6 per year allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Treated/Untreated Total < 300 Ratio ≤ 5.0	Treated/Untreated Max of 275 Ratio ≤ 4.5	Treated/Untreated Max of 275 Ratio ≤ 4.5	Treated or untreated 300 max; Max 5.0 – males, max 4.5 - females
Alcohol / Substance Abuse	No history	No history	No history	No history
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas	No cancer history
Aviation Flat Extra VFR and IFR Ratings	Available Call For Details	Not available except through exclusion	Not available except through exclusion	No private aviation
Avocation	No hazardous avocations	No hazardous avocations– scuba 75 ft. ok	No hazardous avocations – scuba 75 ft. okay	<75 ft scuba OK
Policy Fee Amount Commissionable Y/N	\$85.00/A, 44.20/SA, 22.53/Q, 7.65/M Ess – N, Elite - Y			60 N
Premium Modal Factors SA - Q – Mthly	0.52 / .265 / .09			.51, .26, .0875
Table Ratings Based on Std Plus/Standard Rates		Standard 25% Per Table	Standard 25% Per Table	Standard
Table Shaving Program	No	No	No	NO
Issue Age Nearest/Last	Last	Nearest	Nearest	Nearest
Riders Available		Accelerated DB Waiver of Premium Accidental Death Child Rider	Accelerated DB Child Rider	WP
Build Limits– M/F	Ages 18-59 / Age 60+			
5'-3"	163/175			159
5'-4"	169/180	158	169	164
5'-5"	174/186	163	175	169
5'-6"	179/192	168	180	174
5'-7"	185/198	173	186	179
5'-8"	190/203	179	192	185
5'-9"	196/209	184	197	190
5'-10"	202/216	190	203	196
5'-11"	207//222	195	209	201
6'-0"	213/228	201	215	207
6'-1"	219/234	206	221	212
6'-2"	225/241	212	227	218
6'-3"	232/247	218	234	224
6'-4"	238/254	224	240	230
		230	246	



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329

Fax (714) 550-0869

## Preferred Plus- Insurance Company Underwriting Guidelines

Underwriting Revision Date	Symetra - Term 11/17	Symetra - UL 11/17	Transamerica 11/17	United of Omaha 11/17
Rate Class Identifier	Preferred Plus	Preferred Plus	Preferred Plus & Select	Preferred Plus
Blood Pressure	Max 135/85 Max 20-50 Max 140/90 Max 51+	Max 135/85 Max 20-50 Max 140/90 Max 51+	Treated or Untreated Max 135/85 to age 70 Max 145/85 age 71+	Treated or untreated Max 140/85
Family History	No death of parent or sib prior to age 65 from heart dz, CAD or cancer	No death of parent or sib prior to age 65 from heart dz, CAD or cancer	No CAD/Cancer death of parents or siblings prior to age 65 <b>Disregard if 65+</b>	No CAD or cancer death of parent prior to age 60 <b>Does not apply over 60</b>
Driving History	No DWI in last 10 years no more than 2 MVV's in past 3 years	No DWI in last 10 years no more than 2 MVV's in past 3 years	No DUI / reckless in last 5 years or $\leq$ 1 major ticket ( <b>0 in past yr</b> ) or $\leq$ 3 minor tickets in last 3 years	No DUI/DWI/reckless in last 5 years
Nicotine	No nicotine products in the last 5 years	No nicotine products in the last 5 years	No nicotine products in the last 5 years	No nicotine in past 36 months
Cigars	None	None	1 per month allowed – negative HOS on exam	2 per month allowed – negative HOS on exam
Cholesterol	Chol / HDL ratio $\leq$ 4.5 TC < 300	Chol / HDL ratio $\leq$ 4.5 TC < 300	TC < 230 Chol/HDL ratio $\leq$ 5.0, $\leq$ 70yrs Chol/HDL ratio $\leq$ 5.5, + 71yrs	Treated/Untreated Tot. < 300, Max Ratio 5.0
Alcohol / Substance Abuse	No counseling or treatment ever	No counseling or treatment ever	No history	Allowed after 15 years
Cancer	No History	No History	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	No private aviation	No private aviation	Not available except through exclusion	Not available except through exclusion
Avocation	No hazardous	No hazardous	No hazardous avocations scuba 75 ft. ok	No hazardous avocations in the past 5 yrs – scuba 100 ft. okay
Policy Fee Amount Commissionable Y/N	65 No	65 No	<100k \$60 other= \$30 Yes	\$62.50
Premium Modal Factors SA - Q – Mthly	.515, .265, .0875	.515, .265, .0875	0.51 / .26 / .0875	0.52 / .275 / .089
Table Ratings Based on Std Plus/Standard Rates	Standard	Standard	Standard	Standard 25% Per Table
Table Shaving Program	NO	NO	No	FIT Credits
Issue Age Nearest/Last	Last	Last	Varies by product	Age Last
Riders Available	Child Rider 1-10k ADB/ WP	Child Rider 1-10k ADB/ WP	Waiver of Premium Accidental Indemnity Child Rider Guaranteed Insurance lb	Accelerated DB Waiver of Premium Accidental Death Child Rider
Build Limits– M/F	M/F	Unisex	Up to Age 70    Age 71+	
5'-3"	154 / 146	162	159/156    164/160	164
5'-4"	159 / 151	167	164/161    169/165	169
5'-5"	164 / 155	172	169/165    174/170	174
5'-6"	168 / 159	176	174/170    179/175	180
5'-7"	174 / 162	182	179/174    185/179	185
5'-8"	179 / 166	187	184/178    190/183	189
5'-9"	185 / 170	193	189/182    195/187	195
5'-10"	190 / 175	198	195/186    200/191	200
5'-11"	194 / 180	203	200/190    206/196	206
6'-0"	199 / 184	209	205/195    212/201	211
6'-1"	203 / 188	214	211/200    217/206	217
6'-2"	208 / 193	219	217/205    222/211	222
6'-3"	213 / 198	223	223/210    228/216	228
6'-4"	219 / 202	229	228/215    234/221	233



**Orange County Brokerage**  
**Insurance Services, Inc.**

*www.ocbis.com*

*17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780*

*Phone/Toll Free (714) 550-0159 (866) 357-9329*

*Fax (714) 550-0869*

---



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

## Preferred - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Accordia (Perm) 10/17	Accordia (Term) 10/17	Amer General (UL) 10/17	American General 10/17
Rate Class Identifier	Preferred	Preferred	Preferred	Preferred
Blood Pressure	Treated/Untreated Up to age 70 145/90 Age 71+ 155/90	Treated/Untreated Up to age 60 140/90 Age 61+ 150/90	0 – 60: 145/88 61+: 155/88 or Pref Plus BP reading with treatment	0 – 60: 140/85 61+: 150/85 or Pref Plus BP reading with treatment
Family History	Up to age 65 - No death of parent/sibling before 60 of CAD/ fam. cancer, disregard if 65+	Up to age 65 - No death of parent/sibling prior to age 65 from CAD/cancer	No CAD or cancer death of parents < 60	No CAD or cancer death of parents < 60
Driving History	Up to age 70-≤ 2 MVR in past 3 yrs; no DUI/reckless in past 5 yrs; 71+≤1MVR	No DUI in last 5 years or more than 2 tickets in last 3 years.	No DUI, DWI, reckless, revoc/susp in last 6 yrs IC on tickets	No DUI, DWI, reckless, revoc/susp in last 6 yrs IC on tickets
Nicotine	No nicotine products in the last 12 mos	No nicotine products in the last 36 mos	No nicotine products in the last 3 years	No nicotine products in the last 3 years
Cigars	4 per month allowed – negative HOS on exam	4 per month allowed – negative HOS on exam	1 per week allowed – negative HOS on exam	1 per week allowed – negative HOS on exam
Cholesterol	Up to age 70 - Chol. 270 and ratio ≤ 6.0 Chol. 300 and ratio ≤ 5.0 Age 71+ - 300 and ratio ≤ 6.5	Treated/Untreated 240 @ 5.5	If ratio ≤ 6.0, 245 If ratio ≤ 5.5, 290	If ratio ≤ 6.0, 245 If ratio ≤ 5.5, 290
Alcohol / Substance Abuse	No history/treatment in last 7 yrs	No history/treatment in last 10 yrs.	No history	No history
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Available if qualifies as a std aviation risk or w/an exclusion or flat extra	Available if qualifies as a std aviation risk or w/an exclusion or flat extra	No	No
Avocation	May be available with flat extra	May be available with flat extra	Scuba ≤ 100ft, <10dives/yr.	Scuba ≤ 100ft, <10dives/yr.
Policy Fee Amount Commissionable Y/N	\$75(A), 39(SA), 23(Q), 9(M) - No	\$75.00 N	<250k \$74 Comm=Y 250k > \$64 Comm=N	<250k \$74 Comm=Y 250k > \$64 Comm=N
Premium Modal Factors SA - Q – Mthly	0.509 / .2565 / .0855	0.509 / .2565 / .0855	0.52 / .265 / .0875 SAT 0.52 / .265 / .0875 ROP	0.52 / .265 / .0875 SAT 0.52 / .265 / .0875 ROP
Table Ratings Based Upon Standard Plus or Standard Rates				
Table Shaving Program	Upgrade 1 Rate Class	No	No	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available			Waiver of Premium Child Rider Accidental Death	Waiver of Premium Child Rider Accidental Death
Build Limits– M/F				
5'-3"	184	174	177/175	177/175
5'-4"	194	179	183/180	183/180
5'-5"	199	185	189/186	189/186
5'-6"	205	191	195/191	195/191
5'-7"	210	197	200/197	200/197
5'-8"	216	203	206/203	206/203
5'-9"	221	209	212/209	212/209
5'-10"	227	215	219/215	219/215
5'-11"	233	221	225/221	225/221
6'-0"	239	228	231/227	231/227
6'-1"	245	234	237/234	237/234
6'-2"	251	241	244/240	244/240
6'-3"	258	247	251/246	251/246
6'-4"	264	253	264/253	264/253





# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

## Preferred - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Banner 10/17	John Hancock 11/17	Lincoln Financial 10/17	Met Life/Investors->\$250K4/15
Rate Class Identifier	Preferred	Preferred	Preferred	Preferred Plus (<75)/Elite (<80)
Blood Pressure	Treated/Untreated Controlled last 2 years with max 146/90	Treated/Untreated - Ages 18-50; 140/85 Ages 51-70; 145/90	Treated/Untreated Age 18-69, 12 mo avg 130/80 70+, 12 mo avg 140/90	No treatment in last 12 mos Ages < 40, 140/85 Ages 41-54, 140/85 Ages 55-69 140/90 Ages 70+, 145/90
Family History	No cardio occurrence in parents/siblings < age 60 <a href="#">Cancer no longer a factor preventing consideration for preferred classes.</a>	No more than 1 CAD/cancer death in parent/sibling prior to age 60	No CVD deaths of parent/sibling prior to age 65; <b>disregard if 70+</b>	No Cardio/cancer death of parent <60 or sibling < age 65
Driving History	No DWI/DUI/reckless/ revoc/susp in last 5 yrs or ≤ 2 tickets in last 3 yrs	No DUI / reckless in last 5 yrs or no more than one conviction ever Max 2 MV in last 2 yrs	No DUI, reckless in last 5 years or ≤ 3 tickets in 3 years	No DWI in last 5 yrs or ≤ 2 MVR's in last 3 yrs
Nicotine	No nicotine products in the last 2 years	No nicotine products in the last 2 years	No nicotine products in the last 2 years	No nicotine products in the last 5 years
Cigars	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	Celebratory - 4x year negative HOS on exam
Cholesterol	Treated/Untreated Max of 300@ 5.5	Treated/Untreated Ages 18-50; max 250, ≤ 5.0 Ages 51-70; max 270, ≤ 5.5 TC < 300	Treated / Untreated age 0-69, 300 ≤ 6.0 or age 70+, ≤ 7.0	Treated >12 mo /Untreated Age ≤ 54: 240, ≤ 5.0 Ages 55-69: 260, ≤ 5.5 Ages 70+: ≤ 280, ≤ 5.5
Alcohol / Substance Abuse	No history past 10 years	No history in past 10 yrs.	No history in the past 7 yrs	No history
Cancer	Only available on certain types of skin cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Available only with exclusion rider	25-200 hrs/year and IFR rating with flat extra or exclusion	Not available	Not available except through exclusion
Avocation	Available, however may have flat extra.	If not rateable. If rateable, flat extra.	Not available	No hazardous avocations
Policy Fee Amount Commissionable Y/N	\$60.00 N	\$100.00 (A), 50 (SA), 27 (Q), 12 (M) - N	See rate card (Term\$90) No	\$69.00 No
Premium Modal Factors SA - Q - Mthly	0.51 / .26 / .0875	0.515 / .265 / .0875	0.515 / .262 / .089	0.53 / .27 / .09
Table Ratings Based Upon Std Plus or Std	Determined by the underwriter	Standard	Standard	Standard
Table Shaving Program	Super Criteria Credit	No	Table 3 To Standard	Met Edge Credits
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available	Waiver of Premium	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death
Build Limits– M/F			Age < 69 / 70+	
5'-3"	174			162/157
5'-4"	179		175 / 180	166/161
5'-5"	185		180 / 186	171/166
5'-6"	191	Height / Weight	186 / 192	175/170
5'-7"	197	Limits are at	192 / 198	179/174
5'-8"	203	Underwriter's Discretion	198 / 204	184/179
5'-9"	209		203 / 210	188/183
5'-10"	215		209 / 216	193/188
5'-11"	221		216 / 222	198/193
6'-0"	228		222 / 229	204/199
6'-1"	234		228 / 235	209/204
6'-2"	241		235 / 242	214/210
6'-3"	247		241 / 249	220/215
6'-4"	253		248 / 256	226/221



**Orange County Brokerage**  
**Insurance Services, Inc.**

*www.ocbis.com*

*17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780*

*Phone/Toll Free (714) 550-0159 (866) 357-9329*

*Fax (714) 550-0869*

---



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

## Preferred - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Minnesota Life 11/17	Nationwide 10/17	North American 10/17	Pacific Life 0-64 11/17
Rate Class Identifier	Preferred	Preferred	Preferred	Preferred
Blood Pressure	Max 145/90 with or without treatment	Treated/Untreated ≤ Age 55 145/90 Age 56+ 150/90	Treated/Untreated - 140/90 Ages 18-70 150/90 Ages 71+	Treated/Untreated - 140/90 20-50 145/95 51-64
Family History	No CAD, CVD or diabetes death of parent or sibling prior to age 60	No CAD, CVD, cancer or diabetes death of parent prior to age 60	No CAD or cancer history/death of parent prior to age 60	No CVD, Cancer, deaths of parent prior to age 60
Driving History	No DWI/DUI/reckless in last 5 yrs or ≤ 2 MVs in last 3 yrs	No DWI/DUI/reckless in last 5 years or ≤ 2 tickets in last 3 years	No DWI in last 5 yrs or ≤ 2 MVR's in last 3 yrs	No DUI in last 5 yrs.
Nicotine	No nicotine products in the last 12 months	No nicotine products in the last 12 mos	No nicotine products in the last 3 years	No nicotine products in the last 3 years
Cigars	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Max 260, ≤ 6.0	Treated/Untreated ≤ Age 60 250@ 5.5 Ages 61-70 280@ 6.0 Age 71+ 280@ 6.5	Treated/Untreated 300@ ≤6.0; Ages 18-70 300@ ≤6.5; Ages 71+ 125 Minimum	Review Needed If <150 or > 300 Female 5.0 Male 5.5
Alcohol / Substance Abuse	No history in last 10 years	No history	No history/treatment in the past 7 years	No history last 10 years
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell
Aviation Flat Extra VFR and IFR Ratings	Available dependent on experience & aviation activities, may have cash extra	Not generally rated	Non-ratable commercial and private pilots accepted	Possible with flat extra
Avocation	No rateable avocations	No rateable avocations	Non-ratable sports are accepted	Scuba up to 100'
Policy Fee Amount	\$50 up to 249k / \$95 250k & up	\$50 up to 249k / \$95 250k & up	\$65.00	\$75
Commissionable Y/N	No	No	No	T-NO
Premium Modal Factors SA - Q – Mthly	0.52 / .27 / .088	0.52 / .27 / .088	0.53 / .285 / .0875	.5215,.2625,.0875
Table Ratings Based Upon Standard Plus or Standard Rates	Standard		Standard	Standard
Table Shaving Program	No	No	No	No
Issue Age Nearest/Last	Nearest	Nearest	Builder Last Else Nearest	Nearest
Riders Available	Waiver of Premium Accidental Death	Waiver of Premium Accidental Death, LB	Waiver of Premium Accidental Death Chronic Illness on UL	Waiver of Premium Accidental Death Child Rider
Build Limits– M/F			Ages 18-70 Age 71+	Age 0-64
5'-3"	166		172/161 180/169	186
5'-4"	172	175	177/166 186/174	192
5'-5"	177	180	183/171 192/180	198
5'-6"	183	185	189/176 198/186	204
5'-7"	189	190	194/181 204/191	211
5'-8"	195	195	200/187 210/197	216
5'-9"	200	200	206/192 216/203	223
5'-10"	205	205	212/198 222/209	229
5'-11"	212	210	218/203 229/215	236
6'-0"	217	216	224/209 235/221	242
6'-1"	223	222	230/215 242/227	250
6'-2"	230	229	236/221 249/233	256
6'-3"	236	236	243/227 256/240	264
6'-4"	242	243	249/233 263/246	271



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

## Preferred - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Pacific Life 65+ 11/17	Principal 11/17	Protective Age 0-70 11/17	Protective Age 71+ 11/17
Rate Class Identifier	Preferred	Preferred	Preferred	Preferred
Blood Pressure	Treated/Untreated - 150/90 65-85	Treated/Untreated - 140/85 20-44 140/90 45-64 145/90 65-85	Treated/Untreated to age 60, 140/90 age 61-70, 150/90	Treated/Untreated 160/95
Family History	Ages 65-74 No, Cancer, death of parent prior to age 60	Insured < 70, No CVD, Cancer, Diabetes deaths of parent/sibling prior to age 65 Opp. Sex cancers OK	No death from CAD, CVD or cancer of parent/sibling <60	Disregard family hx for 70+
Driving History	No DUI in last 5 yrs.	No DUI in last 5 yrs. ≥2 MV in last 3 yrs	No DUI/reckless in last 5 yrs or > 2 MVR's in last 3 yrs	No DUI/reckless in last 5 yrs or > 2 MVR's in last 3 yrs
Nicotine	No nicotine products in the last 5 years	No Nicotine for 2 yrs. age 20-70 3 yrs. age 71-85	No nicotine products in the last 2 years	No nicotine products in the last 2 years
Cigars	1 per month allowed – negative HOS on exam	12 per year allowed - admitted & neg HOS on exam	12 per year allowed - admitted & neg HOS on exam	12 per year allowed – admitted & neg HOS on exam
Cholesterol	Review Needed If <150 or > 300 Female 5.0 Male 5.5	Treated / Untreated 270@5.5 age 20-64 280@6.0 age 65-85	Treated or Untreated Max of 275 Ratio ≤ 5.5	Treated or Untreated Max of 275 Ratio ≤ 5.5
Alcohol / Substance Abuse	No history in past 10 years	No history in past 10 years	No history	No history
Cancer	None except basal cell	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Possible with flat extra	Available through exclusion	Ages 27-65, 26-200 hrs/yr, IFR, 400 solo hrs	Available through exclusion
Avocation	Scuba up to 100'	Scuba diving ok	No hazardous avocations– scuba 75 ft.	No hazardous avocations– scuba 75 ft. ok
Policy Fee Amount Commissionable Y/N	\$75 T-NO	75 T-NO UL-YES	\$60 >250K, \$60 <250K No/Yes	\$60 >250K, \$60 <250K No/Yes
Premium Modal Factors SA - Q – Mthly	.5215, .2625, .0875	.5125, .2625, .0875	0.52 / .265 / .0875	0.52 / .265 / .0875
Table Ratings Based Upon Standard Plus or Standard Rates	Standard	Standard	Standard 25% Per Table	Standard 25% Per Table
Table Shaving Program	No	Up to 2 tables	No	No
Issue Age Nearest/Last	Nearest	XXX	Nearest	Nearest
Riders Available	Waiver of Premium Accidental Death Child Rider	WP	Accelerated DB Waiver of Premium Accidental Death Child Rider \$10k Max @\$7.50 per Unit	Accelerated DB Waiver of Premium Accidental Death Child Rider \$10k Max @\$7.50 per Unit
Build Limits– M/F	Age 65+	Age 20-44 / 45-64 / 65+		
5'-3"	197	175 / 178 / 190	169	186
5'-4"	204	181 / 184 / 195	175	192
5'-5"	210	186 / 189 / 200	180	198
5'-6"	216	192 / 195 / 208	186	204
5'-7"	223	198 / 201 / 213	192	211
5'-8"	230	204 / 207 / 218	197	217
5'-9"	236	210 / 213 / 225	203	223
5'-10"	243	216 / 220 / 229	209	230
5'-11"	250	222 / 226 / 235	215	237
6'-0"	258	229 / 232 / 241	221	243
6'-1"	265	235 / 239 / 253	227	250
6'-2"	272	242 / 246 / 260	234	257



**Orange County Brokerage**  
**Insurance Services, Inc.**

*www.ocbis.com*

*17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780*

*Phone/Toll Free (714) 550-0159 (866) 357-9329*

*Fax (714) 550-0869*

---

6'-3"	279	248 / 252 / 267	240	264
6'-4"	287	255 / 259 / 274	246	271



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329

Fax (714) 550-0869

## Preferred - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Prudential 11/17	Savings Bank 11/17	Symetra - Term 11/17	Symetra – UL 11/17
Rate Class Identifier	Preferred	Preferred Non Nicotine	Preferred	Preferred - UL
Blood Pressure	With or w/o medication up to age 49, 135/85 50 +, 140/90	Treated/Untreated to age 60, 135/85 age 61 + , 145/90	135/85 max age 20-50 140/90 max age 51+	135/85 max age 20-50 140/90 max age 51+
Family History	No more than one death of parent prior to age 60 from CAD/CVD/cancer	No death in parent prior to age 60 due to CVD or Cancer <b>Waived if client 65+</b>	No death of parent or sib prior to age 60 from CAD or heart dz.	No death of parent or sib prior to age 60 from CAD or heart dz.
Driving History	No DUI/DWI/OUI/ reckless in last 5 yrs, no suspension in 3 yrs and $\leq 3$ ticket/accident in 3yrs	$\leq 1$ DUI, No DUI or reckless in last 5 yrs, $\leq 2$ MV's in last 3 yrs, no lic susp in last 3 yrs.	No DWI in last 10 years or more than 2 tickets in last 3 years	No DWI in last 10 years or more than 2 tickets in last 3 years
Nicotine	No tobacco or nicotine in the last 3 years	No nicotine in the last 3 years	No nicotine products in the last 3 years	No nicotine products in the last 3 years
Cigars	Alternative tobacco ok negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Treated/Untreated Total < 300 Ratio $\leq 6$	300 max Males 5.5 Females 5.0	TC < 300 Chol/HDL ratio $\leq 5.5$	TC < 300 Chol/HDL ratio $\leq 5.5$
Alcohol / Substance Abuse	No history/treatment in the last 10 years	No history / treatment in the last 10 years	No counseling or treatment past 10 yrs.	No counseling or treatment past 10 yrs.
Cancer	Determined by underwriter	None	None	None
Aviation Flat Extra VFR and IFR Ratings	Available Call For Details	Private pilot ok with exclusion	Available with exceptions IFR no extra	Available with exceptions IFR no extra
Avocation	Occupation Ratings available – call us for list	Scuba diving <75 ft ok	No hazardous	No hazardous
Policy Fee Amount Commissionable Y/N	\$85.00 (A) Ess – N, Elite - Y	\$60.00	65	65
Premium Modal Factors SA - Q – Mthly	0.52 / .265 / .09	0.51 / .26 / .087	.515,.265,.0875	.515,.265,.0875
Table Ratings Based Upon Standard Plus or Standard Rates	Standard	Standard	Standard	Standard
Table Shaving Program	No	No	No	No
Issue Age Nearest/Last	Last	Nearest	Last	Last
Riders Available		No Waiver of Premium available in CA	Child Rider 1-10k WP, ADB,	Child Rider 1-10k WP, ADB,
Build Limits– M/F	Ages 18-59 / Age 60+		M/F	Unisex
5'-3"	175/197	170	162 / 155	171
5'-4"	180/204	176	167 / 159	177
5'-5"	186/210	181	172 / 163	182
5'-6"	192/216	187	177 / 167	187
5'-7"	198/223	192	183 / 170	193
5'-8"	203/230	198	188 / 175	198
5'-9"	209/236	204	193 / 179	205
5'-10"	216/243	209	198 / 184	210
5'-11"	222/250	215	203 / 189	216
6'-0"	228/258	221	209 / 193	222
6'-1"	235/262	227	214 / 198	227
6'-2"	241/272	234	219 / 202	233
6'-3"	248/279	240	224 / 207	240
6'-4"	254/287	246	230 / 211	246



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329

Fax (714) 550-0869

## Preferred - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Transamerica 11/17	United of Omaha 11/17
Rate Class Identifier	Preferred	Preferred
Blood Pressure	Treated or Untreated Max 145/85 to age 70 Max 150/90 age 71+	Treated or untreated 145/90
Family History	No CAD/Cancer death in parents prior to age 60 <b>Disregard if 60+</b>	No CAD, diabetes death of parent/sibling < 60 With good History 1 death allowed
Driving History	No DUI / reckless in last 5 years or ≤ 1 major ticket or ≤ 3 minor tickets in last 3 years	No DUI/DWI/reckless in last 5 years
Nicotine	No nicotine products in the last 2 years	No nicotine products in the last 24 months
Cigars	1 per month allowed – negative HOS on exam	2 per month allowed – negative HOS on exam
Cholesterol	TC < 260 Chol/HDL ratio ≤ 5.5, ≤ 70yrs Chol/HDL ratio ≤ 6.0, + 71yrs	Treated or Untreated Total < 300 and ratio < 6.0
Alcohol / Substance Abuse	No history	Allowed after 10 years
Cancer	None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Offered with or without ratable aviation	Not available except through exclusion
Avocation	No hazardous avocations – scuba 75 ft. okay	No hazardous avocations last 2 years
Policy Fee Amount Commissionable Y/N	<100K \$60 Other=\$30 Y	\$62.50 Y < \$250K
Premium Modal Factors SA - Q – Mthly	0.51 / .26 / .0875	0.52 / .275 / .089
Table Ratings Based Upon Standard Plus or Standard Rates	Standard	Standard 25% Per Table
Table Shaving Program	No	FIT Credits
Issue Age Nearest/Last	Varies by product	Age Last
Riders Available		Accelerated DB Waiver of Premium Accidental Death Child Rider
Build Limits– M/F	Up to Age 70    Age 71+	
5'-3"	174/169    178/174	184
5'-4"	179/174    184/179	189
5'-5"	184/179    189/184	194
5'-6"	189/184    194/189	200
5'-7"	195/189    200/195	205
5'-8"	200/195    205/200	209
5'-9"	206/200    211/205	215
5'-10"	211/205    216/210	221
5'-11"	217/210    222/216	227
6'-0"	223/216    228/222	232
6'-1"	229/222    234/228	239
6'-2"	235/228    240/233	244
6'-3"	241/233    246/239	250
6'-4"	247/239    252/244	255



**Orange County Brokerage**  
**Insurance Services, Inc.**

*www.ocbis.com*

*17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780*

*Phone/Toll Free (714) 550-0159 (866) 357-9329*

*Fax (714) 550-0869*

---





# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

## Standard Plus / Select - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Accordia (Term) 10/17	Amer General (UL) 10/17	Amer General (Term) 10/17	Banner 10/17
Rate Class Identifier	Standard Plus	Standard Plus	Standard Plus	Standard Plus
Blood Pressure	18-45 140/90 46-60 145/90 61 > 150/90 treatment allowed	Treated/Untreated 150/92 to age 60, 160/92 age 61+	Treated/Untreated 145/88 to age 60, 155/88 age 61+	With or without treatment Controlled last 2 years with max 152/92
Family History	No more than 1 death of parent/sibling prior to age 60 from CAD/cancer	No more than 1 CAD/cancer death of parents before age 60	No more than 1 CAD/cancer death of parents before age 60	No cardio death in parents prior to age 60 Only fam cancers!
Driving History	No DUI in last 5 years or more than 2 tickets in last 3 years.	No DUI, DWI, reckless, revoc/susp in last 5 yrs IC for moving violations	No DUI, DWI, reckless, revoc/susp in last 5 yrs IC for moving violations	No DUI/DWI/ reckless/revoc/susp in last 3 years. < 3 ticket in last 3 years.
Nicotine	No nicotine products in the last year	No nicotine products in the last year	No nicotine products in the last year	No nicotine products in the last year
Cigars	4 per month allowed – negative HOS on exam	1 per week allowed – negative HOS on exam	1 per week allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Treated/Untreated 270 @6.5 or 300 @5.0	If ratio ≤ 7.0, 260 If ratio ≤ 6.5, 290	If ratio ≤ 7.0, 260 If ratio ≤ 6.5, 290	Treated / Untreated Max of 300 @ 6.5
Alcohol / Substance Abuse	No history/treatment in last 10 yrs	No history	No history	No history past 7 years
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell carcinomas	Available depending upon type & date of onset of cancer
Aviation Flat Extra VFR and IFR Ratings	Available if qualifies as a std aviation risk or w/an exclusion or flat extra	Yes, will consider with appropriate rating.	Yes, will consider with appropriate rating.	Available, however may have flat extra or exclusion rider
Avocation	May be available with flat extra	< 100ft & < 10 dives/yr.	< 100ft & < 10 dives/yr.	Available, may have with flat extra or exclusion rider
Policy Fee Amount Commissionable Y/N	\$75.00 (A) N	\$74 <250K Comm=Y \$64 >250K Comm=N	\$74 <250K Comm=Y \$64 >250K Comm=N	\$60.00 No
Premium Modal Factors SA - Q - Mthly	0.509 / .2565 / .0855	0.52 / .265 / .0875 SAT 0.50 / .25 / .0833 ROP	0.52 / .265 / .0875 SAT 0.50 / .25 / .0833 ROP	0.51 / .26 / .0875
Table Ratings Based on Std Plus or Std Rates				Determined by the underwriter
Table Shaving Program	No	No	No	Super Criteria Credit
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available		Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death Child Rider	Waiver of Premium
Build Limits– M/F				
5'-3"		186/180	186/180	182
5'-4"		192/186	192/186	188
5'-5"		198/192	198/192	194
5'-6"		204/198	204/198	200
5'-7"		201/204	201/204	206
5'-8"		217/210	217/210	212
5'-9"		223/217	223/217	219
5'-10"		229/223	229/223	226
5'-11"		236/229	236/229	231
6'-0"		242/236	242/236	240
6'-1"		249/242	249/242	245
6'-2"		256/249	256/249	253
6'-3"		263/256	263/256	259
6'-4"		270/263	270/263	265



# Orange County Brokerage

## Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

### Standard Plus / Select - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Met Life Investors 4/15	Minnesota Life 11/17	Pacific Life 0-64 11/17	Pacific Life 65+ 11/17
Rate Class Identifier	Standard Plus	Non Tobacco Plus	Select	Select
Blood Pressure	Current treatment ok 145/90 < Age 54 & under 150/90 Ages 55-69 155/90 Age 70+	Max 145/95 with or without treatment	Treated/Untreated - 145/90 20-50 150/95 51-64	Treated/Untreated - 155/90 65-85
Family History	No CAD/cancer death of parent < age 60 or sibs prior to age 65	One CAD, CVD or diabetes death of parent or sibling prior to age 60	No CVD, Cancer, deaths of parent prior to age 60	No Limitation
Driving History	No DWI in last 5 years or >2 tickets in last 3 years	No DWI/DUI/reckless in last 3 years or ≤ 2 MVRs in last 2 years	No DUI in last 3 yrs.	No DUI in last 3 yrs.
Nicotine	No nicotine products in the last 2 years	No nicotine products in the past 12 months, urine must be neg.	No nicotine products in the last 3 years	No nicotine products in the last 5 years
Cigars	Cigar, pipe or chew ok if neg HOS on exam.	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Treated/Untreated 260@6.0 to Age 54 or 280@5.5; 280@6.5 or 300@6.0 to age 69	Max 280, ≤ 7.0	Review Needed If <150 or > 300 Female 6.0 Male 6.5	Review Needed If <150 or > 300 Female 6.0 Male 6.5
Alcohol / Substance Abuse	No treatment in the last 10 years	No history of or treatment in last 5 years	No history in past 7 years	No history in past 7 years
Cancer	None except basal cell carcinomas	None except basal cell carcinomas	None except basal cell	None except basal cell
Aviation Flat Extra VFR and IFR Ratings	Not available except through exclusion	Dependent upon experience and aviation activities – cash extra possible	Possible with flat extra	Possible with flat extra
Avocation	No hazardous avocations	No rateable avocations	Scuba up to 100'	Scuba up to 100'
Policy Fee Amount Commissionable Y/N	\$69.00 No	\$50 up to 249k / \$95 250k & up No	\$75 T-NO	\$75 T-NO
Premium Modal Factors SA - Q - Mthly	0.53 / .27 / .09	0.52 / .27 / .088	.5215, .2625, .0875	.5215, .2625, .0875
Table Ratings Based on Std Plus or Std Rates			Standard	Standard
Table Shaving Program	No	No	No	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available	Waiver of Premium Accidental Death	Waiver of Premium Accidental Death	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death Child Rider
Build Limits– M/F		Age 18-64 / 65 Up	Age 0-64	Age 65+
5'-3"	180/169	208/209	197	208
5'-4"	185/175	215/216	204	215
5'-5"	191/180	221/222	210	222
5'-6"	197/185	228/229	216	227
5'-7"	203/189	235/236	223	236
5'-8"	209/194	242/243	230	243
5'-9"	215/199	250/251	236	250
5'-10"	220/204	257/258	243	257
5'-11"	226/210	264/265	250	265
6'-0"	232/216	272/273	258	272
6'-1"	237/221	279/280	265	280
6'-2"	243/228	287/288	272	287
6'-3"	249/234	295/296	279	295
6'-4"	255/240	303/304	287	304



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

## Standard Plus / Select - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Principal 11/17	Prudential 11/17	Savings Bank 11/17	Symmetra – Term 11/17
Rate Class Identifier	Super Standard	Non Smoker Plus	Select Non Nicotine	Standard Plus
Blood Pressure	Treated/Untreated - 145/90 20-64 150/90 65-85	With/without medication up to age 49, 140/90 age 50+, 145/90	Treated/Untreated to age 60, 140/90 age 61+, 145/90	140/90 max for all ages
Family History	Insured < 70, 1 CVD,Cancer,Diabetes death of parent/sibling prior to age 65 Opp. Sex cancers OK	Not applicable.	≤ 1 death in parent prior to age 60 due to CVD or Cancer	No death of parent or sib prior to age 60 from heart dz or CAD
Driving History	No DUI in last 5 yrs. >2 MV in last 3 yrs	Determined by underwriter	No DUI in last 5 yrs, < 3 MV's in last 3 years	No DWI in last 5 years No more than 3 MV
Nicotine	No Nicotine for 1 yrs. age 20-70 3 yrs. age 71-85	No cigarettes in the last 12 months	No nicotine in the last 2 years	No nicotine products within the last 12 mo
Cigars	12 per year allowed - admitted & neg HOS on exam	Unlimited Cigars, alt tobacco, positive HOS ok	1 per month allowed – negative HOS on exam	XXX
Cholesterol	Treated / Untreated 300@6.5 age 20-64 300@7.0 age 65-85	Treated/Untreated Total < 300 Ratio ≤ 7.0	Max 300 Males 6.5 Females 6.0	Chol/HDL ratio ≤ 6.5 TC < 300
Alcohol / Substance Abuse	No rating	Determined by underwriter	No history / treatment in the last 10 years	No ratable history
Cancer	None except basal cell carcinomas	Determined by underwriter	None	
Aviation Flat Extra VFR and IFR Ratings	Available through exclusion	Generally available without a flat extra	Available with underwriter decision	Available with exceptions
Avocation	Scuba diving ok	Occupation Ratings available – call us for list	Scuba diving <75 ft ok	Available with flat extra
Policy Fee Amount Commissionable Y/N	75 T-NO UL-YES	\$85.00 No	\$60.00	NONE
Premium Modal Factors SA - Q - Mthly	.5125,.2625,.0875	0.52 / .265 / .09	0.51 / .26 / .087	IFR-no extra
Table Ratings Based on Std Plus or Std Rates	Standard			Standard
Table Shaving Program	Up to 2 tables	No	No	No
Issue Age Nearest/Last	Nearest	Last	Nearest	Last
Riders Available	WP		No Waiver of Premium or Child Rider available in CA	Child Rider 1-10k ADB WP
Build Limits– M/F	Age 20-44 / 45-64 / 65+	Ages 18-65 / Age 65+		M/F
5'-3"	206 / 211 / 211	186/225	185	172 / 161
5'-4"	212 / 218 / 218	192/233	190	177 / 165
5'-5"	219 / 225 / 225	198/240	196	183 / 170
5'-6"	226 / 232 / 232	204/247	202	187 / 173
5'-7"	233 / 239 / 239	210/255	208	194 / 178
5'-8"	240 / 246 / 246	217/263	214	199 / 183
5'-9"	247 / 253 / 253	223/270	221	206 / 188
5'-10"	254 / 261 / 261	230/278	227	210 / 192
5'-11"	269 / 276 / 276	236/286	233	215 / 198
6'-0"	276 / 284 / 284	243/294	240	223 / 203
6'-1"	284 / 292 / 292	250/303	247	228 / 207
6'-2"	299 / 308 / 308	256/311	253	235 / 213
6'-3"	307 / 316 / 316	263/319	260	241 / 219
6'-4"	315 / 324 / 324	271/328	267	248 / 224



# Orange County Brokerage

## Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329

Fax (714) 550-0869

### Standard Plus / Select - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Symetra – UL 11/17	Transamerica 11/17	United of Omaha 11/17
Rate Class Identifier	Standard Plus	Standard Plus	Standard Plus
Blood Pressure	140/90 max for all ages	Treated or Untreated ≤ 70, Max 148/88 71+, Max 152/88	Treated or Untreated ≤ 150/90
Family History	No death of parent or sib prior to age 60 from heart dz or CAD	No Cardio/Cancer death in parents prior to age 60 <b>Disregard if 60+</b>	One death of parent/sib prior to age 60 due to CAD
Driving History	No DWI in last 5 yr No more than 3 MV	No DUI / reckless in last 5 years or ≤ 1 major ticket or ≤ 3 minor tickets in last 3 years	No DUI/DWI/reckless in last 5 years
Nicotine	No nicotine products within the last 12 mo	No nicotine products in the last 2 years	No nicotine products in the last year
Cigars	XXX	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Chol/HDL ratio ≤ 6.5 TC < 300	Total < 300 Tot/HDL ratio ≤ 6.2 age 70 Tot/HDL ratio ≤ 6.7 71+ yrs	Treated or untreated TC ≤ 300 & ≤ 7.0
Alcohol / Substance Abuse	No ratable history	No history/treatment in last 10 years	Allowed after 5 years
Cancer		None except basal cell carcinomas	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Available with exceptions	Offered with or without ratable aviation	Not available except through exclusion
Avocation	Available with flat extra	No hazardous avocations – scuba 75 ft. okay	Available with flat extra
Policy Fee Amount Commissionable Y/N	NONE	<100K \$60, Other=\$30 Y	\$62.50 Y <\$250K
Premium Modal Factors SA - Q - Mthly	IFR-no extra	0.51 / .26 / .0875	0.52 / .275 / .089
Table Ratings Based on Std Plus or Std Rates	Standard	Standard	Standard 25% Per Table
Table Shaving Program	No	No	FIT Credits
Issue Age Nearest/Last	Last	Varies by product	Last
Riders Available	Child Rider 1-10k ADB WP		Accelerated DB Waiver of Premium Accidental Death Child Rider
Build Limits– M/F	Unisex	Up to Age 70 Age 71+	
5'-3"	183	186/181 191/186	195
5'-4"	188	192/185 197/190	200
5'-5"	193	198/189 203/195	205
5'-6"	198	204/194 209/199	210
5'-7"	205	210/199 215/204	215
5'-8"	211	215/204 221/210	220
5'-9"	217	221/210 227/215	225
5'-10"	221	227/215 232/220	232
5'-11"	228	233/221 238/226	237
6'-0"	236	239/227 244/232	244
6'-1"	241	245/233 250/238	252
6'-2"	248	251/239 256/244	257
6'-3"	254	257/244 262/251	262
6'-4"		263/250 268/257	268



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329

Fax (714) 550-0869

## Standard - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Amer General (UL) 10/17	Amer General (Term) 10/17	Banner 10/17
Rate Class Identifier	Standard	Standard	Standard
Blood Pressure	Treated/Untreated 0 – 60: >150/92 61+: >160/92	Treated/Untreated 0 – 60: >145/88 61+: >155/88	Treated/Untreated Controlled last 2 years with max 156/94
Family History	N/A	N/A	No cardio death in parents prior to age 60 Only fam cancers!
Driving History	No DUI, DWI, reckless, recov/susp in last 3 yrs IC for moving tickets	No DUI, DWI, reckless, recov/susp in last 3 yrs IC for moving tickets	No DUI/DWI/ reckless/revoc in last 2 years or ≤ 4 tickets in last 3 years
Nicotine	No nicotine products in the last year	No nicotine products in the last year	No nicotine products in the last year
Cigars	1 per week allowed – negative HOS on exam	1 per week allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	If ratio > 7.0, 260 If ratio > 6.5, 290	If ratio > 7.0, 260 If ratio > 6.5, 290	Treated / Untreated Max of 300 @ 8.0
Alcohol / Substance Abuse	No history in past 7 yrs	No history in past 7 yrs	No history past 7 years
Cancer	Available depending on type and date of onset	Available depending on type and date of onset	Available depending on type and date of onset
Aviation Flat Extra VFR and IFR Ratings	Available, may have flat extra or exclusion rider	Available, may have flat extra or exclusion rider	Available, however may have flat extra or exclusion rider
Avocation	< 100ft & < 10 dives/yr.	< 100ft & < 10 dives/yr.	Available may have flat extra.
Policy Fee Amount Commissionable Y/N	\$74 < 250K Comm=Y \$64 >250K Comm=N	\$74 < 250K Comm=Y \$64 >250K Comm=N	\$60.00 No
Premium Modal Factors SA - Q - Mthly	0.52 / .265 / .0875 SAT 0.52 / .265 / .0833 ROP	0.52 / .265 / .0875 SAT 0.52 / .265 / .0833 ROP	0.51 / .26 / .0875
Table Ratings Based on Std Plus or Std Rates			Standard or Standard Plus – determined by the underwriter
Table Shaving Program	No	No	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest
Riders Available			Waiver of Premium
Build Limits– M/F			
5'-3"			214
5'-4"			221
5'-5"			228
5'-6"			235
5'-7"			242
5'-8"			249
5'-9"			257
5'-10"			264
5'-11"			272
6'-0"			280
6'-1"			288
6'-2"			295
6'-3"			304
6'-4"			312



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

## Standard - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Met Life Investors 4/15	Minnesota Life 11/17	Pacific Life 0-64 11/17	Pacific Life 65+ 11/17
Rate Class Identifier	Standard	Standard	Standard	Standard
Blood Pressure	Treated/Untreated 160/90 Age 39 & under 165/90 Ages 40-49 170/90 Age 50+	Underwriter's Discretion	Treated/Untreated - 150/90 20-50 155/95 51-64	Treated/Untreated - 160/90 65-85
Family History	No specific criteria	Underwriter's Discretion	No Limitation	No Limitation
Driving History	"Average" risk as determined by the underwriter	Underwriter's Discretion	No DUI in last 2 yrs.	No DUI in last 2 yrs.
Nicotine	No nicotine products in the last year	Underwriter's Discretion	No nicotine products in the last 12 months	No nicotine products in the last 12 months
Cigars	Cigar, pipe or chew ok if neg HOS on exam	Underwriter's Discretion	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	Treated/Untreated 300@ 9.6 to Age 44 350@ 9.6 Ages 45-65 350@ 10.5, Age 66+	Underwriter's Discretion	Review Needed If <150 or > 300 Female 7.0 Male 7.5	Review Needed If <150 or > 300 Female 7.0 Male 7.5
Alcohol / Substance Abuse	Determined by underwriter	Underwriter's Discretion	No history in past 5 years	No history in past 5 years
Cancer	None except basal cell carcinomas	Underwriter's Discretion	None except basal cell	None except basal cell
Aviation Flat Extra VFR and IFR Ratings	Not available except through exclusion	Underwriter's Discretion	Possible with flat extra	Possible with flat extra
Avocation	No hazardous avocations		Scuba up to 100'	Scuba up to 100'
Policy Fee Amount	\$69.00	\$50 up to 249k / \$95 250k & up	\$75	\$75
Commissionable Y/N	No	No	T-NO	T-NO
Premium Modal Factors SA - Q - Mthly	0.53 / .27 / .09	0.52 / .27 / .088	.5215, .2625, .0875	.5215, .2625, .0875
Table Ratings Based on Std Plus or Std Rates			Standard	Standard
Table Shaving Program	No	No	No	No
Issue Age Nearest/Last	Nearest	Nearest	Nearest	Nearest
Riders Available	Waiver of Premium Accidental Death	Waiver of Premium Accidental Death	Waiver of Premium Accidental Death Child Rider	Waiver of Premium Accidental Death Child Rider
Build Limits– M/F		18-64 / 65 Up	Age 0-64	Age 65+
5'-3"	218	215/217	197	208
5'-4"	224	221/224	204	215
5'-5"	230	228/231	210	222
5'-6"	236	235/239	216	227
5'-7"	242	243/246	223	236
5'-8"	249	250/253	230	243
5'-9"	256	257/261	236	250
5'-10"	263	265/268	243	257
5'-11"	270	272/276	250	265
6'-0"	278	280/284	258	272
6'-1"	286	288/292	265	280
6'-2"	294	296/300	272	287
6'-3"	302	304/308	279	295
6'-4"	310	312/316	287	304



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329

Fax (714) 550-0869

## Standard - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Principal 6/15	Prudential 11/17	Savings Bank 11/17	Symetra 12/14
Rate Class Identifier	Standard	Non smoker	Standard	Standard
Blood Pressure	XXX	Insurability and ratings depend on actual blood pressure readings and other medical conditions	Treated/Untreated Determined by underwriter	Treated or untreated ages 18-55 avg BP 152/90 ages 56 and above, 156/92
Family History	XXX	No specific criteria	Consideration if > 1 death in parents prior to age 60 due to CVD	No CAD, death of one parent/sibling < 60
Driving History	XXX	May be rated depending upon driving record.	No DUI in past 2 years, ≤ 3 MVs in past 3 yrs	No DUI/DWI/reckless in last 5 years or >3 tickets in last 3 years
Nicotine	XXX	No cigarettes in the last year	No nicotine in the last year	No nicotine products in the last year
Cigars	XXX	All forms of alternative tobacco use are allowed	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	XXX	Insurability will depend on actual blood cholesterol readings and other medical conditions	Treated or untreated Max 300 Ratio max 7.0	Chol Ratio 7.0 ages 18-55 (7.5 above age 55) treatment allowed
Alcohol / Substance Abuse	XXX	Some histories may be rated	No history / treatment in the last 7 years	Allowed after 5 years
Cancer	XXX	Determined by underwriter	Determined by underwriter	None except basal cell carcinomas
Aviation Flat Extra VFR and IFR Ratings	Possible Flat Extra	Insurability and ratings depend on actual aviation activities	Determined by underwriter	Not available except through exclusion
Avocation	Scuba Ok	Available – call us for list	Scuba diving <100 ft ok, >100ft flat extra	Available with flat extra
Policy Fee Amount	75	\$85.00	\$60.00	\$62.50
Commissionable Y/N	Term-No UL-Yes	No	?	Y <\$250K
Premium Modal Factors SA - Q – Mthly	.5125, .2625, .0875	0.52 / .265 / .09	0.51 / .26 / .087	.515, .265, .0875
Table Ratings Based Upon Standard Plus or Standard	Standard			Standard 25% Per Table
Table Shaving Program	Up to 2 tables			FIT Credits
Issue Age Nearest/Last	Nearest	Last	Nearest	Last
Riders Available	WP,ADB, Child Rider		No Waiver of Premium or Child Rider available in CA	Accelerated DB Waiver of Premium Accidental Death Child Rider
Build Limits– M/F	Age 20-44 / 45-64/65+	Age 18-59 / 60+		
5'-3"	206 / 211 / 211	214 / 254	207	185
5'-4"	212 / 218 / 218	222 / 262	213	190
5'-5"	219 / 225 / 225	228 / 270	220	195
5'-6"	226 / 232 / 232	236 / 278	226	200
5'-7"	233 / 239 / 239	243 / 287	234	205
5'-8"	240 / 246 / 246	250 / 295	241	210
5'-9"	247 / 253 / 253	257 / 304	248	215
5'-10"	254 / 261 / 261	265 / 313	255	220
5'-11"	269 / 276 / 276	273 / 322	263	225
6'-0"	276 / 284 / 284	280 / 331	271	230
6'-1"	284 / 292 / 292	288 / 340	279	235
6'-2"	299 / 308 / 308	296 / 350	286	240
6'-3"	307 / 316 / 316	304 / 359	294	245
6'-4"	315 / 324 / 324	312 / 369	302	250



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329  
Fax (714) 550-0869

## Standard - Insurance Company Underwriting Guidelines

Underwriting Revision Date	<b>Transamerica 11/17</b>	
Rate Class Identifier	Standard	
Blood Pressure	Individual Consideration	
Family History	Individual Consideration	
Driving History	Individual Consideration	
Nicotine	No nicotine products in the past 1 years	
Cigars	1 per month allowed – negative HOS on exam	
Cholesterol	Individual Consideration	
Alcohol / Substance Abuse	No history/treatment in last 7 years	
Cancer	None except basal cell carcinomas	
Aviation Flat Extra VFR and IFR Ratings	Offered with or without ratable aviation	
Avocation	No hazardous avocations – scuba 75 ft. ok	
Policy Fee Amount	<100K \$60 Other=\$30.00	
Commissionable Y/N	Yes	
Premium Modal Factors SA - Q – Mthly	0.51 / .26 / .0875	
Table Ratings Based Upon Standard Plus or Standard Rates	Standard	
Table Shaving Program	No	
Issue Age Nearest/Last	Varies by product	
Riders Available		
Build Limits– M/F	Up to Age 70	Age 71+
5'-3"	208 / 197	212 / 203
5'-4"	214 / 202	218 / 207
5'-5"	220 / 206	225 / 211
5'-6"	227 / 210	232 / 215
5'-7"	233 / 215	238 / 220
5'-8"	239 / 220	244 / 225
5'-9"	244 / 225	249 / 230
5'-10"	250 / 230	255 / 235
5'-11"	256 / 236	261 / 241
6'-0"	263 / 242	268 / 247
6'-1"	269 / 248	274 / 254
6'-2"	276 / 254	281 / 260
6'-3"	283 / 260	288 / 267
6'-4"	289 / 267	295 / 273





# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329

Fax (714) 550-0869

## Standard - Insurance Company Underwriting Guidelines

Underwriting Revision Date	Savings Bank 11/17	Symmetra 12/14	Transamerica 11/17	
Rate Class Identifier	Standard	Standard	Standard	
Blood Pressure	Treated/Untreated Determined by underwriter	Treated or untreated ages 18-55 avg BP 152/90 ages 56 and above, 156/92	Individual Consideration	
Family History	Individual consideration if > 1 death in parents prior to age 60 due to CVD	No CAD, death of one parent/sibling < 60	Individual Consideration	
Driving History	No DUI in past 2 years, ≤ 3 MVs in past 3 yrs	No DUI/DWI/reckless in last 5 years or >3 tickets in last 3 years	Individual Consideration	
Nicotine	No nicotine in the last year	No nicotine products in the last year	No nicotine products in the past 1 years	
Cigars	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam	
Cholesterol	Treated or untreated Max 300 Ratio max 7.0	Chol Ratio 7.0 ages 18- 55 (7.5 above age 55) treatment allowed	Individual Consideration	
Alcohol / Substance Abuse	No history / treatment in the last 7 years	Allowed after 5 years	No history/treatment in last 7 years	
Cancer	Determined by underwriter	None except basal cell carcinomas	None except basal cell carcinomas	
Aviation Flat Extra VFR and IFR Ratings	Determined by underwriter	Not available except through exclusion	Offered with or without ratable aviation	
Avocation	Scuba diving <100 ft ok, >100ft flat extra	Available with flat extra	No hazardous avocations – scuba 75 ft. ok	
Policy Fee Amount Commissionable Y/N	\$60.00 ?	\$62.50 Y <\$250K	<100K \$60 Other=\$30.00 Yes	
Premium Modal Factors SA - Q – Mthly	0.51 / .26 / .087	.515, .265, .0875	0.51 / .26 / .0875	
Table Ratings Based Upon Standard Plus or Standard Rates		Standard 25% Per Table	Standard	
Table Shaving Program		FIT Credits	No	
Issue Age Nearest/Last	Nearest	Last	Varies by product	
Riders Available	No Waiver of Premium or Child Rider available in CA	Accelerated DB Waiver of Premium Accidental Death Child Rider		
Build Limits– M/F			Up to Age 70	Age 71+
5'-3"	207	185	208 / 197	212 / 203
5'-4"	213	190	214 / 202	218 / 207
5'-5"	220	195	220 / 206	225 / 211
5'-6"	226	200	227 / 210	232 / 215
5'-7"	234	205	233 / 215	238 / 220
5'-8"	241	210	239 / 220	244 / 225
5'-9"	248	215	244 / 225	249 / 230
5'-10"	255	220	250 / 230	255 / 235
5'-11"	263	225	256 / 236	261 / 241
6'-0"	271	230	263 / 242	268 / 247
6'-1"	279	235	269 / 248	274 / 254
6'-2"	286	240	276 / 254	281 / 260
6'-3"	294	245	283 / 260	288 / 267
6'-4"	302	250	289 / 267	295 / 273



# Orange County Brokerage Insurance Services, Inc.

www.ocbis.com

17782 E. 17<sup>th</sup> Street, Suite #206  
Tustin, CA 92780

Phone/Toll Free (714) 550-0159 (866) 357-9329

Fax (714) 550-0869

Underwriting Revision Date	Assurity 1/13	Fidelity 1/13	Transamerica 3/15	United of Omaha 3/15
Rate Class Identifier	Select+ non-tobacco/tobacco Select non-tobacco/tobacco Standard non-tobacco/tobacco	Standard Non-Nicotine and Standard Nicotine, ONLINE only no paper app max 250k	Preferred Choice band2 only (Trendsetter express & LB) other classes ava	Term Life Express (\$25-400K) GUL Express (\$50-400K) Standard through Table 4
Blood Pressure		Rapid Decision Express will be underwritten on a simplified Issue, accept/reject basis.	140/90 for all ages	On a case by case basis
Family History	No specific criteria	No specific criteria	CA HX No Fam deaths b/age 60 both parents, disregard if pi is 60	No specific criteria
Driving History		Answers to the questions will be independently verified through MIB, Rx and MVR database checks.	No DUI / reckless in last 5 years or >2 tickets in last 3 years	MVR (Mandatory ages 18-35) MVR (as needed ages 36-65)
Nicotine	N/A	N/A	No nicotine products in the last 3 years	No nicotine in the last year
Cigars	Not Allowed	N/A	1 per month allowed – negative HOS on exam	1 per month allowed – negative HOS on exam
Cholesterol	N/A	N/A	240 no Max 5.5 for ages under70 6.0 for ages 71+	N/A
Alcohol / Substance Abuse	N/A	Determined by underwriter	No history/treatment in last 10 years	No history / treatment in the last 7 years
Cancer	N/A	Determined by underwriter	None except basal cell carcinomas	Most malignancies, postponed 2 – 5 years Indiv. Consideration
Aviation Flat Extra VFR and IFR Ratings	N/A	N/A	N/A	Determined by underwriter
Avocation	N/A	No hazardous avocations	No hazardous avocations–scuba 75ft. okay	N/A
Policy Fee Amount Commissionable Y/N	\$70 Y	\$85.00 Y	<100K \$60 other=30 Y	\$62.50 Y < \$250K
Premium Modal Factors SA - Q - Mthly	0.521 / .27 / .0875	0.53 / .27 / .09	0.52 / .265 / .09	0.51 / .26 / .087
Table Ratings Based on Std Plus or Std Rates	N/A		N/A	
Table Shaving Program	No	No	No	No
Issue Age Nearest/Last	Nearest	Nearest	Varies by product	Last
Riders Available	Children's Term Insurance Rider	* Dependent Child Rider—up to \$25,000 for eligible dependents Expires at child's age 23 or Insured's age 65, whichever is earlier. ADB Rider. Issued ages 20–65.	(Trendsetter Exp & LB)For other class/rate please call our office	No Waiver of Premium or Child Rider available in CA
Build Limits– M/F	Max	Max		Max
5'-3"	254	214	169/159	238
5'-4"	262	221	175/166	245
5'-5"	269	228	180/172	251
5'-6"	278	235	184/176	258
5'-7"	285	242	193/183	265
5'-8"	294	249	198/186	274
5'-9"	303	257	204/190	282
5'-10"	310	264	210/194	289
5'-11"	319	272	215/200	298
6'-0"	328	280	221/207	305
6'-1"	336	288	225/211	313
6'-2"	345	295	229/217	321
6'-3"	354	304	235/223	329