



PREFERRED PLUS NON-TOBACCO UNDERWRITING GUIDELINES

*Note: Preferred Plus rates are not available for all ages and face amounts.

**Note: The Proposed Insured must have at least a Paramed, Blood, and Urine. (Refer to Routine Underwriting Requirements / Form SRM-B4).

Preferred Plus Checklist

10, 15, 20, 30 Year Renewable Level Term have a minimum face amount requirement of \$100,000.

For additional information, please contact us at ☎ **1-800-772-8632** or visit our Extranet website at 🌐 extranet.prcua.org.

PREFERRED PLUS NON-TOBACCO

- ✓ **Aviation** *No ratable aviation.*
- ✓ **Blood pressure** *Has blood pressure that is 130/80 or better over the past two years. Current treatment is not permitted.*
- ✓ **Build** *See Build Chart.*
- ✓ **Cholesterol** *Maximum cholesterol of 230 or less, with a total cholesterol/HDL ratio of 5.0 or less. Or maximum cholesterol of 220 or less, with a total cholesterol/HDL ratio of 4.5 or less. Current treatment is permitted.*
- ✓ **Citizenship** *Must be a U.S. citizen or a permanent resident.*
- ✓ **Driving** *Has not had more than 2 moving violations in the past 3 years, or a DWI, DUI, reckless driving, or non-administrative license suspension in the past 5 years.*
- ✓ **Drug / Alcohol** *No history.*
- ✓ **Family history** *No death or diagnosis before age 60 in parents, brother or sisters of cancer, stroke or cardiovascular disease.*
- ✓ **Foreign travel** *Travel outside the United States is limited to vacation.*
- ✓ **Military** *Not an active military risk.*
- ✓ **Personal history** *Not under treatment or physician's care for diabetes, cerebrovascular disease, coronary artery disease, kidney disease, liver disease, respiratory, mental/nervous disorder or cancer.*
- ✓ **Recreation** *Non-ratable hazardous sports are acceptable.*
- ✓ **Tobacco** *No tobacco in any form within the past 36 months.*

BUILD CHART	
HEIGHT	MAX WEIGHT
4'8"	124
4'9"	128
4'10"	133
4'11"	138
5'0"	143
5'1"	147
5'2"	152
5'3"	157
5'4"	162
5'5"	167
5'6"	173
5'7"	178
5'8"	184
5'9"	189
5'10"	195
5'11"	200
6'0"	206
6'1"	212
6'2"	218
6'3"	225
6'4"	229
6'5"	236
6'6"	242
6'7"	248
6'8"	255