

# SunTerm Underwriting at a glance

Physical build		
Height (ft/in)	Maximum weight (lbs)	
	Class 1	Class 2 & 4
	Male & Female	Male & Female
4' 8"	130	135
4' 9"	133	138
4' 10"	136	141
4' 11"	139	144
5' 0"	142	147
5' 1"	145	150
5' 2"	150	155
5' 3"	155	160
5' 4"	160	166
5' 5"	165	171
5' 6"	170	177
5' 7"	175	182
5' 8"	180	188
5' 9"	185	193
5' 10"	190	199
5' 11"	195	204
6' 0"	200	210
6' 1"	205	215
6' 2"	210	220
6' 3"	215	226
6' 4"	223	234
6' 5"	230	241
6' 6"	238	249
6' 7"	245	257
6' 8"	253	265
6' 9"	260	272
6' 10"	268	280
6' 11"	275	287

This table summarizes the SunTerm underwriting criteria to help you understand which class Clients may qualify for. Underwriting classes (classes 1, 2 and 4) are available for:

- insured ages nearest 40 or younger at issue applying for a coverage amount greater than \$1,000,000.
- insured ages nearest 41 and over at issue applying for a coverage amount greater than \$250,000.

	Class 1	Class 2	Class 3	Class 4	Class 5
<b>Tobacco use</b>	No use of any product containing nicotine within the last 60 months (for example cigarettes, e-cigarettes (when used with nicotine), cigarillos, cigars, pipes, betelnut, chewing tobacco, nicotine gum or patches, etc.)	No use of any product containing nicotine within the last 24 months (for example cigarettes, e-cigarettes (when used with nicotine), cigarillos, cigars, pipes, betelnut, chewing tobacco, nicotine gum or patches, etc.)	Any non-smoker who doesn't qualify in class 1 or 2 (includes occasional large cigar smokers, up to 12 per year, with a negative cotinine test)	Preferred smoker	Any smoker who doesn't qualify for class 4
<b>Physical build</b>	For an applicant's given height, his or her weight must be less than or equal to the corresponding class weight to qualify for that class	For an applicant's given height, his or her weight must be less than or equal to the corresponding class weight to qualify for that class		For an applicant's given height, his or her weight must be less than or equal to the corresponding class weight to qualify for that class	
<b>Blood pressure (BP)</b>	Must not exceed <b>Age</b> <b>BP</b> 18-39      130/75 40-55      135/80 56-75      140/85 Applicant has never taken medication for blood pressure	Must not exceed <b>Age</b> <b>BP</b> 18-39      135/80 40-55      140/85 56-75      145/90 With or without medication		Must not exceed <b>Age</b> <b>BP</b> 18-39      135/80 40-55      140/85 56-75      145/90 With or without medication	
<b>Total cholesterol/HDL ratio</b>	Must not exceed <b>Age</b> <b>TC/HDL ratio</b> 18-39      4.5 40-55      5.0 56-75      5.5 With or without medication	Must not exceed <b>Age</b> <b>TC/HDL ratio</b> 18-39      5.0 40-55      5.5 56-75      6.0 With or without medication		Must not exceed <b>Age</b> <b>TC/HDL ratio</b> 18-39      5.0 40-55      5.5 56-75      6.0 With or without medication	
<b>Family history</b>	No family diagnosis of cancer, coronary artery disease, or stroke/transient ischemic attack (TIA) prior to age 65 in siblings or in parents	No more than one family member diagnosis of cancer, coronary artery disease, or stroke/TIA prior to age 60 in siblings or in parents		No more than one family member diagnosis of cancer, coronary artery disease, or stroke/TIA prior to age 60 in siblings or in parents	
<b>Personal history</b>	No history of cancer (except basal cell carcinoma), diabetes, coronary artery disease, or stroke/TIA	No history of cancer (except basal cell carcinoma), diabetes, coronary artery disease, or stroke/TIA	No history of cancer (except basal cell carcinoma), diabetes, coronary artery disease, or stroke/TIA		
<b>Driving record</b>	No more than one moving violation in the past 3 years	No more than 2 moving violations in the past 3 years	No more than 2 moving violations in the past 3 years		
<b>Driving while impaired (DWI), careless or reckless driving</b>	No convictions in the past 10 years	No convictions in the past 5 years	No convictions in the past 5 years		
<b>Alcohol/drug abuse</b>	No history of or treatment in the past 10 years	No history of or treatment in the past 5 years	No history of or treatment in the past 5 years		
<b>Sports, avocation &amp; aviation</b>	Recreational scuba diving (up to and including 120 feet), otherwise no rateable participation in hazardous sports, avocations or aviation*	Recreational scuba diving (up to and including 120 feet), otherwise no rateable participation in hazardous sports, avocations or aviation*	Recreational scuba diving (up to and including 120 feet), otherwise no rateable participation in hazardous sports, avocations or aviation*		
<b>Occupation</b>	No rateable occupation*	No rateable occupation*	No rateable occupation*		
<b>Travel and residency</b>	No rateable foreign travel and no rateable foreign residence* Non-landed immigrants or temporary residents may not qualify for preferred	No rateable foreign travel and no rateable foreign residence* Non-landed immigrants or temporary residents may not qualify for preferred	No rateable foreign travel and no rateable foreign residence* Non-landed immigrants or temporary residents may not qualify for preferred		

\* Anything that would not be accepted at standard rates.