

## Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES		
<p><b>Accordia Life</b> As of 10/2014</p>	<b>Class</b>	<b>Chol/HDL Ratio</b>	<b>Blood Pressure</b>
	<b>Premier (Permanent Products)</b>	Up to Age 70: 260; 5.0 ratio Age 71+: 280; 5.5 ratio  With or without treatment	Up to Age 70: 140/85 Age 71+: 145/90  With or without treatment
	<b>Premier (Term Products)</b>	220 ratio 5.0 Without Treatment	Age 18-60: 135/85 Age 61+: 145/90 Without Treatment
	<b>Preferred (Permanent Products)</b>	Up to Age 70: 270 & ratio <=6.0 300 & ratio <=5.0  Age 71+: 300 & ratio <=6.5 With or without treatment	Up to Age 70: 145/90 Age 71+: 155/90  With or without treatment
	<b>Preferred (Term Products)</b>	240 ratio 5.5 Treatment allowed	Age 18-60: 140/90 Age 61+: 150/90 Treatment allowed
<b>Std Plus (Term Products)</b>	270 ratio 6.5 (300 if HDL is 5.0 or less) Treatment allowed	Age 18-45: 140/90 Age 46-60: 145/90 Age 61+: 150/90 Treatment allowed	

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Cholesterol/Blood Pressure Guidelines

## CARRIER

## GUIDELINES

**AIG**  
As of 10/2014

Class	Chol/HDL Ratio	Blood Pressure
<b>Preferred Plus (Permanent)</b>	205; ratio $\leq$ 5.0 or less 280; ratio $\leq$ 4.5 or less	0-60: 140/85 61+: 150/85 No treatment
<b>Preferred Plus (Term)</b>	205; ratio $\leq$ 5.0 or less 260; ratio $\leq$ 4.5 or less	0-60: 135/85 61+: 140/85 No treatment
<b>Preferred (Permanent)</b>	235; ratio $\leq$ 6.0 or less 280; ratio $\leq$ 5.5 or less	0-60: 145/88 61+: 155/88 or Preferred Plus BP reading with treatment
<b>Preferred (Term)</b>	235; ratio $\leq$ 6.0 or less 280; ratio $\leq$ 5.5 or less	0-60: 140/85 61+: 150/85 or Preferred Plus BP reading with treatment
<b>Standard Plus &amp; Standard (Permanent)</b>	250; ratio $\leq$ 7.0 or less 280; ratio $\leq$ 6.5 or less	0-60: 150/92 61+: 160/92 or Preferred NT BP reading with treatment
<b>Standard Plus &amp; Standard (Term)</b>	250; ratio $\leq$ 7.0 or less 280; ratio $\leq$ 6.5 or less	0-60: 145/88 61+: 155/88 or Preferred NT BP reading with treatment

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Cholesterol/Blood Pressure Guidelines

## CARRIER

## GUIDELINES

**Genworth  
Financial  
Companies**

As of 10/2014

Class	Chol/HDL Ratio	Blood Pressure
<b>Preferred Best (age 0-64)</b>	150 to 300 Female 4.0/Male 4.5 Treated or untreated	Treated or untreated, currently controlled & average readings do not exceed: Age 0-50: 135/85; Age 51-64: 140/85
<b>Preferred Best (age 65+)</b>	150 to 300 Female 4.0/Male 4.5 Treated or untreated	Treated or untreated, currently controlled & average readings do not exceed: 145/90
<b>Preferred (age 0-64)</b>	150 to 300 Female 5.0/Male 5.5 Treated or untreated	Treated or untreated, currently controlled & average readings do not exceed: Age 0-50: 140/90; Age 51-64: 145/90
<b>Preferred (age 65+)</b>	150 to 300 Female 5.0/Male 5.5 Treated or untreated	Treated or untreated, currently controlled & average readings do not exceed: 150/90
<b>Select (age 0-64)</b>	150 to 300 Female 6.0/Male 6.5 Treated or untreated	Treated or untreated, currently controlled & average readings do not exceed: Age 0-50: 145/90; Age 51-64: 150/90
<b>Select (age 65+)</b>	150 to 300 Female 6.0/Male 6.5 Treated or untreated	Treated or untreated, currently controlled & average readings do not exceed: 155/90
<b>Standard (age 0-64)</b>	150 to 300 Female 7.0/Male 7.5 Treated or untreated	Treated or untreated, currently controlled & average readings do not exceed: Age 0-50: 150/90; Age 51-64: 155/90
<b>Standard (age 65+)</b>	150 to 300 Female 7.0/Male 7.5 Treated or untreated	Treated or untreated, currently controlled & average readings do not exceed: 160/90

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES																	
<p><b>Legal &amp; General America</b> As of 10/2014</p>	<table border="1"> <thead> <tr> <th>Class</th> <th>Chol/HDL Ratio</th> <th>Blood Pressure</th> </tr> </thead> <tbody> <tr> <td>Preferred Plus</td> <td>120-300 ratio 4.5 or less With or without treatment</td> <td>Currently well controlled with or without treatment, with the average readings in the past two years not greater than 136/86</td> </tr> <tr> <td>Preferred</td> <td>120-300 ratio 5.5 or less With or without treatment</td> <td>Currently well controlled with or without treatment, with the average readings in the past two years not greater than 146/90</td> </tr> <tr> <td>Standard Plus</td> <td>120-300 ratio 6.5 or less With or without treatment</td> <td>Currently well controlled with or without treatment, with the average readings in the past two years not greater than 152/92</td> </tr> <tr> <td>Standard</td> <td>120-300 ratio 8.0 or less With or without treatment</td> <td>Currently well controlled with or without treatment, with the average readings in the past two years not greater than 156/94</td> </tr> </tbody> </table>	Class	Chol/HDL Ratio	Blood Pressure	Preferred Plus	120-300 ratio 4.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 136/86	Preferred	120-300 ratio 5.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 146/90	Standard Plus	120-300 ratio 6.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 152/92	Standard	120-300 ratio 8.0 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 156/94		
Class	Chol/HDL Ratio	Blood Pressure																
Preferred Plus	120-300 ratio 4.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 136/86																
Preferred	120-300 ratio 5.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 146/90																
Standard Plus	120-300 ratio 6.5 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 152/92																
Standard	120-300 ratio 8.0 or less With or without treatment	Currently well controlled with or without treatment, with the average readings in the past two years not greater than 156/94																
<p><b>Lincoln National</b> As of 10/2014</p>	<table border="1"> <thead> <tr> <th>Class</th> <th>Chol/HDL Ratio</th> <th>Blood Pressure</th> </tr> </thead> <tbody> <tr> <td>Preferred Plus</td> <td>125 - 300 Up to age 69 - ratio <math>\leq 5.0</math> Age 70 &amp; up - ratio <math>\leq 5.5</math> Treated or untreated</td> <td>Up to age 69-Treated and untreated hypertension with a 12 month average of 130/80 or lower.  Age 70 &amp; up-Treated and untreated hypertension with a 12 month average of 140/90 or lower.</td> </tr> <tr> <td>Preferred</td> <td>125 - 300 Up to age 69 - ratio <math>\leq 6.0</math> Age 70 &amp; up - ratio <math>\leq 7.0</math> Treated or untreated</td> <td>Up to age 69-Treated and untreated hypertension with a 12 month average of 140/90 or lower.  Age 70 &amp; up-Treated and untreated hypertension with a 12 month average of 155/90 or lower.</td> </tr> </tbody> </table>	Class	Chol/HDL Ratio	Blood Pressure	Preferred Plus	125 - 300 Up to age 69 - ratio $\leq 5.0$ Age 70 & up - ratio $\leq 5.5$ Treated or untreated	Up to age 69-Treated and untreated hypertension with a 12 month average of 130/80 or lower.  Age 70 & up-Treated and untreated hypertension with a 12 month average of 140/90 or lower.	Preferred	125 - 300 Up to age 69 - ratio $\leq 6.0$ Age 70 & up - ratio $\leq 7.0$ Treated or untreated	Up to age 69-Treated and untreated hypertension with a 12 month average of 140/90 or lower.  Age 70 & up-Treated and untreated hypertension with a 12 month average of 155/90 or lower.								
Class	Chol/HDL Ratio	Blood Pressure																
Preferred Plus	125 - 300 Up to age 69 - ratio $\leq 5.0$ Age 70 & up - ratio $\leq 5.5$ Treated or untreated	Up to age 69-Treated and untreated hypertension with a 12 month average of 130/80 or lower.  Age 70 & up-Treated and untreated hypertension with a 12 month average of 140/90 or lower.																
Preferred	125 - 300 Up to age 69 - ratio $\leq 6.0$ Age 70 & up - ratio $\leq 7.0$ Treated or untreated	Up to age 69-Treated and untreated hypertension with a 12 month average of 140/90 or lower.  Age 70 & up-Treated and untreated hypertension with a 12 month average of 155/90 or lower.																

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES														
<p><b>MetLife</b> As of 10/2014</p>	<table border="1"> <thead> <tr> <th>Class</th> <th>Chol/HDL Ratio</th> <th>Blood Pressure</th> </tr> </thead> <tbody> <tr> <td><b>Elite Plus</b></td> <td>Age 54 &amp; Under: 220/4.5 Age 55-69: 230/4.5 Age 70 &amp; over: 150-240/5.0 Current Medication ok if acceptable level maintained for 12 months (all ages)</td> <td>Age 40 &amp; under: 130/80* Age 41-54: 135/85* Age 55-69: 140/85 Age 70 &amp; Over: 140/90 *No medication within the last 12 months</td> </tr> <tr> <td><b>Elite</b></td> <td>Age 54 &amp; under: 240/5.0 Age 55-69: 260/5.5 or 280/5.0 Age 70 &amp; over: 150-280/5.5 or 150-300/5.0 Medication ok if acceptable level maintained for 12 months (all ages)</td> <td>Age 40 &amp; under: 140/85* Age 41-54: 140/85 Age 55-69: 140/90 Age 70 &amp; Over: 145/90 *No medication within the last 12 months</td> </tr> <tr> <td><b>Preferred</b></td> <td>Age 54 &amp; under: 260/6.0 or 280/5.5 Age 55-69: 280/6.5 or 300/6.0 Age 70 &amp; over: 150-300/7.0 or 150-310/6.5 Current medication acceptable for all ages</td> <td>Age 40 &amp; under: 145/90 Age 41-54: 145/90 Age 55-69: 150/90 Age 70 &amp; Over: 155/90 Current medication acceptable for all ages</td> </tr> </tbody> </table>	Class	Chol/HDL Ratio	Blood Pressure	<b>Elite Plus</b>	Age 54 & Under: 220/4.5 Age 55-69: 230/4.5 Age 70 & over: 150-240/5.0 Current Medication ok if acceptable level maintained for 12 months (all ages)	Age 40 & under: 130/80* Age 41-54: 135/85* Age 55-69: 140/85 Age 70 & Over: 140/90 *No medication within the last 12 months	<b>Elite</b>	Age 54 & under: 240/5.0 Age 55-69: 260/5.5 or 280/5.0 Age 70 & over: 150-280/5.5 or 150-300/5.0 Medication ok if acceptable level maintained for 12 months (all ages)	Age 40 & under: 140/85* Age 41-54: 140/85 Age 55-69: 140/90 Age 70 & Over: 145/90 *No medication within the last 12 months	<b>Preferred</b>	Age 54 & under: 260/6.0 or 280/5.5 Age 55-69: 280/6.5 or 300/6.0 Age 70 & over: 150-300/7.0 or 150-310/6.5 Current medication acceptable for all ages	Age 40 & under: 145/90 Age 41-54: 145/90 Age 55-69: 150/90 Age 70 & Over: 155/90 Current medication acceptable for all ages		
Class	Chol/HDL Ratio	Blood Pressure													
<b>Elite Plus</b>	Age 54 & Under: 220/4.5 Age 55-69: 230/4.5 Age 70 & over: 150-240/5.0 Current Medication ok if acceptable level maintained for 12 months (all ages)	Age 40 & under: 130/80* Age 41-54: 135/85* Age 55-69: 140/85 Age 70 & Over: 140/90 *No medication within the last 12 months													
<b>Elite</b>	Age 54 & under: 240/5.0 Age 55-69: 260/5.5 or 280/5.0 Age 70 & over: 150-280/5.5 or 150-300/5.0 Medication ok if acceptable level maintained for 12 months (all ages)	Age 40 & under: 140/85* Age 41-54: 140/85 Age 55-69: 140/90 Age 70 & Over: 145/90 *No medication within the last 12 months													
<b>Preferred</b>	Age 54 & under: 260/6.0 or 280/5.5 Age 55-69: 280/6.5 or 300/6.0 Age 70 & over: 150-300/7.0 or 150-310/6.5 Current medication acceptable for all ages	Age 40 & under: 145/90 Age 41-54: 145/90 Age 55-69: 150/90 Age 70 & Over: 155/90 Current medication acceptable for all ages													
<p><b>Minnesota Life</b> As of 10/2014</p>	<table border="1"> <thead> <tr> <th>Class</th> <th>Chol/HDL Ratio</th> <th>Blood Pressure</th> </tr> </thead> <tbody> <tr> <td><b>Preferred Select</b></td> <td>240 ratio 5.0 or less</td> <td>Better than or equal to 135/85 With or without treatment</td> </tr> <tr> <td><b>Preferred</b></td> <td>260 ratio 6.0 or less</td> <td>Better than or equal to 145/90 With or without treatment</td> </tr> <tr> <td><b>Non-Tobacco Plus</b></td> <td>280 ratio 7.0 or less</td> <td>Better than or equal to 145/95 With or without treatment</td> </tr> </tbody> </table>	Class	Chol/HDL Ratio	Blood Pressure	<b>Preferred Select</b>	240 ratio 5.0 or less	Better than or equal to 135/85 With or without treatment	<b>Preferred</b>	260 ratio 6.0 or less	Better than or equal to 145/90 With or without treatment	<b>Non-Tobacco Plus</b>	280 ratio 7.0 or less	Better than or equal to 145/95 With or without treatment		
Class	Chol/HDL Ratio	Blood Pressure													
<b>Preferred Select</b>	240 ratio 5.0 or less	Better than or equal to 135/85 With or without treatment													
<b>Preferred</b>	260 ratio 6.0 or less	Better than or equal to 145/90 With or without treatment													
<b>Non-Tobacco Plus</b>	280 ratio 7.0 or less	Better than or equal to 145/95 With or without treatment													

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES		
<p><b>North American</b> As of 10/2014</p>	<p><b>Class</b></p>	<p><b>Chol/HDL Ratio</b></p>	<p><b>Blood Pressure</b></p>
	<p><b>Super Preferred</b></p>	<p>70 &amp; under: 220 or less &amp; HDL ratio 5.0 or less (permanent) HDL ratio 4.5 or less (Term)</p> <p>71 &amp; over: 150-250 with HDL of at least 45</p> <p>With or without treatment</p>	<p>Click <a href="#">here</a> for breakdown by ages/products</p> <p>Without treatment from all sources</p>
<p><b>Protective Life</b> As of 10/2014</p>	<p><b>Class</b></p>	<p><b>Chol/HDL Ratio</b></p>	<p><b>Blood Pressure</b></p>
	<p><b>Preferred</b></p>	<p>70 &amp; under: 240 or less &amp; HDL ratio 6.0 or less (permanent) HDL ratio 5.5 or less (Term)</p> <p>71 &amp; over: 150-260 with HDL of at least 40</p> <p>With or without treatment</p>	<p>Click <a href="#">here</a> for breakdown by ages/products</p> <p>With or without treatment from all sources</p>
<p><b>Class</b></p>	<p><b>Chol/HDL Ratio</b></p>	<p><b>Blood Pressure</b></p>	
<p><b>Select Preferred</b></p>	<p>For ages thru 70: 275 ratio 4.5 or less</p> <p>For ages over 70: Total cholesterol not lower than 130 untreated &amp; may not exceed 275 with 4.5 or less</p> <p>With or without treatment</p>	<p>135/85 thru age 60 140/85 age 61-70 150/90 ages 71+</p> <p>Treated BP controlled for 1 year with favorable APS readings throughout the year.</p>	
<p><b>Preferred</b></p>	<p>For ages thru 70: 275 ratio 5.5 or less</p> <p>For ages over 70: Total cholesterol not lower than 130 untreated &amp; may not exceed 275 with 5.5 or less</p> <p>With or without treatment</p>	<p>140/90 thru age 60 150/90 age 61-70 160/95 ages 71+</p> <p>Treated BP controlled for 1 year with favorable APS readings throughout the year.</p>	

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES		
<p style="text-align: center;"><b>Prudential</b> As of 10/2014</p>	<b>Class</b>	<b>Chol/HDL Ratio</b>	<b>Blood Pressure</b>
	<b>Preferred Best</b>	Ratio 5.0 or less With or without medication*	Up to 130/80 for ages up to 49 Up to 135/85 for ages 50 & over Without medication
	<b>Preferred</b>	Ratio 6.0 or less With or without medication*	Up to 135/85 for ages up to 49 Up to 140/90 for ages 50 & over With or without medication
	<b>Non-Smoker Plus</b>	Ratio 7.0 or less With or without medication*	Up to 140/90 for ages up to 49 Up to 145/90 for ages 50 & over With or without medication
*Total cholesterol readings of 300 or higher may not be eligible for Preferred underwriting regardless of Cholesterol/HDL ratio.			
<p style="text-align: center;"><b>SBLI</b> As of 10/2014</p>	<b>Class</b>	<b>Chol/HDL Ratio</b>	<b>Blood Pressure</b>
	<b>Preferred Plus</b>	120 min 300 max Max 5.0 males Max 4.5 females (treated or untreated)	Treated or untreated 135/85 up to age 60 140/85 age 61 & over
	<b>Preferred</b>	120 min 300 max Max 5.5 males Max 5.0 females (treated or untreated)	Currently controlled by meds 135/85 up to age 60 145/90 age 61 & over
	<b>Select</b>	120 min 300 max Max 6.5 males Max 6.0 females (treated or untreated)	Currently controlled by meds 140/90 up to age 60 145/90 age 61 & over
	<b>Standard</b>	120 min 300 max Max 7.0 (treated or untreated)	Currently controlled by meds – Insurability & ratings depend on actual B/P & other medical conditions

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

# Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES																	
<p><b>Symetra</b> As of 10/2014</p>	<table border="1"> <thead> <tr> <th>Class</th> <th>Chol/HDL Ratio</th> <th>Blood Pressure</th> </tr> </thead> <tbody> <tr> <td>Super Preferred</td> <td>Ratio 4.5 or less TC &lt; 300</td> <td>135/85 max for ages 20-50 140/90 max for ages 51+</td> </tr> <tr> <td>Preferred</td> <td>Ratio 5.5 or less TC &lt; 300</td> <td>135/85 max for ages 20-50 140/90 max for ages 51+</td> </tr> <tr> <td>Standard Plus/Preferred Nicotine</td> <td>Ratio 6.5 or less TC &lt; 300</td> <td>140/90 max for all ages</td> </tr> </tbody> </table>	Class	Chol/HDL Ratio	Blood Pressure	Super Preferred	Ratio 4.5 or less TC < 300	135/85 max for ages 20-50 140/90 max for ages 51+	Preferred	Ratio 5.5 or less TC < 300	135/85 max for ages 20-50 140/90 max for ages 51+	Standard Plus/Preferred Nicotine	Ratio 6.5 or less TC < 300	140/90 max for all ages					
Class	Chol/HDL Ratio	Blood Pressure																
Super Preferred	Ratio 4.5 or less TC < 300	135/85 max for ages 20-50 140/90 max for ages 51+																
Preferred	Ratio 5.5 or less TC < 300	135/85 max for ages 20-50 140/90 max for ages 51+																
Standard Plus/Preferred Nicotine	Ratio 6.5 or less TC < 300	140/90 max for all ages																
<p><b>Transamerica</b> As of 10/2014</p>	<table border="1"> <thead> <tr> <th>Class</th> <th>Chol/HDL Ratio</th> <th>Blood Pressure</th> </tr> </thead> <tbody> <tr> <td>Preferred Elite (IUL), Preferred Plus (Term) &amp; Select (UL/IUL)</td> <td>230 ratio 5.0 for ages ≤ 70 ratio 5.5 for ages 71+ With or without treatment</td> <td>135/85 for ages ≤ 70 145/85 for ages 71+  Through age 49: without treatment Ages 50-80: with treatment, as long as readings fit criteria above Ages 81+: without treatment</td> </tr> <tr> <td>Preferred Choice (Trendsetter Express &amp; LB)</td> <td>≤240 ratio 5.5 for ages ≤ 70 ratio 6.0 for ages 71+ With or without treatment</td> <td>140/90 for all ages With or without treatment</td> </tr> <tr> <td>Preferred Plus (IUL) &amp; Preferred</td> <td>260 ratio 5.5 for ages ≤ 70 ratio 6.0 for ages 71+ With or without treatment</td> <td>145/85 for ages ≤ 70 150/90 for ages 71+ With or without treatment</td> </tr> <tr> <td>Preferred(IUL) &amp; Standard Plus (Term)</td> <td>300 ratio 6.2 for ages ≤ 70 ratio 6.7 for ages 71+ With or without treatment</td> <td>148/88 for ages ≤ 70 152/88 for ages 71+ With or without treatment</td> </tr> </tbody> </table>	Class	Chol/HDL Ratio	Blood Pressure	Preferred Elite (IUL), Preferred Plus (Term) & Select (UL/IUL)	230 ratio 5.0 for ages ≤ 70 ratio 5.5 for ages 71+ With or without treatment	135/85 for ages ≤ 70 145/85 for ages 71+  Through age 49: without treatment Ages 50-80: with treatment, as long as readings fit criteria above Ages 81+: without treatment	Preferred Choice (Trendsetter Express & LB)	≤240 ratio 5.5 for ages ≤ 70 ratio 6.0 for ages 71+ With or without treatment	140/90 for all ages With or without treatment	Preferred Plus (IUL) & Preferred	260 ratio 5.5 for ages ≤ 70 ratio 6.0 for ages 71+ With or without treatment	145/85 for ages ≤ 70 150/90 for ages 71+ With or without treatment	Preferred(IUL) & Standard Plus (Term)	300 ratio 6.2 for ages ≤ 70 ratio 6.7 for ages 71+ With or without treatment	148/88 for ages ≤ 70 152/88 for ages 71+ With or without treatment		
Class	Chol/HDL Ratio	Blood Pressure																
Preferred Elite (IUL), Preferred Plus (Term) & Select (UL/IUL)	230 ratio 5.0 for ages ≤ 70 ratio 5.5 for ages 71+ With or without treatment	135/85 for ages ≤ 70 145/85 for ages 71+  Through age 49: without treatment Ages 50-80: with treatment, as long as readings fit criteria above Ages 81+: without treatment																
Preferred Choice (Trendsetter Express & LB)	≤240 ratio 5.5 for ages ≤ 70 ratio 6.0 for ages 71+ With or without treatment	140/90 for all ages With or without treatment																
Preferred Plus (IUL) & Preferred	260 ratio 5.5 for ages ≤ 70 ratio 6.0 for ages 71+ With or without treatment	145/85 for ages ≤ 70 150/90 for ages 71+ With or without treatment																
Preferred(IUL) & Standard Plus (Term)	300 ratio 6.2 for ages ≤ 70 ratio 6.7 for ages 71+ With or without treatment	148/88 for ages ≤ 70 152/88 for ages 71+ With or without treatment																

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.



# Cholesterol/Blood Pressure Guidelines

CARRIER	GUIDELINES		
<p><b>United of Omaha</b> As of 10/2014</p>	Class	Chol/HDL Ratio	Blood Pressure
	Preferred Plus	Level $\leq$ 300 Ratio $\leq$ 4.5 Ages 18-55 Ratio $\leq$ 5.0 Ages 56+ Treatment allowed	Treatment allowed with good control Ages 18-55 Avg BP $\leq$ 135/85 Ages 56+ Avg BP $\leq$ 140/85
	Preferred	Level $\leq$ 300 Ratio $\leq$ 5.5 Ages 18-55 Ratio $\leq$ 6.0 Ages 56+ Treatment allowed	Treatment allowed with good control Ages 18-55 Avg BP $\leq$ 145/90 Ages 56+ Avg BP $\leq$ 150/90
Standard Plus	Level $\leq$ 300 Ratio $\leq$ 7.0 Ages 18-55 Ratio $\leq$ 7.5 Ages 56+ Treatment allowed	Treatment allowed with good control Ages 18-55 Avg BP $\leq$ 152/90 Ages 56+ Avg BP $\leq$ 156/92	

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.