



# Driving History

CARRIER	GUIDELINES
<p><b>Accordia Life</b> Current as of 7/2015</p>	<p><b>Term Products: Premier, Preferred &amp; Standard Plus NS:</b></p> <ul style="list-style-type: none"> <li>No more than 2 moving violations in past 3 years; no DUIs or reckless driving in past 5 years</li> </ul> <p><b>Permanent Products:</b></p> <ul style="list-style-type: none"> <li><b>Premier:</b> No more than 1 moving violation in past 3 years; no DUIs or reckless driving in past 5 years</li> <li><b>Preferred up to age 70:</b> No more than 2 moving violations in past 3 years; no DUIs or reckless driving in past 5 years</li> <li><b>Preferred age 71+:</b> No more than 1 moving violation in past 3 years; no DUI/Reckless driving in past 5 years</li> </ul>
<p><b>AIG</b> Current as of 7/2015</p>	<p><b>Preferred Plus:</b> 1 violation 3 years. No DUI, reckless, revocation, suspension 5 years  <b>Preferred &amp; Standard Plus:</b> 2 violations 3 years. No DUI, reckless, revocation, suspension 5 years  <b>Standard:</b> 3 violations 3 years. No DUI, reckless, revocation, suspension 2 years*</p> <p>*A rating may apply due to overall driving history</p>
<p><b>Genworth Financial Companies</b> Current as of 7/2015</p>	<p><b>Preferred Best &amp; Preferred:</b> No DWI, DUI, reckless driving, license revocation or suspensions in last 5 years  <b>Select:</b> No DWI, DUI, reckless driving, license revocation or suspensions in last 3 years  <b>Standard:</b> No DWI, DUI, reckless driving, license revocation or suspensions in last 2 years</p>
<p><b>Legal &amp; General America</b> Current as of 7/2015</p>	<p><b>Preferred Plus &amp; Preferred:</b> No more than 2 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.  <b>Standard Plus:</b> No more than 3 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.  <b>Standard:</b> No more than 4 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.</p>

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<p><b>Lincoln National</b> Current as of 7/2015</p>	<p><b>Preferred Plus &amp; Preferred:</b> No more than 3 non-ratable moving violations in the past 3 years. No DUI or license suspension in the past 5 years.</p>
<p><b>MetLife</b> Current as of 7/2015</p>	<p>No <b>DWI</b> convictions within past 5 years.  <b>Elite Plus:</b> Maximum of 1 moving violations within past 3 years  <b>Elite:</b> Maximum of 2 moving violations within past 3 years  <b>Preferred:</b> Maximum of 3 moving violations within past 3 years</p>
<p><b>Minnesota Life</b> Current as of 7/2015</p>	<p><b>Preferred Select:</b> No DWI, DUI or reckless driving in the past 10 years. No more than 2 moving violations in the past 5 years.  <b>Preferred:</b> No DWI, DUI or reckless driving in the past 5 years. No more than 2 moving violations in the past 3 years.  <b>Non-Tobacco Plus (not available on all products):</b> No DWI, DUI or reckless driving in the past 3 years. No more than 2 moving violations in the past 2 years.</p>
<p><b>North American</b> Current as of 7/2015</p>	<p><b>Super Preferred:</b> Not more than 1 moving violation in the past 3 years, or a DWI, DUI, reckless driving conviction, or non-administrative license suspension in the past 5 years.  <b>Preferred:</b> Not more than 2 moving violations in the past 3 years, or a DWI, DUI, reckless driving conviction or non-administrative license suspension in the past 5 years.</p>
<p><b>Protective Life</b> Current as of 7/2015</p>	<p><b>Select Preferred:</b> No more than one moving violation in the last three years. No DUI or reckless driving in the last five years.  <b>Preferred:</b> No more than two moving violations in the last three years. No DUI or reckless driving in the last five years.</p>
<p><b>Prudential</b> Current as of 7/2015</p>	<p><b>Preferred Best:</b> No DWI, DUI, OUI or reckless driving in the past 5 years. No license suspension or more than 2 citations for moving violation and/or accident in the last 3 years.  <b>Preferred:</b> No DWI, DUI, OUI or reckless driving in the past 5 years. No license suspension or more than 3 citations for moving violations and/or accidents in the last 3 years.  <b>Non-Smoker Plus:</b> Actual driving history will be evaluated to determine qualification for this class. Driving record requiring a rating is not permitted.  <b>Smoker &amp; Non-Smoker:</b> May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.</p>

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<p><b>SBLI</b> Current as of 7/2015</p>	<p><b>Preferred Plus:</b> No more than 1 DUI, none last 7 years; No reckless driving in last 7 years and no more than 2 moving violations in last 3 years; no license suspension within last 3 years.  <b>Preferred:</b> No more than 1 DUI, none last 5 years; No reckless driving in last 5 years and no more than 2 moving violations in last 3 years; no license suspension within last 3 years.  <b>Select:</b> No DUI in last 5 years and no more than 3 moving violations in last 3 years.  <b>Standard:</b> No DUI in last 2 years and no more than 3 moving violations in last 3 years.</p>
<p><b>Symetra</b> Current as of 7/2015</p>	<p><b>Super Preferred/Preferred:</b> No more than 2 moving violations in 3 years. No DWI in 10 years.  <b>Standard Plus Non-Nicotine/Preferred Nicotine:</b> No more than 3 moving violations. No DWI in 5 years.</p>
<p><b>Transamerica</b> Current as of 7/2015</p>	<p><b>Preferred Plus (Term), Select (UL/IUL) &amp; Preferred Elite (IUL):</b> No DUI/Reckless driving in the past 5 years. No more than 1 major violation in the last 3 years and NONE in the last 12 months. No more than 3 minor moving violations within the last 3 years.  <b>Preferred Choice (Trendsetter Express &amp; LB):</b> No DUI/Reckless driving in the past 5 years. No more than 1 major violation in the last 3 years. No more than 3 minor moving violations within the last 3 years.  <b>Preferred Plus (IUL), Preferred Non Smoker (UL/Term), Preferred (IUL) &amp; Standard Plus (Term):</b> No DUI/Reckless driving in the past 5 years. No more than 1 major violation in the last 3 years. No more than 3 minor moving violations within the last 3 years.</p>
<p><b>United of Omaha</b> Current as of 7/2015</p>	<p><b>Preferred Plus:</b> No convictions for DWI, DUI or reckless driving within the last five years and no more than two moving violations within the last three years  <b>Preferred:</b> No convictions for DWI, DUI or reckless driving within the last five years and no more than two moving violations within the last three years  <b>Standard Plus:</b> No convictions for DWI, DUI or reckless driving within the last five years and no more than three moving violations within the last three years</p>

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