

Carrier	Risk Class	HDL Ratio	Total Cholesterol	Cholesterol Treatment Allowed?
AI&G: Permanent Only: Age < 45:	Preferred Plus	≤ 4.5	≤ 300	Yes
AI&G: Permanent Only: Age 45 - 69:		≤ 5.0	≤ 300	
AI&G: Permanent Only: Age 70+		≤ 5.0	> 130	
AI&G: Permanent Only: Age < 45:	Preferred	≤ 5.5	≤ 300	
AI&G: Permanent Only: Age 45 - 69:		≤ 6.0	≤ 300	
AI&G: Permanent Only: Age 70+		≤ 6.0	> 130	
AI&G: Permanent Only: Age < 45:	Preferred Tobacco	≤ 5.5	≤ 300	
AI&G: Permanent Only: Age 45 - 69:		≤ 6.0	≤ 300	
AI&G: Permanent Only: Age 70+		≤ 6.0	> 130	
AI&G: Term Only: Age < 45:	Preferred Plus	≤ 4.5	≤ 300	Yes
AI&G: Term Only: Age 45 - 69:		≤ 5.0	≤ 300	
AI&G: Term Only: Age 70+		≤ 5.0	> 130	
AI&G: Term Only: Age < 45:	Preferred	≤ 5.5	≤ 300	
AI&G: Term Only: Age 45 - 69:		≤ 6.0	≤ 300	
AI&G: Term Only: Age 70+		≤ 6.0	> 130	
AI&G: Term Only: Age < 45:	Standard Plus	≤ 6.5	≤ 300	
AI&G: Term Only: Age 45 - 69:		≤ 7.0	≤ 300	
AI&G: Term Only: Age 70+		≤ 7.0	> 130	
AI&G: Term Only: Age < 45:	Preferred Tobacco	≤ 5.5	≤ 300	
AI&G: Term Only: Age 45 - 69:		≤ 6.0	≤ 300	
AI&G: Term Only: Age 70+		≤ 6.0	> 130	
Equitable	Preferred Elite	5.0 (HDL > 30)	300	Yes
	Preferred	5.5 (HDL > 30)		
	Standard Plus	6.0 (HDL > 30)		
Foresters Financial	Preferred Plus	4.5	220	No history of or current treatment (Treatment allowed for STD Plus)
	Preferred	5.0	230	
	Standard Plus	6.5	260	
	Tobacco Plus	4.5	220	
Global Atlantic (Perm: ≤ 70)	Premier	5.0	260	Yes
Global Atlantic (Perm: Age 71+)		5.5	280	
Global Atlantic (Perm: ≤ 70)	Preferred	6.0	270	
Global Atlantic (Perm: ≤ 70)		5.0	300	
Global Atlantic (Perm: Age 71+)		6.5	300	
John Hancock (All Ages)	PFD Categories	Total View Approach - Interdependencies		Yes
Lincoln Financial (Ages 0 - 69)	Preferred Plus	5.0	300 (Minimum untreated: 125)	Yes
Lincoln Financial (Ages 70+)		5.5		
Lincoln Financial (Ages 0 - 69)	Preferred	6.0		
Lincoln Financial (Ages 70+)		7.0		

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Mutual of Omaha (All ages)	Preferred Plus	5.0	300	Yes	
	Preferred	6.0			
	Standard Plus	7.0			
Nationwide (Ages 18 - 70)	Preferred Plus	≤ 5.0	≤ 230	Yes	
≤ 4.5		≤ 240			
≤ 4.0		≤ 250			
Nationwide (Ages 71+)	Preferred	4.5	270, > 160 unless treated		
Nationwide (Ages ≤ 60)		5.5	250		
Nationwide (Ages 61+)		6.0	280		
Nationwide (Ages 71+)	Standard Plus	6.5	280, >160 unless treated		
Nationwide (Ages 18-60)		7	300		
Nationwide (Ages 61-70)		7.5	300		
Nationwide (Ages 71+)	Select Preferred	4.5	275	Yes	
New York Life (Ages 18 - 69)			140 - 275		
New York Life (Ages 70+)			300		
New York Life (Ages 18 - 69)			140 - 300		
New York Life (Ages 70+)	Preferred	6	300	Yes	
North American (ages 18-70)			300		
North American (ages 18-70)			300		
North American (age 71+)			300		
North American (age 71+)	Super Preferred	6.5	300	Yes	
Principal (Ages 20 - 64)			240		
Principal (Ages 65 - 85)			260		
Principal (Ages 20 - 64)			270		
Principal (Ages 65 - 85)			280		
Principal (Ages 20 - 64)			300		
Principal (Ages 65 - 85)	Standard Plus	7	300	Yes	
Protective (Ages 18 - 70)			275		
Protective (Ages 71+)	Select Preferred	4.5	130 - 275	Yes	
Protective (Ages 18 - 70)			275		
Protective (Ages 71+)			130 - 275		
Protective (Ages 18 - 70)			275		
Prudential	Preferred Best	5.0	300	Yes	
Preferred					6.0
Non-Smoker Plus					7.0
Sagicor	Preferred Plus	5.0	220	No	
	Preferred	6.0	240	yes	
Securian Financial (All ages)	Preferred Select	5.0	240	Yes	
	Preferred	6.0	260		
	Non-Tobacco Plus	7.0	280		

Carrier	Risk Class	HDL Ratio	Total Cholesterol	Cholesterol Treatment Allowed?
Symetra (All Ages)	Super Preferred	4.5	< 300	Yes
	Preferred	5.5		
	Standard Plus	6.5		
Transamerica (Ages ≤ 70)	Preferred Plus	5.0	230	Yes
Transamerica (Ages 71+)		5.5		
Transamerica (Ages ≤ 70)	Preferred	5.5	260	
Transamerica (Ages 71+)		6.0		
Transamerica (Ages ≤ 70)	Standard Plus	6.2	300	
Transamerica (Ages 71+)		6.7		
Zurich	Preferred Best	4.5	300	Yes
	Preferred	5.5	300	
	Standard Plus	6.5	300	