CARRIER CHOLESTEROL GUIDELINES

Carrier	Risk Class	HDL Ratio	Total Cholesterol	Cholesterol Treatment Allowed?
AIG	Preferred Plus	5.0 or less	215	Yes
		4.5 or less	300	
	Preferred	6.0 or less	245	
		5.5 or less	300	
	Standard Plus	7.0 or less	260	
		6.5 or less	300	
AXA	Preferred Elite	5 (HDL above 35)	300	Yes
	Preferred	5.5 (HDL above 35)	300	
	Standard Plus	6 (HDL above 35)	300	
Global Atlantic (Perm: Up to Age 70)	Premier	5	260	Yes
Global Atlantic (Perm: Age 71+)		5.5	280	
Global Atlantic (Perm: Up to Age 70)	Preferred	6	270	
Global Atlantic (Perm: Up to Age 70)		5	300	
Global Atlantic (Perm: Age 71+)		6.5	300	
Global Atlantic (Term: All Ages)	Premier	5	220	No
Global Atlantic (Term: All Ages)	Preferred	5.5	240	Yes
Global Atlantic (Term: All Ages)	Standard Plus	6.5	270	
Global Atlantic (Term: All Ages)		5	300	
John Hancock (All Ages)	PFD Categories	Total View Approach - Interdependencies		Yes
Lincoln (Ages 0-69)	Preferred Plus	5	300 (Minimum untreated cholesterol of 125)	Yes
Lincoln (Ages 70 and Up)		5.5		
Lincoln (Ages 0-69)	Preferred	6		
Lincoln (Ages 70 and Up)		7		
MetLife (Ages 54 and Under)	Elite Plus	4.5	220	Yes
MetLife (Ages 55 - 69)		4.5	230	
MetLife (Ages70 and Over)		5	150 -240	
MetLife (Ages 54 and Under)	Elite	5	240	
MetLife (Ages 55 - 69)		5.5	260	
MetLife (Ages 55 - 69)		5	280	
MetLife (Ages70 and Over)		5.5	150 - 280	
MetLife (Ages70 and Over)		5	150 -300	
MetLife (Ages 54 and Under)	Preferred	6	260	
MetLife (Ages 54 and Under)		5.5	280	
MetLife (Ages 55 - 69)		6.5	280	
MetLife (Ages 55 - 69)		6	300	
MetLife (Ages70 and Over)		7	150 - 300	
MetLife (Ages70 and Over)		6.5	150 - 310	
Minnesota Life	Preferred Select	5	240	Yes
	Preferred	6	260	
	Non-Tobacco Plus	7	280	
Mutual of Omaha (Ages: 18-55)	Preferred Plus	4.5	300	Yes
Mutual of Omaha (Ages: 56+)		5	300	
Mutual of Omaha (Ages: 18-55)	Preferred	5.5	300	
Mutual of Omaha (Ages: 56+)		6	300	
Mutual of Omaha (Ages: 18-55)	Standard Plus	7	300	
Mutual of Omaha (Ages: 56+)		7.5	300	
Protective (Ages 18-70)	Select Preferred	4.5	275	Yes
Protective (Ages 71 and up)		4.5	130 - 275	
Protective (Ages 18-70)	Preferred	5.5	275	
Protective (Ages 71 and up)		5.5	130 - 275	
Principal (Ages 20-64)	Super Preferred	4.5	240	Yes
Principal (Ages 65-85)		5	260	
Principal (Ages 20-64)	Preferred	5.5	270	
Principal (Ages 65-85)		6	280	
Principal (Ages 20-64)	Standard Plus	6.5	300	
Principal (Ages 65-85)		7	300	
Symetra (All Ages)	Super Preferred	4.5	Less than 300	Yes
	Preferred	5.5	Less than 300	
	Standard Plus	6.5	Less than 300	
Transamerica (<= age 70)	Preferred Plus	5	230	Yes
Transamerica (Ages 71+)		5.5	230	
Transamerica (<= age 70)	Preferred	5.5	260	
Transamerica (Ages 71+)		6	260	
Transamerica (<= age 70)	Standard Plus	6.2	300	
Transamerica (Ages 71+)		6.7	300	
Voya (Male: Ages 16 -60)	Super Preferred	5.0 (Max HDL of 75)	300	Yes
Voya (Female: Ages 16 -60)		4.5 (Max HDL of 90)	300	
Voya (Male :Ages 61+)		6	300	
Voya (Female :Ages 61+)		5.5	300	
Voya (Male: Ages 16 -60)	Preferred	5.5 (Max HDL of 75)	300	
Voya (Female: Ages 16 -60)		5.2 (Max HDL of 90)	300	
Voya (Male :Ages 61+)		6.5	300	
Voya (Female :Ages 61+)		6.2	300	
Voya (Male: Ages 16 -60)	Select	6.0 (Max HDL of 75)	300	
Voya (Female: Ages 16 -60)		6.0 (Max HDL of 90)	300	
Voya (Male :Ages 61+)		7	300	
Voya (Female :Ages 61+)		7	300	

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For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.