

Gleaner Term & Creative Life Preferred Underwriting Guidelines

FOR AGENT USE ONLY

The applicant must meet all of the following criteria for the preferred underwriting class.

1. Non-user of tobacco products for past 12 months.
2. No death of parent, brother, or sister under age 60 from cancer or cardiovascular disease.
3. No private aviation, hazardous avocations, or occupations.
4. No DUI or "reckless driving" convictions within the last five (5) years; no more than two (2) moving violations within the past three (3) years.
5. No personal history of vascular disease or life threatening cancer; must be a standard risk without use of credits.
6. Have not been treated or received counseling for alcohol or drug use within the last seven (7) years.
7. Blood pressure, treated or untreated, must not exceed 140/90.
8. Total cholesterol, treated or untreated, not to exceed 250 mg/dl, Chol/HDL ratio of 6.5 or less.
9. Body build not to exceed limits set forth in the following chart:

Height	Males Maximum Weight (lbs.)	Females Maximum Weight (lbs.)
4'10"		134
4'11"		137
5'0"	165	140
5'1"	169	143
5'2"	173	146
5'3"	177	149
5'4"	183	153
5'5"	189	157
5'6"	194	162
5'7"	200	167
5'8"	205	172
5'9"	211	177
5'10"	217	182
5'11"	222	186
6'0"	228	190
6'1"	233	194
6'2"	240	198
6'3"	247	201
6'4"	250	204
6'5"	257	
6'6"	265	

Note: Preferred tobacco guidelines equal Preferred Non-tobacco guidelines with the distinction of tobacco usage.

Gleaner Term & Creative Life Super Preferred Underwriting Guidelines

FOR AGENT USE ONLY

The applicant must meet all of the following criteria for the super preferred underwriting class.

1. Non-user of tobacco products for past 36 months.
2. No death of parent, brother, or sister under age 60 from cancer, diabetes, or cardiovascular disease.
3. No private aviation, hazardous avocations, or occupations.
4. No DUI or "reckless driving" convictions within the last seven (7) years; no more than two (2) moving violations within the past three (3) years.
5. No personal history of vascular disease, life threatening cancer or diabetes; must be a standard risk without use of credits.
6. Never been treated or received counseling for alcohol or drug use.
7. Blood pressure must not exceed 140/90; treatment disqualifies for "super preferred."
8. Total cholesterol (untreated) not to exceed 220 mg/dl, Chol/HDL ratio of 5.0 or less.
9. Body build not to exceed limits set forth in the following chart:

Height	Males Maximum Weight (lbs.)	Females Maximum Weight (lbs.)
4'10"		124
4'11"		127
5'0"	156	130
5'1"	160	133
5'2"	164	136
5'3"	168	139
5'4"	173	143
5'5"	177	147
5'6"	183	152
5'7"	188	157
5'8"	194	162
5'9"	197	167
5'10"	204	172
5'11"	210	176
6'0"	216	180
6'1"	221	184
6'2"	228	188
6'3"	234	191
6'4"	240	194
6'5"	247	
6'6"	254	

Gleaner Term **Only** Elite Underwriting Guidelines

FOR AGENT USE ONLY

The applicant must meet all of the following criteria for the elite underwriting class.

1. Non-user of tobacco products for five years.
2. No death or disease of a parent, brother, or sister under age 60 from cancer, diabetes, or cardiovascular disease.
3. No private aviation, hazardous avocations, or occupations.
4. No DUI or "reckless driving" convictions within the last seven (7) years; no more than two (2) moving violations within the past three (3) years.
5. No personal history of vascular disease, life threatening cancer, or diabetes; must be a standard risk without use of credits.
6. Have not been treated or received counseling for alcohol or drug use.
7. Blood pressure must be no higher than 140/90; treatment disqualifies for "elite."
8. Total cholesterol (untreated) not to exceed 220 mg/dl, Chol/HDL ratio of 5.0 or less.
9. Body build not to exceed limits set forth in the following chart:

Height	Males Maximum Weight (lbs.)	Females Maximum Weight (lbs.)
4'10"		120
4'11"		122
5'0"	148	125
5'1"	152	128
5'2"	156	131
5'3"	160	134
5'4"	164	138
5'5"	168	142
5'6"	174	147
5'7"	179	152
5'8"	185	155
5'9"	188	160
5'10"	195	165
5'11"	201	169
6'0"	207	173
6'1"	212	177
6'2"	219	181
6'3"	225	187
6'4"	231	190
6'5"	238	
6'6"	245	

Gleaner Term Build Chart

Weight
shown in
pounds (lbs.)

Height	Elite		Super Preferred		Preferred	
	M	F	M	F	M	F
4' 10"		120		124		134
4' 11"		122		127		137
5' 0"	148	125	156	130	165	140
5' 1"	152	128	160	133	169	143
5' 2"	156	131	164	136	173	146
5' 3"	160	134	168	139	177	149
5' 4"	164	138	173	143	183	153
5' 5"	168	142	177	147	189	157
5' 6"	174	147	183	152	194	162
5' 7"	179	152	188	157	200	167
5' 8"	185	155	194	162	205	172
5' 9"	188	160	197	167	211	177
5' 10"	195	165	204	172	217	182
5' 11"	201	169	210	176	222	186
6' 0"	207	173	216	180	228	190
6' 1"	212	177	221	184	233	194
6' 2"	219	181	228	188	240	198
6' 3"	225	187	234	191	247	201
6' 4"	231	190	240	194	250	204
6' 5"	238		247		257	
6' 6"	245		254		265	