

CARRIER BLOOD PRESSURE GUIDELINES

Carrier	Risk Class	Blood Pressure Reading	B/P Treatment allowed?	
AIG (Ages 0-60) Perm	Preferred Plus	140/85	Yes	
AIG (Ages 61+) Perm		150/85		
AIG (Ages 0-60) Perm	Preferred	145/88		
AIG (Ages 61+) Perm		155/88		
AIG (Ages 0-60) Perm	Standard Plus	150/92		
AIG (Ages 61+) Perm		160/92		
AIG (Ages 0-60) Term	Preferred Plus	135/85		
AIG (Ages 61+) Term		140/85		
AIG (Ages 0-60) Term	Preferred	140/85		
AIG (Ages 61+) Term		150/85		
AIG (Ages 0-60) Term	Standard Plus	145/88		
AIG (Ages 61+) Term		155/88		
AXA (Ages 0-69)	Preferred Elite	125/80		Yes
AXA (Ages 0-60)		140/85		No
AXA (Ages 60-69)	Preferred Elite	150/90		No
AXA (Ages 70+)		150/90		Yes
AXA (Ages 0-60)	Preferred	145/90	Yes	
AXA (Ages 60-69)		150/90		
AXA (Ages 70+)		150/90		
AXA (Ages 0-69)	Standard Plus	Non-Ratable BP readings	Yes	
AXA (Ages 70+)		150/90		
Brighthouse Financial (Ages 40 and Under)	Elite Plus	130/80	No	
Brighthouse Financial (Ages 41 - 54)		135/85		
Brighthouse Financial (Ages 55-69)		140/85		
Brighthouse Financial (Ages 70 and Over)		140/90		
Brighthouse Financial (Ages 40 and Under)	Elite	140/85	No	
Brighthouse Financial (Ages 41 - 54)		140/85		
Brighthouse Financial (Ages 55-69)		140/90		
Brighthouse Financial (Ages 70 and Over)		145/90		
Brighthouse Financial (Ages 40 and Under)	Preferred	145/90	Yes	
Brighthouse Financial (Ages 41 - 54)		145/90		
Brighthouse Financial (Ages 55-69)		150/90		
Brighthouse Financial (Ages 70 and Over)		155/90		
Foresters Financial	Preferred Plus	135/80	Yes (No treatment allowed for Your Term)	
	Preferred	140/90		
	Standard Plus	140/90		
	Tobacco Plus	135/80		
Global Atlantic (Perm: Up to Age 70)	Premier	140/85	Yes	
Global Atlantic (Perm: Age 71+)		145/90		
Global Atlantic (Perm: Up to Age 70)	Preferred	145/90	Yes	
Global Atlantic (Perm: Age 71+)		155/90		
Global Atlantic (Term: Ages 18-60)	Premier	135/85	No	
Global Atlantic (Term: Ages 61 and up)		145/90		
Global Atlantic (Term: Ages 18-60)	Preferred	140/90	Yes	
Global Atlantic (Term: Ages 61 and up)		150/90		
Global Atlantic (Term: Ages 18-55)	Standard Plus	140/90	Yes	
Global Atlantic (Term: Ages 56 and up)		150/90		
John Hancock (All Ages)	PFD Categories	Total View Approach - Interdependencies	Yes	
Lincoln Financial (Ages 0-69)	Preferred Plus	130/80	Yes	
Lincoln Financial (Ages 70 and Up)		140/90		
Lincoln Financial(Ages 0-69)	Preferred	140/90		
Lincoln Financial (Ages 70 and Up)		155/90		
Minnesota Life (All Ages)	Preferred Select	135/85	Yes	
	Preferred	145/90		
	Non-Tobacco Plus	145/95		
Mutual of Omaha (All ages)	Preferred Plus	140/85	Yes	
	Preferred	145/90		
	Standard Plus	150/90		
Principal (Ages 20-44)	Super Preferred	135/85	Yes	
Principal (Ages 45-64)		140/85		
Principal (Ages 65-85)		140/90		
Principal (Ages 20-44)	Preferred	140/85	Yes	
Principal (Ages 45-64)		140/90		
Principal (Ages 65-85)		145/90		
Principal (Ages 20-44)	Super Standard	145/90		
Principal (Ages 45-64)		145/90		
Principal (Ages 65-85)		150/90		
Protective (Ages 18-60)	Select Preferred	135/85	Yes	
Protective (Ages 61-70)		140/85		
Protective (Ages 71+)		150/90		
Protective (Ages 18-60)	Preferred	140/90		
Protective (Ages 61-70)		150/90		
Protective (Ages 71+)		160/95		
Symetra (Ages 20-50)	Super Preferred	135/85	Yes	
Symetra (Ages 51+)		140/90		
Symetra (Ages 20-50)	Preferred	135/85		
Symetra (Ages 51+)		140/90		
Symetra (All Ages)	Standard Plus	140/90		
Transamerica (<= age 70)	Preferred Plus	135/85	Ages 20-49: No Treatment Ages 50-80: Treatment allowed Ages 81+ No Treatment allowed	
Transamerica (Ages 71+)		145/85		
Transamerica (<= age 70)	Preferred	145/85	Yes	
Transamerica (Ages 71+)		150/90		
Transamerica (<= age 70)	Standard Plus	148/88		
Transamerica (Ages 71+)		152/88		
Voya (Male: Ages 16 -60)	Preferred	135/90	No	
Voya (Female: Ages 16 -60)		135/85		
Voya (Ages 61+)		140/95	Yes	
Voya (Male: Ages 16 -60)		140/90	Yes	
Voya (Female: Ages 16 -60)		135/90		
Voya (Ages 61+)		145/100		