

GENERAL UNDERWRITING RULES (AGES 18 AND OVER)

The proposed insured will most likely be **PREFERRED** if ...

- Their medical conditions, lifestyle factors¹, and height/weight are ALL Preferred

The proposed insured will most likely be **STANDARD** if ...

- ALL their medical conditions are Preferred and ALL lifestyle factors and height/weight are Standard **OR**
- They have one medical condition (rated Standard), height/weight are Preferred, and ALL lifestyle factors are Preferred or Standard

The proposed insured will most likely be **GRADED** if ...

- They have one medical condition (rated Graded), height/weight are Standard or Preferred, and ALL lifestyle factors are Graded or better **OR**
- They have two medical conditions that are Standard, height/weight are Standard or Preferred, and ALL lifestyle factors are Graded or better **OR**
- ALL their lifestyle factors and height/weight are Graded and ALL medical conditions (if any) are Preferred

The proposed insured will most likely be **DECLINED** if ...

- They have one medical condition or one lifestyle factor that is rated as a Decline **OR**
- Their height/weight is rated as a Decline **OR**
- They have four or more medical conditions that are either Standard or Graded

¹Lifestyle factors include questions related to alcohol/drug use, driving record, and felonies. See [Adult Single Condition Decision Chart](#) for specific Lifestyle ratings.