

PREFERRED UNDERWRITING GUIDELINES

	Preferred Best	Preferred Plus	Preferred/Standard Plus
Medical History	Standard life insurance risk and no history of diabetes, cancer or cardiovascular disease	Standard life insurance risk and no history of diabetes, cancer, or cardiovascular disease	Standard life insurance risk and no history of diabetes, cancer or cardiovascular disease
Family History	No death or disease of parent or sibling prior to age 65 from heart disease, coronary artery disease or cancer	No death or disease of parent or sibling prior to age 60 from heart disease or coronary artery disease	No death of parent or sibling prior to age 60 from heart disease or coronary artery disease
Nicotine Use	Lifelong non-user of tobacco products or nicotine aids	No use of tobacco products or nicotine aids within 36 months	Preferred: No use of tobacco products or nicotine aids within 12 months Standard Plus: For tobacco and nicotine users
Current Exam Results:			
<i>Blood Profile</i>	Normal Cholesterol/HDL ratio 4.5 or less (no medication allowed) Triglycerides less than 300	Normal Cholesterol/HDL ratio 5.5 or less (no medication allowed) Triglycerides less than 300	Normal Cholesterol/HDL ratio 6.5 or less
<i>Blood Pressure</i>	135/85 max for ages 20-45 and 140/90 max for ages 46+ (no medication allowed)	135/85 max for ages 20-45 and 140/90 max for ages 46+ (no medication allowed)	140/90 max for all ages
<i>Pulse</i>	Less than 100	Less than 100	Less than 100
<i>EKG</i>	Normal	Normal	Normal
<i>Weight</i>	See Height/Weight Chart	See Height/Weight Chart	See Height/Weight Chart
<i>Aviation</i>	No aviation, except as passenger or crew member of regularly scheduled commercial airline	No aviation, except as passenger or crew member of regularly scheduled commercial airline	No aviation, except as passenger or crew member or regularly scheduled commercial airline
<i>Alcohol and/or Drug Use</i>	No counseling or treatment ever	No counseling or treatment in past 10 years	No ratable history
<i>Driving</i>	No more than two moving violations in three years. No DWI in ten years.	No more than two moving violations in three years. No DWI in ten years.	No more than three moving violations in five years. No DWI in five years.
<i>Other</i>	No motor vehicle racing	No motor vehicle racing	N/A

For use with Symetra Term Life 2008 and Symetra Universal Life only.

Refer to the product fact sheet for issue ages and minimum face amounts.

HEIGHT/WEIGHT CHART

Height	Preferred Best		Preferred Plus		Preferred / Standard Plus	
	Male Weight	Female Weight	Male Weight	Female Weight	Male Weight	Female Weight
4'8"	117	116	125	118	133	132
4'9"	123	120	129	126	139	136
4'10"	127	125	133	131	143	141
4'11"	130	130	137	137	148	146
5'	136	134	142	141	153	151
5'1"	143	138	149	145	159	154
5'2"	149	143	156	151	166	158
5'3"	154	146	162	155	172	161
5'4"	159	151	167	159	177	165
5'5"	164	155	172	163	183	170
5'6"	168	159	177	167	187	173
5'7"	174	162	183	170	194	178
5'8"	179	166	188	175	199	183
5'9"	185	170	193	179	206	188
5'10"	190	175	198	184	210	192
5'11"	194	180	203	189	216	198
6'	199	184	209	193	223	203
6'1"	203	188	214	198	228	207
6'2"	208	193	219	202	235	213
6'3"	213	198	224	207	241	219
6'4"	219	202	230	211	248	224
6'5"	223	207	234	216	253	229
6'6"	229	211	241	221	261	235
6'7"	235	215	245	226	268	240

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