

# PREFERRED UNDERWRITING GUIDELINES

	Preferred Best	Preferred Plus	Preferred/Standard Plus
<b>Minimum Face Amount</b>	\$500,000	\$250,000	\$100,000
<b>Medical History</b>	Standard insurance risk and no history of diabetes, cancer or cardiovascular disease	Standard insurance risk and no history of diabetes, cancer, or cardiovascular disease	Standard insurance risk and no history of diabetes, cancer or cardiovascular disease
<b>Family History</b>	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
<b>Nicotine Use</b>	Lifelong non-user of tobacco products or nicotine aids	No use of tobacco products or nicotine aids within 36 months	<b>Preferred:</b> No use of tobacco products or nicotine aids within 12 months <b>Standard Plus:</b> For tobacco and nicotine users
<b>Current Exam Results:</b>			
<i>Blood Profile</i>	Normal Cholesterol/HDL ratio 5.0 or less (no medication allowed)	Normal Cholesterol/HDL ratio 6.0 or less (no medication allowed)	Normal Cholesterol/HDL ratio 7.0 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 of regularly scheduled commercial airline
<i>Alcohol and/or Drug Use</i>	Never counseled or treated	No counseling or treatment in past 10 years	No ratable history
<i>Driving</i>	No more than one moving violation in the past two years and never cited for DWI	No more than three moving violations and no DWI in five years	No more than three moving violations and no DWI in five years
<b>Product Availability</b>	Symetra Term Life	Symetra Term Life	Symetra Term Life Symetra Annual Renewable Term (ART) Target Excellence Universal Life PREMIER Accumulation Life®
<b>Product Issue Ages<sup>1</sup></b>	20-75 10-year term 20-70 15-year term 20-65 20-year term 20-50 30-year term	20-75 10-year term 20-70 15-year term 20-65 20-year term 20-50 30-year term	20-80 Target Excellence UL and PREMIER Accumulation Life 20-75 Annual Renewable Term and 10-year term 20-70 15-year term 20-65 20-year term 20-50 30-year term

<sup>1</sup> Maximum issue ages in Washington and Oregon are age 70 for 10-year, 65 for 15-year, 60 for 20-year and 45 for 30-years Standard Plus policies.

## HEIGHT/WEIGHT CHART

Height	Preferred Best		Preferred Plus		Preferred	
	Male Weight	Female Weight	Male Weight	Female Weight	Male Weight	Female Weight
4'8"	112	108	118	115	132	129
4'9"	115	114	121	121	136	136
4'10"	120	118	126	125	141	140
4'11"	124	119	131	127	148	143
5'	129	123	136	131	153	148
5'1"	136	125	143	133	159	151
5'2"	143	131	150	139	166	154
5'3"	147	133	155	142	172	158
5'4"	152	137	160	146	177	161
5'5"	157	141	165	150	183	166
5'6"	162	145	170	154	187	169
5'7"	166	147	175	156	194	173
5'8"	171	151	180	161	199	178
5'9"	176	154	185	164	206	183
5'10"	181	159	190	169	210	187
5'11"	185	164	195	174	216	193
6'	190	167	200	178	223	198
6'1"	195	171	205	182	228	202
6'2"	200	175	210	186	235	208
6'3"	204	180	215	191	241	214
6'4"	210	183	221	195	248	219
6'5"	214	188	225	200	253	225
6'6"	220	192	232	204	261	230
6'7"	226	196	238	209	268	235

**SYMETRA**<sup>SM</sup>  
FINANCIAL

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