

Elite/Preferred criteria at a glance

Note: The following criteria apply to both males and females unless specified.

Criteria	Elite Non-smoker	Preferred Non-smoker & Smoker
Tobacco/Nicotine Product Use Includes any use of tobacco/nicotine products including cigarettes, e-cigarettes, cigarillos, pipes, chewing tobacco, snuff, large or small cigars, betel nuts or nicotine replacement products and smoking cessation products	No tobacco/nicotine product use in the last 180 months	Preferred Non-smoker No tobacco/nicotine product use in the last 24 months Preferred Smoker Individual who is considered a smoker based on our Standard Smoker Definition
Blood Pressure	No history of treatment Age 18–39 125/75 40–55 130/80 56–75 140/85	With or without treatment Age 18–39 135/80 40–55 140/85 56–75 145/90
Total Cholesterol and Chol/HDL Ratio	No history of treatment Age Male Female 18–39 200/4.5 200/4.0 40–55 200/5.0 200/4.5 56–75 220/5.5 220/5.0	With or without treatment Age 18–39 210/5.0 40–55 220/5.5 56–75 230/6.0
Family History Includes history in siblings or in parents of coronary artery disease, stroke/TIA, or cancer (except basal cell carcinoma)	No family history diagnosed prior to age 65 May allow cross gender cancers (breast/prostate)	No more than 1 family member diagnosed prior to age 60 May allow cross gender cancers (breast/prostate)
Personal History	No history of cancer (except basal cell carcinoma), diabetes, coronary artery disease, or stroke/TIA	
Sports/Avocation/Aviation	No ratable participation in hazardous sports, avocations or aviation	
Alcohol/Drug Abuse	No history of, or treatment, in the last 10 years	No history of, or treatment, in the last 5 years
Driving Record	No more than 1 moving violation in the last 3 years	No more than 3 moving violations in the last 3 years

Elite/Preferred criteria at a glance (continued)

Note: The following criteria apply to both males and females unless specified.

Criteria	Elite Non-smoker		Preferred Non-smoker & Smoker	
DWI, Careless or Reckless Driving	No convictions in the last 10 years		No convictions in the last 5 years	
Travel & Residency	Must be a permanent resident of Canada. No ratable foreign travel and no ratable foreign residence			
Occupation	No ratable occupation			
Build (Height & Maximum Weight)	Height (Ft./In.)	Max.Weight (lbs.)	Height (Ft./In.)	Max. Weight (lbs.)
	4'8"	126	4'8"	135
	4'9"	128	4'9"	138
	4'10"	131	4'10"	141
	4'11"	134	4'11"	144
	5'0"	138	5'0"	148
	5'1"	140	5'1"	151
	5'2"	145	5'2"	155
	5'3"	149	5'3"	159
	5'4"	154	5'4"	165
	5'5"	159	5'5"	170
	5'6"	163	5'6"	175
	5'7"	169	5'7"	181
	5'8"	174	5'8"	187
	5'9"	180	5'9"	194
	5'10"	185	5'10"	200
	5'11"	191	5'11"	206
	6'0"	197	6'0"	213
	6'1"	201	6'1"	218
	6'2"	205	6'2"	222
	6'3"	209	6'3"	228
	6'4"	215	6'4"	234
	6'5"	220	6'5"	240
	6'6"	226	6'6"	246
	6'7"	232	6'7"	253
	6'8"	238	6'8"	259
	6'9"	243	6'9"	266
	6'10"	249	6'10"	272

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