

Many factors come into play when determining an accurate quote for the coverage you need. This chart illustrates the most common ones.

Simply put: The healthier you are, the more likely you will receive Preferred or Preferred Plus rates; otherwise, you could be eligible for regular or standard rates. Your quote is a ballpark estimate. Your ultimate rate will be determined after your carrier-requested medical exam and its review of your medical records.

GUIDELINES	<i>Preferred Plus</i>	<i>Preferred</i>	<i>Regular/Standard</i>
Family History¹	No cancer or cardiovascular death of either parent or sibling before age 65.	No cancer or cardiovascular death of either parent before age 60.	No more than 1 cancer or cardiovascular death of parents before age 60.
Blood Pressure²	136/86 (without medication).	146/90 (with or without medication).	156/94 (with or without medication).
Cholesterol Levels³	Under 220, HDL: Less than 4.5 (with or without medication).	Under 250, HDL: Less than 5.5 (with or without medication).	Under 300, HDL: Less than 8.0 (with or without medication).
Health History⁴	No history of major health conditions, such as cancer, diabetes, heart disease.	No history of major health conditions, such as cancer, diabetes, heart disease.	Some major health conditions allowed.
Driving History⁵	No more than 2 moving violations in the past 3 years AND:		
	No record of DUI or reckless driving in the past 5 years.		No record of DUI or reckless driving in the past 2 years.
Tobacco Use⁶	No use of cigarettes in the past 5 years.	No use of cigarettes in the past 3 years.	No use of cigarettes in the past 1 year.
	Attention all pipe, cigar, and chewing tobacco users: We have non-tobacco rates especially for you. Call 1-877-794-TERM (1-877-794-8376) for details.		
Substance/Alcohol Abuse⁷	No history of alcohol or substance abuse.		No alcohol or substance abuse in the past 7 years.
Aviation⁸	We have competitive rates for private pilots and others in high-risk professions. Call 1-877-794-TERM (1-877-794-8376) for details.		

¹ The Lincoln National Life Insurance Company, Lincoln Financial Group. www.lfg.com/public/individual/lifeinsurance.

^{2,3,4,5,7} Banner Life Insurance Company, Legal & General America. www.lgamerica.com/learningcenter.

⁶ The Cincinnati Insurance Company, Cincinnati Financial Corporation. www.cinfin.com/personal-insurance/life-insurance/term. Pruco Life Insurance Company. Prudential Financial, Inc. www.prudential.com/personal/life-insurance. The Lincoln National Life Insurance Company, Lincoln Financial Group. www.lfg.com/public/individual/lifeinsurance.

⁸ Pruco Life Insurance Company. Prudential Financial, Inc. www.prudential.com/personal/life-insurance. Banner Life Insurance Company, Legal & General America. www.lgamerica.com/learningcenter. The Lincoln National Life Insurance Company, Lincoln Financial Group. www.lfg.com/public/individual/lifeinsurance.