



EQUITABLE

Life underwriting guideline enhancements

Simplifying and streamlining the life insurance buying experience

Equitable is committed to making the purchase of life insurance less invasive for clients to buy and easier for financial professionals to sell. To that end, we've made enhancements to our underwriting guidelines. The changes reflect advancements made in risk management and expanded criteria, aimed at enhancing competitiveness for a wider range of Americans.

The following updates have recently been made to our underwriting guidelines:

1 Elimination of the EKG as a routine age and amount requirement.

Note: The International Underwriting Program (IUP) program EKG requirement will remain in effect for all amounts, ages 66 and above.

2 Changes to preferred guidelines for ages 60 and above.

Family history will no longer be considered when determining eligibility for preferred ratings.

The maximum total cholesterol ratio allowed has been increased for:

Category	Old cholesterol ratio	New increased cholesterol ratio
Preferred Non-Tobacco rates	5.5	6.0
Standard Plus Non-Tobacco rates/Preferred Tobacco rates	6.0	7.0

The maximum BMI allowed has been increased for:

Category	Old BMI max	New increased BMI max
Preferred Elite rates, ages 60-69 (no changes to 70+)	28.5	30
Preferred Non-Tobacco rates	30.5 (ages 60-69) 31.5 (ages 70+)	32
Standard Plus Non-Tobacco rates/Preferred Tobacco rates	32.5 (ages 60-69) 33 (ages 70+)	34



Helpful documents
to learn more

- [Life Field Underwriting Guide](#)
- [Life Underwriting Condensed Guide](#)
- [Life Underwriting Guide to Policy Change and Reinstatement Requests](#)

Please contact your underwriter with questions.

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• Is Not Guaranteed by Any Bank or Savings Association • Variable Life Insurance May Go Down in Value

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