



Carrier	Guidelines
<b>Allianz</b>	Private Pilot w/IFR & minimum of 400 hrs experience & <250 hrs/yr possible PREFERRED PLUS, if history falls Outside of this must take aviation exclusion Rider (AER) For best rates.
<b>Global Atlantic</b>	Most applicants, ages 28-60, w/private pilot's certificate, at least 100 hours of experience & flying between 26-200 hours/year are likely to be considered Standard risks. Student pilots normally offered Standard rates with a flat extra of \$3.50/\$1,000, which can be reconsidered after they have obtained their pilot's certificate once they have 100 solo hours.
<b>American General</b>	Major airline pilots flying in US & Canada only & no other aviation exposure-PREFERRED PLUS. Corporate pilots-if plan is company owned, maintained at the same standards as commercial aircraft, pilot with ATR or commercial license with IFR, flying in the US or Canada only-Preferred Plus. Student pilots, at best Standard Plus with FE \$3.50 Licensed pilots flying in US & Canada only & >100 solo hours-Standard Plus. Flying > 200 hours/yr or flying into Mexico \$2.50 flat Flying other than in US Or Canada (including Bermuda or Bahamas) or Mexico – Aviation exclusion Rider (AER) or IC w/facultative reinsurance. Best Rates with an AER within their retention & otherwise qualify AER over AGL's retention for permanent plans standard plus (preferred if standard plus not available) & for term plans standard plus AER will apply if MVR history is ratable
<b>AXA</b>	PREFERRED ELITE possible with over 100 solo hours, no medical impairments, IFR, 25-150 hours/yr, no accidents or FAA violations. If aviation activities otherwise call for a \$3.50 flat this may be waived & qualify for all preferred classes. Decline- <100 solo hours or > 400 hours/yr with ratable medical impairment. Age 70+ clients can only be issues with AER
<b>Banner</b>	Preferred Plus & Preferred only available with AER Commercial airline pilots possible preferred plus or preferred w/aviation coverage if flying for commercial airline with regularly scheduled flights. Private Pilots with 26-150 hrs/year with IFR STANDARD PLUS Private Pilots < 100 solo hrs or 100+ solo hrs \$2.40 flat Private Pilots w/26-150 hrs/year without IFR \$2.40 flat Private Pilots w/151-300 hrs/yr with IFR \$2.40 flat Private Pilots w/151-300 hrs/yr without IFR \$3.50 flat Private Pilots w/301-400 hrs/yr \$5.00 flat Private Pilots w/401+ hrs/yr are individual consideration only Student Pilots \$3.50 flat per \$1,000 Business flying-company owned planes w/corporate pilots operating standards same as scheduled airlines no class limit & no exclusion when within Banners retention. All other business flying (including private pilots flying for business purposes will have a \$2.40 flat extra Private pilots over age 70 & any case rated over a table 4 w/a history of heart disease, stroke, TIA or type 1 Diabetes can only be issued with AER.
<b>John Hancock</b>	Private pilots w/300+ hrs w/25-200 hrs/year with IFR possible PREFERRED. Commercial Aviation-pilot or crew of certified air carrier possible Preferred. Other types of aircraft or flying require ratings ranging from \$2.50-\$10 Military Aviation-Preferred is not available. Most military aviation ratings range from \$2.50- \$10. Higher extras used for younger ages and carrier based. Aircrew rated the same as pilot. If posted to war zone, we would decline coverage. Aviation Student-Standard to Standard Plus, if warranted a flat extra or aviation exclusion will be applied. Ages 70+ will not qualify for preferred but can qualify for possible standard plus & may warrant a flat extra as well. Over age 80 cannot have aviation coverage.
<b>Lincoln</b>	Private pilot possible PREFERRED with an IFR or 1,000 total flight hours in lieu of IFR, Fly between 25-250 hours/year in the US & sometimes Canada, clean MVR & under the age of 70. No IFR with 100-150 solo hrs is ok at standard Student pilots typically a \$3.50 x 5 yrs flat extra
<b>MetLife</b>	If a client has 100-399 total hrs flown & Flies 0-200 hrs/yr even without an IFR possible STANDARD PLUS for TERM, PREFERRED for PERM. No aviation except for non-ratable commercial pilots. Exclusion riders acceptable where available.

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<b>Minnesota Life</b>	<p>Select Preferred-Need IFR rating, at least 250 hours of solo pilot in command hours &amp; at least 50 to 250 hours/year.  Preferred-Need private pilot's license, at least 100 hours of solo pilot in command hours and flying at least 25-250 hours/year.  For Select and Preferred there can be no history of aviation accidents/violations and international aviation should be limited to Canada and a very rare Caribbean or Mexico trip.  Student pilots with under 25 hours per year &amp; those flying for hire as charter, EMS, agri applications, etc. may receive flat extra pricing.</p>
<b>Mutual of Omaha</b>	<p>Aviation, Standard Plus qualification, available with the Aviation Exclusion Rider (AER) OR if the private pilot holds an IFR rating &amp; the aviation is Standard per Swiss.  Commercial pilots &amp; crew members for regularly scheduled passenger airlines can qualify for all preferred class or standard plus with AER. Private Pilots can only qualify for standard plus, preferred or preferred plus with an AER. Standard plus may be allowed if the private pilot has IFR &amp; aviation is standard (over age 26 with 100-400 + total solo hours flying 0-200 hrs/year, or over age 26 w/over 400 total solo hours flying 0-300 hrs/year).  Student Pilots \$3.50 flat  Ages over 65 check to see if coverage is available</p>
<b>Nationwide</b>	<p>Private pilots with clean MVR, flying for pleasure &amp; sometimes occasional business travel accepted, 100-150 total solo hours &amp; flies on average 50 hrs/year, no accidents or groundings are standard but if client otherwise qualifies for preferred they would offer PREFERRED.</p>
<b>Protective</b>	<p>Pilots for major airlines on regularly scheduled flights can be considered w/out an exclusion.  WCL Guidelines- Flexible approach to private pilots- Preferred with No Exclusion if the following is met: Ages 27-65, possesses IFR or ATR, 400 solo hours, clean MVR, 26 to 200 hours annually, flying in U.S. and Canada</p>
<b>Prudential*</b>	<p>Private, commercial or ATP license age 30+, minimum of 1,000 total hours or 5 yr aviation history as certificated pilot, minimum of 100 hrs of flight time in their current aircraft w/valid medical certificate w/out restrictions or special issuance, fixed wing, powered aircraft flights only may qualify for PREFERRED BEST.  Private, commercial or ATP license, Minimum age 30, minimum of 1,000 total hours or 5 yr aviation history as certificated pilot, no FAA violations for past 5 yrs, minimum of 100 hrs of flight time in their current aircraft w/valid medical certificate possible PREFERRED.  Non-Smoker Plus no ratable aviation activities, minimum age is 25, minimum of 3 year aviation history.  Student, inexperienced pilots (Under 300 total hours) flat extra of \$2.50  Flat extra of \$1.25 for pilots with limited annual hours and who are younger than 30 years of age.</p>
<b>SBLI</b>	<p>Private Pilots ok at best rates &amp; preferred with an AER. Select rates ok with a flat extra or exclusion for private pilots.  **check w/carrier w/case specifics to determine rate class**</p>
<b>Transamerica</b>	<p>Private pilots ages 26-70, at least 150 total hours flown, with 25-200 hrs/year, with IFR w/10 hrs of completion, no MVR criticisms, no aviation incidents or citations possible PREFERRED.  Aviation Exclusion Rider not available on joint survivorship.</p>
<b>Symetra</b>	<p>No super preferred, preferred or standard plus unless client is a passenger or crew member of regularly scheduled commercial airline.</p>
<b>North American - Custom GrowthCV, Custom Term GUL, Guarantee Builder IUL, Rapid Builder IUL and Survivorship GIUL</b>	<p>Possible super preferred if: Private pilots (ages 27- 65) may qualify w/300+ hrs, IFR, 50-150 flight hrs/year &amp; all flights w/in USA. Some flat extras allowed to qualify for preferred w/flat applied.  Ages 71 or up: No participation in last 12 mths or w/plans to fly in future to qualify for super preferred or preferred rates.</p>
<b>North American - ADDvantage and Custom Guarantee</b>	<p>Ages 70 or Under possible super preferred if: non- ratable pilots for major airlines only, or w/AER. Non ratable commercial &amp; Private pilots can qualify for preferred rates.  Ages 71 or up: No participation in last 12 mths or w/plans to fly in future allowed for super preferred or preferred rates.</p>

\*\* Please consult with individual carriers prior to acting on enclosed information. Information is believed to be accurate but IDA and it's Member Agencies are not responsible for misrepresentations.