

Aviation Guidelines

CARRIER	GUIDELINES
<p style="text-align: center;">AIG As of 11/2017</p>	<p>Pilots for a major airline flying in the US and Canada only and no other aviation exposure – Preferred Plus</p> <p>OTHER AVIATION:</p> <ul style="list-style-type: none"> • Aviation Exclusion Rider (AER) will apply if driving history is rated • Corporate pilots-if plane is company-owned, maintained at same standards as commercial aircraft, pilot with ATR or commercial license with IFR, flying in US and Canada only – Preferred Plus • Private pilots (flying in US and Canada ONLY) <ul style="list-style-type: none"> ○ Students pilots, at best Standard Plus with additional \$3.50 per \$1,000 ○ Licensed pilots with over 100 solo hours – Standard Plus ○ Flying more than 200 hours per year – likely \$2.50 per \$1,000 ○ Flying into Mexico - \$2.50 per \$1,000 • Flying other than in the US or Canada (including Bermuda or Bahamas) or Mexico – will evaluate as per the International Travel Guidelines. • Best rates with an AER: <ul style="list-style-type: none"> ○ Within our retention: <ul style="list-style-type: none"> ▪ Best rates otherwise qualified ○ Over our retention: <ul style="list-style-type: none"> ▪ Permanent plans, Standard Plus (Standard NT if Standard Plus not available) ▪ Term plans, Standard Plus

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the BBA Life Brokerage for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying BBA Life Brokerage.

Aviation Guidelines

CARRIER

GUIDELINES

American National
As of 11/2017

Preferred rating not available for ages 71+ (Standard or Substandard Only.)
An aviation exclusion is required for all rate classes for ages 75+

**Brighthouse Life
Insurance**
As of 11/2017

Elite Plus & Elite – Experienced private and commercial pilots with no ratable aviation activities under age 70. Also available with an exclusion for the risk.

Private pilots available for **Preferred** with age > 26, over 100 solo hours, flying up to 200 hours per year

Best classes are available for non Ratable Commercial Pilots.

Preferred is available for Aviation rated with a flat extra premium or an aviation exclusion rider.

Aviation exclusion not available in every state.

John Hancock
As of 11/2017

Super Preferred: No participation within the last 12 months.

Preferred: Only available to private pilots with more than 300 hours of experience who fly 25-200 hours yearly and have IFR or pilots and crew on regularly scheduled airline flights.

Preferred with a flat extra or aviation exclusion may be available.

Standard Plus: Participation in aviation does not exclude from **Standard Plus**. If warranted, a flat extra will be applied.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

Aviation Guidelines

CARRIER

GUIDELINES

Legal & General America

As of 11/2017

Private Pilots

Student pilots, pilots with less than 100 hours of solo experience or pilots flying less than 25 hours annually.
Pilots who hold an Airline Transport Certification (ATP) and flying less than 25 hours annually, may be considered without Flat Extra rating.

\$2.50/M

Private pilots with 100 or more hours solo experience

Annual Flying (hours)	Total Experience (hours)		
	100-250	251-400	Greater than 400
25-250	<u>Std. Plus</u>	<u>Std. Plus</u>	<u>Std. Plus</u>
251-500	<u>\$3.50/M*</u>	<u>\$3.50/M*</u>	<u>\$2.50/M*</u>
Greater than 500	<u>\$5.00/M*</u>	<u>\$3.50/M*</u>	<u>\$2.50/M*</u>

- **Preferred Plus and Preferred rate** class only available with aviation exclusion rider
- **Pref. Plus and Pref.** rate available without exclusion rider or flat extra for commercial airline pilots flying for a commercial airline with regular scheduled flights
- Pilots who hold a IFR or ATP may be considered for reduction in the above ratings of \$1 per thousand
- Private pilots over age 70 require an aviation exclusion rider
- Executive/Corporate pilots or crew members, flying within the United States or Canada, multi-engine aircraft, maintenance and routes comparable to scheduled airlines, full-time paid pilot: Preferred rates available.

Lincoln National

As of 11/2017

For **preferred consideration**, the following guidelines need to be met:

- 1) Pilot has IFR or 1,000 hours of flying time
- 2) Annual flight times of 25-200 hours per year
- 3) Under age 70
- 4) Clean MVR
- 5) Flights limited to US and Canadian airspace.

Best class consideration could be given with an AER.

With variables regarding age, total hours, annual flights, etc., submit information via quick quote or contact an underwriter to address each case individually

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

Aviation Guidelines

CARRIER

GUIDELINES

North American

As of 11/2017

Super Preferred (all plans): Age 70 and under. Non-ratable pilots for major airlines only, or aviation exclusion rider.

Preferred (all plans): Age 70 and under. Non-ratable commercial and private pilots are acceptable. 71 and up, no participation in past 12 months or plans to participate in the future.

OneAmerica

As of 11/2017

Asset Care doesn't have a clause that prohibits or minimizes the policy if the insured is a pilot.

Pacific Life

As of 11/2017

A preferred offer may be available for private pilots between the ages of 20 and 70 who:

- Hold an instrument flight rating (IFR)
- Fly for personal/pleasure only
- Fly 26-150 hours per year (no business flying or flying for pay)

Commercial airline pilots (passenger or freight) who do not fly privately for pleasure may qualify for Preferred Best without a flat extra provided the applicant otherwise qualified for a Preferred Best rate.

All classes available with flat extra premium (available in most cases) or exclusion rider.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

Aviation Guidelines

CARRIER

GUIDELINES

Protective Life

As of 11/2017

Student pilots:

- Standard + \$3.50 per thousand for 5 years.

Qualified pilots over the age of 26 to age 65:

- Total solo hours less than 100, with expected annual flying hours up to 200, Standard + \$3.50 per thousand for 5 years
- Total solo hours 100-399, with expected annual flying hours up to 200, Standard
- Total solo hours 400 or more, with expected annual flying hours up to 200, Standard

Qualified pilots age 26 or younger:

- Total solo hours less than 100, with expected annual flying hours up to 200, Standard + \$3.50 per thousand for 5 years
- Total solo hours 100 or more, with expected annual flying hours up to 200, Standard + \$2.50 per thousand for 5 years

Additional factors to be taken into consideration include, type of aircraft flown, type of license and proficiency rating (IFR), adverse driving history, aviation violations and/or accidents, age and medical impairments.

Preferred classification for private pilots may be acceptable if the following requirements are met: ages 27- 65, 26 - 200 hours annually, possesses IFR or ATR, no abnormal liver function tests, 400 solo hours, flying in the US and Canada only and clean MVR.

Exclusions will be permitted for qualification, where jurisdiction approved

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

Aviation Guidelines

CARRIER

GUIDELINES

Prudential

As of 11/2017

Preferred Best

- No ratable aviation activities
- One of the following certificate types (current & valid): Private, Commercial or ATP
- Age 30 and older
- Minimum of 1000 total hours or 5+ years aviation history as a nonstudent certified pilot
- No FAA violations
- Minimum of 100 hours in current make/model of aircraft
- Valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses)
- Limited to pilots of fixed-wing, powered aircraft flights only (no rotorcraft/glider flights)

Preferred

- No ratable aviation activities
- One of the following certificate types (current & valid): Private, Commercial or ATP
- Age 30 and older
- Minimum of 1000 total hours or 5+ years aviation history as a nonstudent certified pilot
- No FAA violations within the past 5 years
- Minimum of 100 hours in current make/model of aircraft

Non-Smoker Plus

- No occupation-related aviation activities
- One of the following certificate types (current & valid): Private, Commercial or ATP
- Age 25 and older
- Minimum of 600 total hours or 3+ years aviation history as a nonstudent certificated pilot
- No FAA violations for the past 3 years

Student pilots: flat extra of \$2.50 on student pilots and pilots with limited experience (less than 300 total hours).

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

Aviation Guidelines

CARRIER

GUIDELINES

SBLI

As of 11/2017

Private aviation is normally standard after a pilot completes 100 hours of flying time.

Student pilots or pilots with less than 100 hours of solo flying experience: \$3.00 per thousand extra premium (\$3.00/1000)

Private pilots – over 100 solo hours flying for pleasure and/or business:

- Flying up to 300 hours annually: Standard
- Flying 301 to 500 hours annually: \$3.50/1000
- Flying over 500 hours annually: \$5.00/1000

An extra rating maybe charged if flying less than 10 hours per year.

Symetra

As of 11/2017

Super Preferred – no private aviation

Preferred & Standard Plus – available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25-250 hours per year, flies in US and Canada only, ages 70 and under, clean MVR

Transamerica

As of 11/2017

Preferred Plus (Term), Preferred Elite (IUL): Only available with Aviation Exclusion Rider; not available to those age 71 and older.

Preferred Plus (IUL), Preferred Nonsmoker: can be offered with ratable aviation. If not ratable for aviation, must meet additional criteria: age 26-70, 150 hrs. flight experience, 25-200 hours annually, IFR with 10 hours of completion.

Preferred or Non-Tobacco (IUL), Standard plus or Standard (term): can be offered with or without ratable aviation. If not ratable for aviation, must meet additional criteria: age 26-70, 150 hrs. flight experience, 25-200 hours annually, IFR with 10 hours of completion.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

Aviation Guidelines

CARRIER

GUIDELINES

United of Omaha

As of 11/2017

Preferred Plus: No flying as a private pilot or crewmember unless aviation exclusion

Preferred: No flying as a private pilot or crewmember unless aviation exclusion

Standard Plus: No flying as a private pilot or crewmember unless aviation exclusion (IFR private pilots allowed if standard)

Note: Some types of commercial aviation may be acceptable based on manual guidelines. Certain private pilots may qualify for **Preferred or Standard Plus risk classes:** Ages 30-70, Minimum 1,000 total hours of piloting experience and flying between 50-250 hours annually, IFR/ATP rating, No FAA violations within the past 5 years and must be a STD aviation risk. In addition to the criteria above, there must not be any other significant health problems. **Final risk determination** will be made by the underwriter.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.