

Requirements for Super Select and Select Rate Classes

HEIGHT AND WEIGHT

The applicant's height and weight must meet the requirements for either Super Select or Select outlined on the chart that follows.

FAMILY HISTORY

No parent or sibling deceased before the age of 60 due to cardiovascular disease or cancer.
Family history only applies for applicants age 59 or younger.

ALCOHOL/DRUG USE

Super Select – No history of alcohol or drug abuse, addiction or treatment within 10 years. Select – No history of alcohol or drug abuse, addiction or treatment within 7 years.

DRIVING HISTORY

Super Select – No reckless driving or DUI violation within 7 years. Select – No reckless driving or DUI violation within 5 years. Both rate classes require no more than 3 driving violations within the last 3 years.

BLOOD PRESSURE

Super Select – Untreated blood pressure cannot exceed 135/85. Treatment disqualifies. Select – Untreated/Treated blood pressure cannot exceed 140/90. Treated blood pressure is eligible and must have been 140/90 or less for the prior year.

CHOLESTEROL & CHOLESTEROL/HDL RATIO

Super Select – No total cholesterol >230 or cholesterol/hdl ratio >5.0. Treatment disqualifies.
Select – No total cholesterol >250 or cholesterol/hdl ratio >6.0. Treated cholesterol allowed.

TOBACCO USE

Super Select – No tobacco use within the past 3 years. Select – No Tobacco use for 2 years.
Occasional cigar use (one per week or less) with a negative nicotine screen and no history of other tobacco use may be considered for either rate class.

AVIATION

No private aviation. Commercial pilots are allowed for either rate class without restriction.

AVOCATIONS

No hazardous avocation or ratable occupation.

Height and Weight Requirements

Height	Super Select Max Weight	Select		Standard Build Guidelines*
		Age 59 and below Max Weight	Age 60 and above Max Weight	
5'0"	144	160	170	95-186
5'1"	148	165	175	98-193
5'2"	152	170	180	102-199
5'3"	156	175	185	105-206
5'4"	161	180	190	108-212
5'5"	166	185	195	112-219
5'6"	172	190	200	115-226
5'7"	177	195	205	119-233
5'8"	181	200	210	122-240
5'9"	185	206	216	126-247
5'10"	191	212	222	129-254
5'11"	199	218	228	133-261
6'0"	203	224	234	137-269
6'1"	207	230	240	141-276
6'2"	212	236	246	145-284
6'3"	218	242	252	149-292
6'4"	224	248	258	152-299
6'5"	230	254	264	157-307
6'6"	235	260	270	161-315
6'7"	240	266	276	165-323
6'8"	245	272	282	169-332

*In some situations the maximum standard weight limit may be exceeded with favorable underwriting factors, ie. blood pressure and lipids. Please use this as a guide only and call Sons of Norway Headquarters for any questions.