



America's Foremost Insurance Brokerage Network

## Aviation Guidelines

<u>Carrier</u>	<u>Guidelines</u>
<p style="text-align: center;"><b>AIG</b> As of 12/2019</p>	<p><b>Pilots for a major airline flying in the US and Canada only and no other aviation exposure – Preferred Plus</b></p> <p><b>OTHER AVIATION:</b></p> <ul style="list-style-type: none"> <li>• <b>Aviation Exclusion Rider (AER)</b> will apply if driving history is rated.</li> <li>• <b>Preferred Plus:</b> 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.</li> <li>• <b>Private pilots (flying in US and Canada ONLY):</b> <ul style="list-style-type: none"> <li>○ Students pilots, at best Standard Plus with additional \$3.50 per \$1,000 x 5 years</li> <li>○ Licensed pilots over the age of 26 with over 100 solo hours – Standard Plus</li> <li>○ Flying more than 200 hours per year – likely \$2.50 per \$1,000</li> <li>○ Flying into Mexico - \$2.50 per \$1,000</li> </ul> </li> <li>• <b>Flying other than in the US or Canada (including Bermuda or Bahamas) or Mexico – will evaluate as per the International Travel Guidelines.</b></li> <li>• <b>Best rates with an AER:</b> <ul style="list-style-type: none"> <li>○ Within our retention:           <ul style="list-style-type: none"> <li>▪ Best rates otherwise qualified</li> </ul> </li> <li>○ Over our retention:           <ul style="list-style-type: none"> <li>▪ Permanent plans, Standard</li> <li>▪ Term plans, Standard Plus</li> </ul> </li> </ul> </li> </ul>

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<h2 style="margin: 0;">Brighthouse Financial</h2> <p style="font-size: small; margin: 0;">As of 12/2019</p>	<p>Not applicable due to sunset of products on 9.27. These guidelines would not apply to current SmartCare product (not available to TMA at this time).</p>																																																																						
<h2 style="margin: 0;">Global Atlantic</h2> <p style="font-size: small; margin: 0;">As of 12/2019</p>	<p><b>Permanent Products:</b></p> <ul style="list-style-type: none"> <li><u>Up to Age 70</u>: Premier and Preferred available if qualifies as a standard aviation risk or with a flat extra.</li> <li><u>Age 71+</u>: Individual consideration.</li> </ul> <p><b>Term Products:</b></p> <ul style="list-style-type: none"> <li><b>Premier, Preferred and Standard Plus</b> available if qualifies as a standard aviation risk or flat extra.</li> </ul> <p>Aviation exclusion rider currently not an option.</p>																																																																						

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<p><b>John Hancock</b> As of 12/2019</p>	<p><b>Super Preferred:</b> No participation within the last 12 months.</p> <p><b>Preferred:</b> 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.</p> <p><b>Preferred</b> with a flat extra or aviation exclusion may be available.</p> <p><b>Standard Plus:</b> Participation in aviation does not exclude from Standard Plus. If warranted, a flat extra will be applied.</p>																																
<p><b>Legal &amp; General America</b> As of 12/2019</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="4" style="text-align: left;">Private Pilots</th> </tr> </thead> <tbody> <tr> <td colspan="3" style="font-size: small;">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.</td> <td style="text-align: center; vertical-align: middle;"><u>\$2.50/M</u></td> </tr> <tr> <th colspan="4" style="text-align: center;">Private pilots with 100 or more hours solo experience</th> </tr> <tr> <th colspan="4" style="text-align: center;">Total Experience (hours)</th> </tr> <tr> <th style="text-align: center;">Annual Flying (hours)</th> <th style="text-align: center;">100-250</th> <th style="text-align: center;">251-400</th> <th style="text-align: center;">Greater than 400</th> </tr> <tr> <td style="text-align: center;">25-250</td> <td style="text-align: center;"><u>Std. Plus</u></td> <td style="text-align: center;"><u>Std. Plus</u></td> <td style="text-align: center;"><u>Std. Plus</u></td> </tr> <tr> <td style="text-align: center;">251-500</td> <td style="text-align: center;"><u>\$3.50/M*</u></td> <td style="text-align: center;"><u>\$3.50/M*</u></td> <td style="text-align: center;"><u>\$2.50/M*</u></td> </tr> <tr> <td style="text-align: center;">Greater than 500</td> <td style="text-align: center;"><u>\$5.00/M*</u></td> <td style="text-align: center;"><u>\$3.50/M*</u></td> <td style="text-align: center;"><u>\$2.50/M*</u></td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li><b>Preferred Plus and Preferred rate</b> class only available with aviation exclusion rider</li> <li><b>Prof. Plus and Pref.</b> rate available without exclusion rider or flat extra for commercial airline pilots flying for a commercial airline with regular scheduled flights</li> <li>Pilots who hold an IFR or ATP may be considered for reduction in the above ratings of \$1 per thousand</li> <li>Private pilots over age 70 require an aviation exclusion rider</li> <li>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.</li> </ul>	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.			<u>\$2.50/M</u>	Private pilots with 100 or more hours solo experience				Total Experience (hours)				Annual Flying (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>
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<p style="text-align: center;"><b>Lincoln National</b> As of 12/2019</p>	<p><b>Preferred consideration must meet the following criteria:</b></p> <ol style="list-style-type: none"> <li>1) No ratable avocations or occupations</li> <li>2) Instrument Flight Rating or has at least 1000 hours of flying time</li> <li>3) Flies between 25 and 250 hours per year</li> <li>4) Under age 70</li> <li>5) Clean MVR</li> <li>6) Flies only in the US and Canada</li> </ol> <p><b>With variables regarding age, total hours, annual flights, etc., submit information via quick quote or contact an underwriter to address each case individually</b></p>
<p style="text-align: center;"><b>North American</b> As of 12/2019</p>	<p><b>Super Preferred (all plans):</b> Age 70 and under. Non-ratable pilots for major airlines only, or aviation exclusion rider.</p> <p><b>Preferred (all plans):</b> 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.</p>
<p style="text-align: center;"><b>OneAmerica</b> As of 12/2019</p>	<p><b>Asset Care doesn't have a clause that prohibits or minimizes the policy if the insured is a pilot.</b></p>

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<p><b>Pacific Life</b> As of 12/2019</p>	<p><b>Will consider Preferred (without a flat extra or Aviation Exclusion Rider) for private pilots who:</b></p> <ul style="list-style-type: none"><li>• Hold an Instrument Flight Rating (IFR)</li><li>• Fly for personal / pleasure only</li><li>• Fly 26-150 hours per year (No business flying for pay)</li><li>• Fly a plane built by an aircraft corporation</li><li>• Are between the ages of 20 and 70</li></ul> <p><b>If aviation activities are current (within 1 year) or future intended participation:</b></p> <ul style="list-style-type: none"><li>• Private or Student pilots between ages 20-70 - use chart to determine the rating</li><li>• No business flying for pay - use chart to determine the rating</li></ul> <p><b>Paid aviation:</b></p> <ul style="list-style-type: none"><li>• Commercial airline pilots (passenger or freight) who do not fly privately for pleasure can qualify for our Preferred Best rate without a flat extra, assuming the applicant otherwise qualifies for Preferred Best</li><li>• Flat Extras may still apply if the Proposed Insured's occupation is a pilot and he flies for pleasure</li></ul> <p><b>Aviation Exclusion Rider (AER) is required if:</b></p> <ul style="list-style-type: none"><li>• Proposed Insured is age 0-19 or 71 and up</li><li>• Policy rating is Table 4 or higher</li><li>• If there is no current aviation activity and the most recent aviation activity is:<ol style="list-style-type: none"><li>1. Within 2 years or less</li><li>2. More than 2 years but future intention to fly is indicated</li></ol></li></ul> <p><b>All classes available with flat extra premium (available in most cases) or exclusion rider</b></p>

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<p data-bbox="258 342 564 391"><b>Protective Life</b></p> <p data-bbox="352 407 467 428">As of 12/2019</p>	<p data-bbox="741 272 916 302"><b>Student pilots:</b></p> <ul data-bbox="790 342 1231 371" style="list-style-type: none"><li data-bbox="790 342 1231 371">• Standard (Preferred is not available)</li></ul> <p data-bbox="741 407 1252 436"><b>Qualified pilots over the age of 26 to age 65:</b></p> <ul data-bbox="790 477 2107 578" style="list-style-type: none"><li data-bbox="790 477 2107 506">• Total solo hours less than 100, with expected annual flying hours up to 200, Standard + \$3.50 per thousand for 5 years</li><li data-bbox="790 509 1696 539">• Total solo hours 100-399, with expected annual flying hours up to 200, Standard</li><li data-bbox="790 542 1736 571">• Total solo hours 400 or more, with expected annual flying hours up to 200, Standard</li></ul> <p data-bbox="741 613 1145 643"><b>Qualified pilots age 26 or younger:</b></p> <ul data-bbox="790 683 2107 748" style="list-style-type: none"><li data-bbox="790 683 2107 712">• Total solo hours less than 100, with expected annual flying hours up to 200, Standard + \$3.50 per thousand for 5 years</li><li data-bbox="790 716 2093 745">• Total solo hours 100 or more, with expected annual flying hours up to 200, Standard + \$2.50 per thousand for 5 years</li></ul> <p data-bbox="741 786 1964 850">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.</p> <p data-bbox="741 886 2494 951"><b>Preferred classification</b> 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.</p> <p data-bbox="741 987 1593 1016"><b>Exclusions will be permitted for qualification, where jurisdiction approved</b></p>

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<p><b>Prudential</b> As of 12/2019</p>	<table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th colspan="3" style="text-align: center;">Non-Smoker Categories</th> </tr> <tr> <th style="width: 33%; text-align: center;">Preferred Best</th> <th style="width: 33%; text-align: center;">Preferred Non-Tobacco</th> <th style="width: 33%; text-align: center;">Non-Smoker Plus</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• No ratable aviation activities.</li> <li>• Current valid pilot certificates: - Private - Commercial - ATP</li> <li>• Minimum age is 30.</li> <li>• Minimum of 1,000 total hours or 5-year aviation history as a certified pilot.</li> <li>• Minimum of 100 hours of flight time in current aircraft.</li> <li>• Valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses).</li> <li>• Fixed-wing, powered aircraft flights only.</li> </ul> </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• No ratable aviation activities.</li> <li>• Current valid pilot certificates: - Private - Commercial - ATP</li> <li>• Minimum age is 30.</li> <li>• Minimum of 1,000 total hours or 5-year aviation history as a certified pilot.</li> <li>• No FAA violations for the past 5 years.</li> <li>• Minimum of 100 hours of flight time in his or her current aircraft.</li> <li>• Valid medical certificate.</li> </ul> </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• No occupation-related ratable aviation activities.</li> <li>• Current valid pilot certificates: - Private - Commercial - ATP</li> <li>• Minimum age is 25.</li> <li>• Minimum of 600 total hours or 3-year aviation history as a certified pilot.</li> <li>• No FAA violations for the past 3 years.</li> <li>• Valid medical certificate.</li> </ul> </td> </tr> </tbody> </table> <p>See Underwriting Overview guide on Prudential website for additional aviation guidelines.</p> <p>For Military Aviation – see Prudential website for their Rating Schedule.</p>	Non-Smoker Categories			Preferred Best	Preferred Non-Tobacco	Non-Smoker Plus	<ul style="list-style-type: none"> <li>• No ratable aviation activities.</li> <li>• Current valid pilot certificates: - Private - Commercial - ATP</li> <li>• Minimum age is 30.</li> <li>• Minimum of 1,000 total hours or 5-year aviation history as a certified pilot.</li> <li>• Minimum of 100 hours of flight time in current aircraft.</li> <li>• Valid medical certificate without restrictions or special issuance (other than requiring the use of corrective lenses).</li> <li>• Fixed-wing, powered aircraft flights only.</li> </ul>	<ul style="list-style-type: none"> <li>• No ratable aviation activities.</li> <li>• Current valid pilot certificates: - Private - Commercial - ATP</li> <li>• Minimum age is 30.</li> <li>• Minimum of 1,000 total hours or 5-year aviation history as a certified pilot.</li> <li>• No FAA violations for the past 5 years.</li> <li>• Minimum of 100 hours of flight time in his or her current aircraft.</li> <li>• Valid medical certificate.</li> </ul>	<ul style="list-style-type: none"> <li>• No occupation-related ratable aviation activities.</li> <li>• Current valid pilot certificates: - Private - Commercial - ATP</li> <li>• Minimum age is 25.</li> <li>• Minimum of 600 total hours or 3-year aviation history as a certified pilot.</li> <li>• No FAA violations for the past 3 years.</li> <li>• Valid medical certificate.</li> </ul>
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<p><b>SBLI</b> As of 12/2019</p>	<p><b>Private aviation is normally standard after a pilot completes 100 hours of flying time.</b></p> <p><b>Student pilots or pilots with less than 100 hours of solo flying experience: \$3.00 per thousand extra premiums (\$3.00/1000)</b></p> <p><b>Private pilots – over 100 solo hours flying for pleasure and/or business:</b></p> <ul style="list-style-type: none"> <li>• Flying up to 300 hours annually: Standard</li> <li>• Flying 301 to 500 hours annually: \$3.50/1000</li> <li>• Flying over 500 hours annually: \$5.00/1000</li> </ul> <p><b>An extra rating maybe charged if flying less than 10 hours per year.</b></p> <p><b>Paid Aviation / Commercial Pilots flying in U.S. or Canada for major airline – all classes available</b></p> <p><b>Minimum 1000 solo hours, Maximum 300 flying hours annually, No aviation sport activities, Clear MVR within 5 years, No FAA violations – Preferred possible.</b></p>									

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<p><b>Securian Financial</b> As of 12/2019</p>	<p><b>Preferred Select:</b> Minimum of 250 hours total experience/Minimum of 50 hours annually/Maximum of 250 hours annually. Must hold an IFR, no ratable aviation activity, no history of aviation accident or violation, clean medical history as indicated by Minnesota's current guidelines, clean MVR as indicated by Minnesota's current guidelines, flying primarily in the continental US and Canada.</p> <p><b>Preferred &amp; Non-tobacco Plus</b> (for products with Non-Tobacco Plus classification) All pilots are eligible depending on their experience and aviation activities. All pilots considered if 100 or more total hours and flying between 25 and 250 hours annually. It may be necessary to exclude aviation coverage or charge a cash-extra premium to qualify.</p> <p><b>Aviation Exclusion Rider is required for actual age 75 and up.</b></p>
<p><b>Symetra</b> As of 12/2019</p>	<p><b>Super Preferred</b> – no private aviation</p> <p><b>Preferred &amp; Standard Plus</b> – 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</p>
<p><b>Transamerica</b> As of 12/2019</p>	<p><b>Preferred Plus (Term), Preferred Elite (IUL):</b> Only available with Aviation Exclusion Rider; not available to those age 71 and older.</p> <p><b>Preferred Plus (IUL), Preferred Nonsmoker:</b> can be offered with ratable aviation. If not ratable for aviation, must meet additional criteria: age 26-70, 150 hours flight experience, 25-200 hours annually, IFR with 10 hours of completion.</p> <p><b>Preferred or Non-Tobacco (IUL), Standard plus or Standard (term):</b> 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.</p>
<p><b>United of Omaha</b> As of 12/2019</p>	<p><b>Preferred Plus:</b> No flying as a private pilot or crewmember unless aviation exclusion</p> <p><b>Preferred:</b> No flying as a private pilot or crewmember unless aviation exclusion</p> <p><b>Standard Plus:</b> No flying as a private pilot or crewmember unless aviation exclusion (IFR private pilots allowed if standard)</p> <p><b>Note:</b> 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.</p>

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.