

**NATIONAL MGA DEFINED CONTRIBUTION PLATFORM
STANDARD INDUSTRY CLASSIFICATION (SIC) REFERENCE GUIDE**

| Industry Description | SIC Range | LIFE | STD | LTD | DENTAL | VISION |
|---|--|-------------|------------|------------|---------------|---------------|
| Agriculture, Forestry & Fishing | 01xx - 09xx, except 074x | B | D | C | A | C |
| Veterinary Services | 074x | B | B | C | A | C |
| Mining | 10xx - 12xx, 14xx | X | X | X | B | E |
| Oil & Gas Exploration | 13xx | X | X | X | B | E |
| Construction - Residential | 151x - 152x | B | B | D | A | A |
| Construction - Non-Residential | 153x - 159x | B | B | C | A | A |
| Heavy Construction | 16xx | C | C | D | A | A |
| Plumbing, Heating & Electrical, and Other Special Trade Contractors | 171x - 179x | C | C | C | A | A |
| Meat & Poultry Products | 201x | B | C | C | A | A |
| Food Products except Meat | 202x - 209x | B | B | C | A | A |
| Tobacco Products | 21xx | B | D | D | A | D |
| Textile Mill Products, Apparel & Other Textile Products | 22xx - 23xx | B | C | C | A | D |
| Logging Camps & Sawmills | 241x - 242x | X | X | X | A | D |
| Wood Products | 243x - 249x | C | C | C | A | D |
| Furniture & Fixtures | 25xx | B | C | B | A | D |
| Pulp & Paper Mills | 261x - 264x | X | X | X | A | D |
| Paper Products | 265x - 269x | B | D | B | A | D |
| Newspapers, Periodicals, Books & Other Publishing, Commercial Printing, Business Forms & Greeting Cards | 271x - 277x | B | B | B | A | D |
| Blankbooks, Bookbinding & Other Printing Services | 278x - 279x | B | B | C | A | D |
| Industrial Inorganic Chemicals | 281x | C | C | C | A | D |
| Plastic Materials & Synthetics | 282x | B | D | B | A | D |
| Drugs, Medicines & Pharmaceutical Products | 283x | A | A | B | A | D |
| Soap, Cleaners & Toiletries | 284x | A | C | C | A | D |
| Paints and Allied Products & Other Organic Chemicals | 285x - 286x, 2893 - 2899 | C | B | C | A | D |
| Fertilizers, Pesticides, Adhesives & Explosives | 287x - 2892 | B | D | C | A | D |
| Petroleum & Coal Products | 29xx | B | C | D | A | D |
| Rubber & Plastic Products | 30xx | C | D | B | A | D |
| Leather Products | 31xx | B | C | C | A | D |
| Glass, Brick, Clay, Stone & Related Products | 32xx, except 3292 | B | D | B | A | D |
| Asbestos Products | 3292 | X | X | X | A | D |
| Primary Metal Industries | 33xx | C | D | D | A | D |
| Fabricated Metal Products | 34xx | B | D | C | A | D |
| Industrial Machinery & Equipment | 35xx, except 357x | B | C | B | A | E |
| Computer & Office & Electrical Equipment, Electronic Components & Accessories, Magnetic & Optical Recording Media | 357x, 36xx, except 365x - 366x, 367x, 3695 | B | B | B | A | E |
| Audio, Video & Communications Equipment | 365x - 366x | B | B | A | A | E |
| Transportation Equipment, Guided Missiles, Space Vehicles & Parts | 37xx | B | C | B | A | D |
| Search, Navigation, Measuring & Control Devices | 381x - 382x | B | A | A | A | D |
| Medical Instruments, Supplies & Photographic Equipment, Watches, Clocks, Other Devices and Parts | 383x - 386x, 387x - 389x | B | A | B | A | D |
| Jewelry, Musical Instruments, Toys, Office Supplies & Other Miscellaneous Manufacturing | 39xx | B | B | B | A | D |

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| Railroad Transportation, Local & Interurban Passenger Transit, Trucking & Warehousing, US Postal Service, Water Transportation, Air Transportation | 40xx - 45xx | X | X | X | A | C |
| Petroleum & Other Pipelines | 46xx | C | C | C | A | C |
| Travel Agencies, Tour Operators & Arrangement of Passenger Transportation | 471x - 472x | X | X | X | A | C |
| Arrangement of Freight Transportation, Packing, Crating, Inspection & Other Transportation Svcs | 473x - 479x | B | B | C | A | C |
| Paging & Cellular Carriers, Wired & Satellite Services, Telegraph Communications, Radio & TV Stations | 481x - 483x | B | A | B | A | C |
| Cable and Other Pay TV Services | 484x | B | B | B | A | C |
| Communication Services, NEC | 485x - 489x | B | A | B | A | C |
| Electric, Gas, Water & Combined Generation Systems | 49xx, except 495x | B | B | B | A | E |
| Sanitary Services | 495x | C | D | C | A | E |
| Wholesale Trade - Motor Vehicles | 501x | X | X | X | B | D |
| Wholesale Trade - Furniture, Metal, Electrical, Misc. Durables, Building Materials, Professional Equipment, Plumbing Supplies, & Machinery | 502x - 509x | B | A | B | B | D |
| Wholesale Trade - Paper, Drugs, Apparel, Misc. Nondurables, Food Products, Farming, Petroleum & Distilled Beverages | 511x - 519x | B | B | B | B | D |
| Retail Trade - Building & Garden Supplies | 52xx | B | B | B | A | A |
| Retail Trade - General Merchandise Stores, Grocery & Other Food Stores | 53xx - 54xx | B | B | C | A | A |
| Retail Trade - New & Used Auto, Boat, Motorcycle, & RV Dealers | 55xx | X | X | X | A | A |
| Retail Trade - Apparel & Accessory Stores | 56xx | B | B | B | A | A |
| Retail Trade - Furniture & Home Furnishing Stores, Appliance, Electronic & Music Stores | 571x - 573x | B | B | C | A | A |
| Retail Trade - Eating & Drinking Places | 58xx | X | X | X | A | A |
| Retail Trade - Miscellaneous Stores except Liquor Stores | 59xx except 5921 | B | B | C | A | A |
| Retail Trade - Liquor Stores | 5921 | B | C | C | A | A |
| Banking & Saving Institutions | 60xx, except 606x | A | A | A | B | D |
| Credit Unions | 606x | B | A | B | B | D |
| Credit Agencies, Credit Institutions & Loan Brokers | 61xx | A | A | C | B | E |
| Security & Commodity Brokers & Dealers & Exchanges & Investment Svcs | 621x - 629x | A | D | D | B | E |
| Insurance Carriers | 63xx | A | B | B | B | E |
| Insurance Agents & Brokers | 64xx | B | A | B | B | E |
| Real Estate Operators & Lessors, Real Estate Agents, Title Offices & Land Developers | 651x - 655x | X | X | X | B | C |
| Holding Companies, Trust & Fiduciary Services | 671x, 673x | A | A | B | B | C |
| Investment Offices, Oil & Royalty Traders, Investors NEC | 672x, 674x - 679x | X | X | X | B | C |
| Hotels & Other Lodging Places | 70XX | X | X | X | A | A |
| Personal Services - Laundry, Cleaning, Beauty & Barber Shops, Shoe Repair, & Other Misc. | 721x, 723x - 725x, 727x - 728x, 7292 - 7299 | X | X | X | A | D |
| Personal Services - Photography, Funeral, & Tax Return | 722x, 726x, 7291 | B | B | C | A | D |
| Advertising Agencies | 7311 | A | A | B | A | D |
| Outdoor, Radio, TV and Other Advertising Services | 7312 - 7319 | B | A | B | A | D |
| Adjustment & Collection Services | 7322 | B | B | D | A | D |
| Credit Reporting Services | 7323 | C | B | C | A | D |
| Direct Mail, Reproduction & Stenographic Services, Cleaning & Maintenance Svcs | 733x - 734x | B | B | C | A | D |
| Equipment & Consumer Goods Rental & Leasing | 735x | B | A | C | A | D |

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| Employment Agencies, Temp & Employee Leasing Svcs | 7361, 7362 - 7369 | X | X | X | A | D |
| Computer & Data Processing Services | 737x | A | A | B | A | D |
| Detective, Guard & Armored Car Services, Security System Svcs | 7381, 7382 | X | X | X | A | D |
| News Syndicates | 7383 | B | A | B | A | D |
| Photofinishing Laboratories | 7384 | A | A | C | A | D |
| Business Services, NEC | 7385 - 7399 | F | F | F | F | D |
| Auto & Truck Rental, Auto Repair & Parking, Car Wash & Other Automotive Services | 751x - 759x | B | D | C | A | D |
| Electrical, Watch, Clock & Jewelry Repair | 761x - 763x | B | B | C | A | D |
| Furniture & Other Misc. Repair | 764x - 769x | B | B | D | A | D |
| Motion Picture & Video Tape Production & Distribution | 781x - 782x | B | B | B | A | D |
| Motion Picture Theatres including Drive-In Theatres | 783x | B | D | C | A | D |
| Video Tape Rental | 784x - 789x | C | B | C | A | D |
| Dance Studios, Theatrical Production & Entertainment Groups | 791x - 792x | A | C | C | A | D |
| Bowling Centers, Racetracks and Professional Sports | 793x - 794x | X | X | C | A | D |
| Fitness Facilities, Golf Courses, and Amusement Parks | 799x | A | C | C | A | D |
| Chiropractor, OBGYN, Anesthesiology, Optometry, Otolaryngology, Family Practice, All Other Doctor Offices, Clinics, and Specialties | 801x, 803x - 804x | A | C | D | B | D |
| Dental Offices & Clinics | 802x | A | C | D | X | D |
| Nursing & Personal Care Facilities, Hospitals | 805x - 806x | B | D | D | B | D |
| Medical Labs | 807x except 8072 | B | D | C | B | D |
| Dental Labs | 8072 | B | D | C | X | D |
| Home Health Care Services | 808x | D | D | D | B | D |
| Kidney Dialysis, Specialty Outpatient Facilities and Other Health Services, NEC | 809x | B | D | D | B | D |
| Legal Services | 81xx | D | A | D | F | D |
| Elementary & Secondary Schools, Colleges, Universities, Technical Institutes | 821x - 822x | A | A | A | B | D |
| Libraries & Other Educational Services | 823x - 829x | A | A | B | B | D |
| Social Services except Child Day Care | 83xx, except 8351 | C | C | D | B | D |
| Child Day Care | 8351 | D | C | D | B | D |
| Museums, Art Galleries & Gardens | 84xx | B | A | D | B | D |
| Business & Professional Membership Organizations | 861x - 862x | D | B | B | B | D |
| Labor Unions & Labor Organizations | 863x | D | C | D | B | D |
| Civic, Social, Fraternal, Political and Organizations NEC | 864x - 865x, 867x - 869x | D | B | B | B | D |
| Religious Organizations | 866x | A | D | D | B | D |
| Engineering, Architectural & Surveying Services | 871x | A | A | B | B | D |
| Accounting, Auditing & Bookkeeping Services | 872x | B | A | B | B | D |
| Research Organizations, Testing Labs, Management & Business Consulting Services | 873x - 874x except 8743 - 8744 | A | A | B | B | D |
| Public Relation Services | 8743 | B | A | B | B | D |
| Facilities Support Services | 8744 | D | A | D | B | D |
| Private Households | 88xx | X | X | X | X | X |
| Services, NEC | 89xx | F | F | F | B | D |
| Municipal Government, Courts, Police, Legal, Fire, and Public Safety | 91xx - 92xx | X | X | X | B | D |
| Finance, Taxation, Education, Health and Social Programs, Environmental, Economic, Transportation, Utility, Agriculture, Space Research, Technology, National Security | 93xx - 97xx | B | C | C | B | D |
| Nonclassifiable Establishments | 9999 | X | X | X | B | D |

F industries must be submitted to the Kansas City Life Home Office for approval, prior to quoting. X = Ineligible

**NOTE - The DC Platform is currently only available in the following states:
TX, CO (no dental), IA, ID, KS, MT, ND (no dental), NE, OK, SD, WY**