

Family History

CARRIER	GUIDELINES
<p>AIG As of 6/2017 Did not respond to follow up</p>	<p>Preferred Plus: No coronary artery disease or cancer* prior to age 60 (parents only) Preferred: No death due to coronary artery disease or cancer* prior to age 60 (parents only) Standard Plus: One coronary artery disease or cancer* death prior to age 60 (parents only)</p> <p>NOTE: Ignore family history if proposed insured is over age 65 and ignore gender-specific cancers at all ages.</p> <p>*Excludes basal and squamous cell skin cancers</p>
<p>American National As of 9/2017</p>	<p>Preferred Plus: No death or occurrence CAD< CVA or Familial Cancers (breast, lung, colon, ovarian, prostate, melanoma) in parents or siblings prior to age 65. Preferred: No death from CAD, CVA, or Familial Cancers (breast, colon, lung, ovarian, prostate, or melanoma) in parents or siblings prior to age 60. Standard Plus: No death from CAD or CVA in parents or siblings prior to age 60.</p> <p>Not considered at ages 71 and up.</p>
<p>Brighthouse Life Insurance As of 9/2017</p>	<p>Elite Plus & Elite: No death from cardiovascular disease or cancer (some cancers may qualify) in parent or sibling prior to age 60. Preferred NonSmoker & Smoker: No death from cardiovascular disease or cancer (some cancers may qualify) in parents or sibling prior to age 60.</p> <p>(Not applicable to proposed insureds age 66 and over)</p> <p>A "wellness" consideration may be allowed for proposed insured to offset one early family history death due to cardiovascular disease or cancer. Applicable for proposed insured's age 50-65 – Elite Plus Applicable for proposed insured's age 40-65 – Elite, Preferred Non-Smoker</p>
<p>John Hancock As of 9/2017</p>	<p>No knockout criteria's. We take a "Total View" approach when considering risk factors, which allows us to look at the bigger picture when evaluating potential clients.</p>

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<p>Legal & General America As of 9/2017</p>	<p>Preferred Plus: No cardiovascular disease in either parent or sibling before age 60 Preferred: No cardiovascular death in either parent before age 60 Standard Plus: No cardiovascular death of more than one parent before age 60 Standard: No cardiovascular death of more than one parent before age 60</p> <p>(A family history of cardiovascular disease is not a consideration for applicants over age 70 who don't use tobacco.)</p>
<p>Lincoln National As of 6/2017 Did not respond to follow up</p>	<p>Preferred Plus: Up to age 69 – No deaths of parent or sibling prior to age 65 due to cardiovascular disease. Preferred: Up to age 69 – No deaths of parent or sibling prior to age 60 due to cardiovascular disease. All Ages - if both parents live to age 80, overlook BMI or Cholesterol/HDL ratio as long as findings are not ratable.</p> <p>Disregard family history of cardiovascular disease for ages 70 and up.</p>
<p>North American As of 9/2017</p>	<p>Super Preferred: No death of natural parent or sibling from coronary artery disease or cancer prior to age 60. Preferred: No death of natural parents from coronary artery disease or cancer prior to age 60. (Will not consider family history if proposed insured is age 71 or above)</p>
<p>OneAmerica As of 9/2017</p>	<p>Does not have preferred guidelines that list family history as a criteria for Asset-Care.</p>
<p>Pacific Life As of 9/2017</p>	<p>Preferred Best: Age 0-64 No cancer or coronary artery disease in either parent before age 60 Preferred: Age 0-64 No death from cancer or coronary artery disease in either parent before age 60 Select: Age 0-64 Not more than one death of a parent due to coronary artery disease prior to age 60</p> <p>Age 65+ No cancer in either parent before age 60 Age 65+ No cancer in either parent before age 60 Age 65+ No family history limitation</p>
<p>Protective Life As of 6/2017 Did not respond to follow up</p>	<p>Select Preferred: No history of or death from cancer*, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60 Preferred: No death from cancer*, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.</p> <p>*Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.</p>

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<p>Prudential As of 9/2017</p>	<p>Preferred Best: No death of a parent or sibling prior to age 60 due to: Coronary Artery Disease (CAD), Cerebrovascular Disease (CVD) or Cancer. Preferred: No more than one death of a parent prior to age 60 due to: Coronary Artery Disease (CAD), Cerebrovascular Disease (CVD) or Cancer.</p> <p>(Will disregard family history if proposed insured is age 60 and older, or if adopted. For family history of cancer we only consider cancer of the breast, colon, ovaries, pancreas, prostate, stomach and melanoma.)</p>
<p>SBLI As of 9/2017</p>	<p>Preferred Plus: No CVD or cancer in parent/siblings prior to age 60 – waived if insured is 65 or older and meets all other preferred plus criteria. Preferred: No death in parent prior to age 60 due to CVD or cancer – waived if insured is 65 or older and meets all other preferred criteria. Select: Not more than one CVD or cancer death in parents prior to age 60 Standard: More than one CVD death in parents prior to age 60 (individual consideration)</p> <p>(Will not consider family history if proposed insured is age 70 or over) *For Preferred Plus and Preferred: Breast, ovarian, prostate, melanoma, thyroid, lymphoma and colon cancers only (familial cancers).</p>
<p>Symetra As of 2/2017 Did not respond to follow up</p>	<p>Super Preferred: No death of parent or sibling prior to age 65 from heart disease, coronary artery disease or cancer. Preferred/Standard Plus: No death of parent or sibling prior to age 60 from heart disease or coronary artery disease.</p> <p>(Disregard family history if the insured is age 70 and over)</p>
<p>Transamerica As of 9/2017</p>	<p>Preferred Elite (IUL), Preferred Plus (Term) & Select (UL/IUL): No family deaths before age 65 of either parent or sibling. Disregard if Proposed Insured is age 65 or older. Preferred Plus (IUL), Preferred (IUL/UL/Term) & Standard Plus (Term): No family deaths before age 60 of either parent. Disregard if Proposed Insured is age 60 or older.</p> <p>Family History: Includes coronary artery disease and the following cancers**: Breast, Ovarian, Prostate, Colon, Lung & Melanoma **Some gender specific cancers may qualify for preferred rates.</p>
<p>United of Omaha As of 9/2017</p>	<p>Preferred Plus: No death of a parent prior to age 60 due to cancer or heart disease. Preferred: No death of parent prior to age 60 due to cancer or heart disease. With good risk factors and negative cardiac work up appropriate for age group, one cardiac death allowed. Standard Plus: One death of parent prior to age 60 due to heart disease.</p> <p>(Does not apply if age 60)</p>

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