

CARRIER POSITION ON FAMILY HISTORY

<p>American General</p>	<p>Considers coronary artery disease and cancer (excluding basal squamous cell skin cancers). Ignore family history if proposed insurer is age 65 or older and ignore gender specific cancers at all ages.</p> <p>Preferred plus rating can be given if there is no history of these diseases or cancer prior to age 60 in either parent. Preferred can be given if there are no deaths from these diseases prior to age 60 in either parent Standard Plus if there is one parent death prior to age 60.</p>
<p>AXA</p>	<p>Considers coronary artery disease, cerebrovascular disease or cancer.</p> <p>Preferred Elite your family must have no deaths of parents or siblings before the age of 60. Preferred you qualify if there are no deaths of parents from the above or from the following cancers breast melanoma colorectal ovarian or prostate before the age of 60. Standard Plus if there is no more than one parent death before the age of 60.</p>
<p>Global Atlantic (Aviva)</p>	<p>Only considers coronary artery disease and family cancers, applicants older than 65 will not be required to present family history.</p> <p>Preferred or Premier there must be no death of parent or sibling before age 65. Standard Plus up to one death of parent or sibling before age 60.</p>
<p>John Hancock</p>	<p>Family history is not considered if the applicant is 70 years or older.</p> <p>Super Preferred rating applies so long as applicant has no deaths of parent or sibling from Coronary artery disease or cancer prior to age 60. Preferred rating applies so long as there is no more than one death of parent or sibling from the above conditions prior to age 60. Standard rating applies if there is more than one death of parent or sibling from the mentioned conditions prior to age 60.</p>
<p>Legal & General America (Banner)</p>	<p>Do not consider family history of cancer as a factor preventing consideration for Preferred classes, unless there are features of the family history that suggest a hereditary cancer syndrome in which case it would be considered on an individual basis. They can improve underwriting decision by one class if the only adverse finding was family history.</p> <p>Preferred Plus applicants qualify for this rating if no history of cardiovascular disease exists in either parent or siblings before age 60. Preferred rating applies if there is a history so long as there are no deaths before age 60 from these diseases. Standard Plus and Standard are the rating classes you can qualify for if there is one death of parent before age 60.</p>
<p>Lincoln Financial</p>	<p>Disregard family history altogether If applicant is 70 years or older at the time of the application. If both parents live to age 80 they will overlook BMI or cholesterol/HDL ratio as long as findings are not ratable.</p> <p>Preferred plus there must be no deaths of parent or sibling prior to age 65 due to cardiovascular disease Preferred there must be no death of parent or sibling prior to age 60.</p>
<p>MetLife</p>	<p>Family history Considers certain cardiovascular disease or cancer that may pose an increased risk. Family history will be ignored if applicant is 65 years or older</p> <p>Preferred (Elite plus, Elite, and Preferred) there must be no deaths, in immediate family, parent, or sibling prior to age 60. Standard applies if there are any deaths in immediate family, parent, or sibling prior to age 60. A “wellness” consideration may be allowed for proposed insured to offset one early family history death due to cardiovascular disease or cancer. However, most applicants with a family death will at best be able to qualify for this rating class.</p>
<p>Minnesota Life</p>	<p>Preferred Select applicants must have no death of a parent or sibling before age 60, due to diabetes, heart disease cerebrovascular disease or cancer. Preferred rating has the same requirements as Preferred Select but does not consider cancer deaths Non-Tobacco Plus applies if applicants have only one family death due to diabetes, heart disease cerebrovascular disease.</p> <p>There are a few exceptions to these guidelines: If the first degree relative died at age 58 or 59 Minnesota Life will consider the client for the best class eligible. Furthermore, Applicants with one family death can be considers for preferred classes if they are aged 60 or older and have outlived that relative by 10 years, this qualifies them for Preferred Select in the case of cancer and Preferred in the case of diabetes.</p>
<p>Mutual of Omaha</p>	<p>Family history qualifications apply only to deaths rather than disease, and do not apply at all if the proposed insured is 60 or older for Preferred Plus, Preferred & Standard Plus classes.</p> <p>Preferred Plus there must be no death of a parent or sibling prior to age 60 due to Cancer or Heart Disease. Preferred also no family death prior to age 60 but only for parents.</p> <p>The only exception where one cardiac death would be allowed is if there is a good risk factor and negative cardiac work up appropriate for age group. However, in most cases of one death due to Heart Disease the applicant will get a rating of Standard Plus and a rating of Standard If more than one death. Family history qualifications do not apply to gender specific cancers for opposite sex applicants. Family history of deaths due to diabetes can qualify for Preferred Plus, Preferred and Standard Plus.</p>

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<p>Nationwide</p>	<p>Is only considered for applicants aged 70 and under. In some cases if medical evaluations of risk factors related to family history are positive and they otherwise qualify for Preferred then they can be given wellness credits to bump them up to preferred ratings despite a family death.</p> <p>Preferred Plus and Preferred ratings require no death due to cardiovascular disease or cancer in either parent or sibling prior to age 60.</p> <p>Standard rating applies if there is just one family death due to the above causes.</p>
<p>North American</p>	<p>Is only considered for applicants aged 70 and under.</p> <p>Super Preferred applies only if they have not had a natural parent or sibling diagnosed with coronary artery disease or cancer prior to age 60.</p> <p>Preferred rating applies if there are diagnoses of parents or siblings so long as there are no deaths prior to age 60 of biological parents.</p> <p>Standard rating will be given if there is at most one death of a parent prior to age 60.</p>
<p>Principal</p>	<p>Family History guidelines consider both Parents and siblings of the applicant unless applicant is older than 71 in which case family history will not be considered. The diseases which are regarded as pertinent to family history are Cardiovascular Disease, Breast Cancer, Colon Cancer, Ovarian Cancer, Prostate Cancer & Diabetes. However, it disregards cancer of opposite sex except for colon cancer.</p> <p>Super Preferred rating applies if there are no parent or sibling deaths prior to age 65.</p> <p>Preferred rating applies if there are no parent or sibling deaths prior to age 60.</p> <p>Super Standard rating applies if there is a maximum of one death prior to age 60.</p>
<p>Protective Life</p>	<p>Family history requirements are waived if the applicant is aged 60+ unless both parents died from one of the same preceding impairments prior to age 60. They consider heart disease, cardiac related conditions & cancers that clearly demonstrate genetic predisposition like breast, colon, prostate, ovarian, melanoma & lung.</p> <p>Select Preferred and Preferred applicant must have no history of family death from any of the above diseases.</p> <p>Standard ratings apply in cases with at most one family death prior to the age of 60.</p>
<p>Prudential</p>	<p>Family History will only be considered for coronary artery disease cerebrovascular disease or cancer (breast, colon, ovaries, pancreas, prostate, stomach, and melanoma). Family history will be disregarded if candidate is aged 60 and older when policy is adopted.</p> <p>Preferred Best applicant must have no death of a parent or sibling prior to age 60.</p> <p>Preferred applies if there is no more than one death of a parent prior to age 60.</p> <p>Standard and Non-Smoker Plus rating classes will apply for anything more than one parent death prior to age 60, Which of the two rating classes is dependent on other factors.</p>
<p>SBLI</p>	<p>Family History will only be considered for cardiovascular disease and cancer (breast, colon, ovaries, prostate, thyroid, lymphoma and melanoma) in parents and siblings (though not all classes consider both). Family history will be disregarded if candidate is aged 65 and older when policy is adopted.</p> <p>Preferred Plus applicant must have no history of cardiovascular disease or any of the above cancers in parent/sibling prior to age 60.</p> <p>Preferred applicant must have no deaths due to the above in either parent prior to age 60.</p> <p>Select rating will apply if there is no more than one death due to the above in parents prior to age 60.</p> <p>Standard rating will be best case scenario if there is more than one family death prior to age 60.</p>
<p>Transamerica</p>	<p>Family History will only be considered for coronary artery disease, breast, colon, ovaries, prostate, and lung melanoma cancers. The below rating classes have different names depending on what life product is purchased by the client. Individuals are considered on a case by case basis and may not be eligible for other classes.</p> <p>Preferred Elite rating requires no family deaths before age 65 of either parent or sibling, disregard if applicant's age is 65 or older.</p> <p>Preferred Plus and Preferred class there must be no family deaths before age 60 of either parent, disregard if applicant's age is 60 or older.</p>
<p>Voya Financial (ING)</p>	<p>Family history is only considered if applicant is younger than 60 at the time of their application for insurance.</p> <p>Super Preferred participant must have no cardiovascular deaths in parents prior to age 65.</p> <p>Preferred must have no cardiovascular deaths in parents prior to age 60.</p> <p>Select if there is no more than one parent death prior to age 60.</p>
<p>Zurich</p>	<p>Family History will only be considered for coronary artery disease and cancers (with the exception of gender specific cancers) in parents.</p> <p>Preferred Best there must be no family deaths of either parent before age 65 from the above conditions.</p> <p>Preferred there must be no family deaths of either parent before age 60.</p> <p>Standard Plus is best achievable class if there is one parent death before age 60</p> <p>Standard is best possible rating if both their parents died before age 60 from the above conditions</p>