

## Family History

Carrier	Guidelines
<b>AIG</b> As of 5/2022	<p><b>Preferred Plus NT/Preferred NT:</b> No death from cardiovascular disease or cancer (colon, lung, melanoma, pancreatic) in either parent prior to age 60. No death from breast, ovarian, prostate cancer in parent of same sex prior to age 60.</p> <p><b>Standard Plus NT (Term Only):</b> 1 death from cancer (colon, lung, melanoma, pancreatic) or cardiovascular disease in either parent before age 60. 1 death from breast, ovarian, prostate cancer in parent of same sex prior to age 60.</p> <p><b>Preferred T:</b> No death from cancer (colon, lung, melanoma, pancreatic) or cardiovascular disease in either parent prior to age 60. No death from breast, ovarian, prostate cancer in parent of same sex prior to age 60.</p> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>- Ignore family history for PI age <math>\geq 65</math>.</li> <li>- Disregard family history that is adopted or unknown.</li> <li>- Disregard cervical cancer and non-melanoma skin cancer.</li> </ul>
<b>American National</b> As of 5/2022	<p><b>Preferred Plus:</b> No death or occurrence CAD, CVA or Familial Cancers (breast, colon, lung, ovarian, prostate, melanoma) in parents or siblings prior to age 65.</p> <p><b>Preferred:</b> No death from CAD, CVA, or Familial Cancers (breast, colon, lung, ovarian, prostate, or melanoma) in parents or siblings prior to age 60.</p> <p><b>Standard Plus:</b> No death from CAD or CVA in parents or siblings prior to age 60.</p> <p><b>Note:</b> Preferred Criteria - Not considered at ages 71 and up. Ages 61-70: See family history rules for ages 60 and under.</p>
<b>Bestow</b> As of 5/2022	<p><b>Preferred</b> rates are <i>only</i> allowed if:</p> <ul style="list-style-type: none"> <li>- No deaths of a biological parent or sibling from medically diagnosed cancer or heart disease before age 60.</li> </ul>
<b>Global Atlantic Financial Group</b> As of 5/2022	<p><u><b>Permanent Products</b></u></p> <p><b>Premier NT: Up to age 65</b> – No death of parent or sibling due to coronary artery disease or familial cancer before age 65; <b>Age 65+:</b> Family history disregarded.</p> <p><b>Preferred NT &amp; T: Up to age 65</b> – No death of parent or sibling due to coronary artery disease or familial cancer before age 60; <b>Age 65+ -</b> Family history disregarded.</p>

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<b>John Hancock</b> <small>As of 5/2022</small>	<b>No knockout criteria. We take a “Total View” approach when considering risk factors, which allows us to look at the bigger picture when evaluating potential clients.</b>
<b>Legal &amp; General America</b> <small>As of 5/2022</small>	<b>Preferred Plus:</b> No cardiovascular disease in either parent or sibling before age 60. <b>Preferred:</b> No cardiovascular death in either parent before age 60. <b>Standard Plus:</b> No cardiovascular death of more than one parent before age 60. <b>Standard:</b> No cardiovascular death of more than one parent before age 60. <b>Note:</b> A family history of cardiovascular disease is not a consideration for applicants over age 70 who do not use tobacco.
<b>Lincoln Financial</b> <small>As of 5/2022</small>	<b>Preferred Plus NT:</b> Up to age 69 – No deaths of parent or sibling prior to age 65 due to cardiovascular disease. <b>Preferred NT:</b> Up to age 69 – No deaths of parent or sibling prior to age 60 due to cardiovascular disease. <b>Note:</b> Disregard family history of cardiovascular disease for ages 70 and up.
<b>Nationwide</b> <small>As of 5/2022</small>	<b>Nontobacco Preferred Plus:</b> No death prior to age 60 in a parent or sibling from cardiovascular disease or cancer <b>Preferred:</b> No death prior to age 60 in a parent or sibling from cardiovascular disease or cancer <b>Standard Plus:</b> One death prior to age 60 acceptable in a parent or sibling from cardiovascular disease or cancer
<b>North American</b> <small>As of 5/2022</small>	<b>Super Preferred:</b> No death of natural parent or sibling from heart disease of familial cancer prior to age 60 including ovary, colon, melanoma, breast, and prostate. In addition, we will disregard ovary, breast and prostate if the proposed insured is the opposite gender. <b>Preferred:</b> No death of natural parents from heart disease or familial cancer prior to age 60 including ovary, colon, melanoma, breast, and prostate. In addition, we will disregard ovary, breast and prostate if the proposed insured is the opposite gender. <b>Note:</b> Family History at age 71+ (all products) - not applicable
<b>OneAmerica</b> <small>As of 5/2022</small>	<b>Does not have preferred guidelines that list family history as criteria for Asset-Care.</b>
<b>Pacific Life</b> <small>As of 5/2022</small>	<b>Preferred Best: Age 0-64</b> - No cancer or coronary artery disease in either parent before age 60 / <b>Age 65-74:</b> No cancer in either parent before age 60 <b>Preferred: Age 0-64</b> - No death from cancer or coronary artery disease in either parent before age 60 / <b>Age 65-74:</b> No cancer death in either parent before age 60 <b>Select: Age 0-64</b> - Not more than one death of a parent due to coronary artery disease prior to age 60 / <b>Age 65+</b> No family history limitation

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<b>Protective Life</b> <small>As of 5/2022</small>	<p><b>Select Preferred:</b> 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.</p> <p><b>Preferred:</b> 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>
<b>Prudential</b> <small>As of 5/2022</small>	<p>Please refer to Prudential's Underwriting Guide found on <a href="http://www.pruxpress.com">www.pruxpress.com</a></p>
<b>SBLI</b> <small>As of 5/2022</small>	<p><b>Preferred Plus NT:</b> 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.</p> <p><b>Preferred NT:</b> 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.</p> <p><b>Select NT:</b> Not more than one CVD or cancer death in parents prior to age 60.</p> <p><b>Standard NT:</b> More than one CVD death in parents prior to age 60 (individual consideration).</p> <p><b>Preferred T:</b> No death of parent or sibling, prior to age 60, of CVD or familial cancer.</p> <p><b>Standard T:</b> More than 1 CVD death in parents (individual consideration).</p> <p><b>Note:</b> Will not consider family history if proposed insured is age 70 or over.</p> <p>*For Preferred Plus and Preferred: Breast, ovarian, prostate, melanoma, thyroid, lymphoma, and colon cancers only (familial cancers).</p>
<b>Securian Financial</b> <small>As of 5/2022</small>	<p><b>Preferred Select:</b> No death of a parent or sibling before age 60, due to diabetes, heart disease, cerebrovascular disease, or cancer.</p> <p><b>Preferred:</b> No death of a parent or sibling before age 60, due to due to diabetes, heart disease, cerebrovascular disease.</p> <p><b>Non-Tobacco Plus:</b> No more than one death of a parent or sibling before age 60, due to due to diabetes, heart disease, cerebrovascular disease.</p> <p>With the <b>mortality credits program</b>, Securian Financial can offer a rate class improvement for Standard of better offers in the areas of Build, Cholesterol, Family History, Driving and Tobacco. Learn more about this program by viewing these guidelines on your advisor website. If you have questions about the mortality credits program, please contact your underwriter directly.</p>

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<div>Symetra</div> <div>As of 5/2022</div>	<p><b>Super Preferred NT:</b> No death of parent or sibling prior to age 65 from heart disease, coronary artery disease or cancer.</p> <p><b>Preferred NT:</b> No death of parent or sibling prior to age 60 from heart disease or coronary artery disease.</p> <p><b>Standard Plus NT/Preferred T:</b> No death of parent or sibling prior to age 60 from heart disease or coronary artery disease.</p> <p><b>Note:</b> Disregard family history if the insured is age 70 and over.</p>
<div>Transamerica</div> <div>As of 5/2022</div>	<p><b>Preferred Elite (IUL) &amp; Preferred Plus (Term):</b> No family deaths before age 65 of either parent or sibling. Disregard if Proposed Insured is age 65 or older.</p> <p><b>Preferred Plus (IUL), Preferred (IUL/UL/Term) &amp; Standard Plus (Term):</b> No family deaths before age 60 of either parent. Disregard if Proposed Insured is age 60 or older.</p> <p><b>Family History:</b> Includes cardiovascular disease or the following cancers: breast, ovarian, lung, melanoma, prostate &amp; colon.</p> <p><b>Notes:</b></p> <ul style="list-style-type: none"><li>- Some cancers may require evidence of routine surveillance screening.</li><li>- We only recognize gender specific cancers in same sex-only (for example), if the client is female and father dies of prostate cancer, there would not be a concern.</li></ul>
<div>United of Omaha</div> <div>As of 5/2022</div>	<p><b>Preferred Plus:</b> No death of a parent prior to age 60 due to cancer or heart disease.</p> <p><b>Preferred:</b> 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.</p> <p><b>Standard Plus:</b> One death of parent prior to age 60 due to heart disease.</p> <p><b>Notes:</b></p> <ul style="list-style-type: none"><li>- Does not apply to age 60 and older for Preferred Plus NS, Preferred NS &amp; Standard Plus.</li><li>- Disregard gender specific cancers (breast, prostate) for opposite sex persons.</li></ul>