

Carrier	Guidelines
<p><b>Accordia</b></p>	<p><b>Term Products</b>  <b>Premier &amp; Preferred NT:</b> No death of parent or sibling before age 65 from coronary artery disease (CAD) or familial cancer.  <b>Standard Plus NT:</b> Up to one death of parent or sibling before age 60 from coronary artery disease (CAD) or familial cancer.  <b>Preferred T:</b> No death of parent or sibling before age 60 from coronary artery disease or familial cancer.</p> <p><b>Permanent Products</b>  <b>Premier NT: Up to 65:</b> No death of parent or sibling due to CAD or familial cancer before age 65; <b>65+:</b> family history disregarded.  <b>Preferred NT &amp; T: Up to 65:</b> No death of parent or sibling due to CAD or familial cancer before 60; <b>65+:</b> family history disregarded.</p>
<p><b>AIG</b></p>	<p><b>Preferred Plus:</b> No coronary artery disease or cancer* prior to age 60 (parents only)  <b>Preferred:</b> No death due to coronary artery disease or cancer* prior to age 60 (parents only)  <b>Standard Plus:</b> One coronary artery disease or cancer* death prior to age 60 (parents only)</p> <p><b>NOTE: Ignore family history if proposed insured is over age 65 and ignore gender-specific cancers at all ages.</b>  <b>*Excludes basal and squamous cell skin cancers</b></p>
<p><b>John Hancock</b></p>	<p><b>Super Preferred (18-70):</b> No death of parent or sibling prior to age 60 from coronary artery disease or cancer  <b>Preferred (18-70):</b> No more than one death of a parent or sibling prior to the age 60 from coronary artery disease or cancer  <b>Standard Plus (18-70):</b> No family history required</p>
<p><b>Legal &amp; General America</b></p>	<p><b>Preferred Plus:</b> No cardiovascular disease or cancer in either parent or sibling before age 60  <b>Preferred:</b> No cardiovascular or cancer death in either parent before age 60  <b>Standard Plus:</b> No cardiovascular or cancer death of more than one parent before age 60  <b>Standard:</b> No cardiovascular death of more than one parent before age 60</p> <p>A family history of cardiovascular disease or cancer is not a consideration for applicants over age 70 who don't use tobacco.</p>

**Lincoln**

**Preferred Plus:** Up to age 69: No death of parent or sibling prior to age 65 due to cardiovascular disease.  
**Preferred:** Up to age 69: No death 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.

Disregard family history of cardiovascular disease for ages 70 and up.

**MetLife**

**Elite Plus, Preferred Plus, Elite:** No death from cardiovascular disease or cancer (some cancers may qualify) in parent or sibling prior to age 60.  
**Preferred & Standard Plus:** No death from cardiovascular disease or cancer (some cancers may qualify) in parent or sibling prior to age 60.

Will not consider family history if proposed insured is age 66 or above. A “wellness” consideration may be allowed for Preferred Plus/Elite and Standard Plus/Preferred Nonsmoker to offset one early family history death due to cardiovascular disease or cancer. Applicable for proposed insureds age 40-65

**Minnesota Life**

**Preferred Select:** No death of a parent or sibling before age 60, due to diabetes, heart disease, cerebrovascular disease or cancer.  
**Preferred:** No death of a parent or sibling before age 60, due to diabetes, heart disease or cerebrovascular disease.  
**Non-Tobacco Plus:** No more than one death of a parent or sibling before age 60 due to diabetes, heart disease or cerebrovascular disease.

**North American**

**Super Preferred:** Has not had a natural parent or sibling diagnosed with or die from coronary artery disease or cancer prior to age 60.  
**Preferred:** Has not had a natural parent die from coronary artery disease or cancer prior to age 60.

Will not consider family history if proposed insured is age 71 or above

**Protective**

**Select Preferred:** No history of or death from cancer\*, heart disease, or any cardiac condition, of 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.

\*Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.

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<b>Prudential</b>	<p><b>Preferred Best:</b> No death of a parent or sibling prior to age 60 due to: Coronary Artery Disease, Cerebrovascular Disease or Cancer.  <b>Preferred:</b> No more than one death of a parent prior to age 60 due to: Coronary Artery Disease, Cerebrovascular Disease 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>
<b>SBLI</b>	<p><b>Preferred Plus:</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.  <b>Preferred:</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.  <b>Select:</b> Not more than one CVD or cancer death in parents prior to age 60  <b>Standard:</b> 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</p>
<b>Transamerica</b>	<p><b>Preferred Elite (IUL), Preferred Plus (Term) &amp; Select (UL/IUL):</b> No family deaths before age 65 of either parent or sibling. Disregard if Proposed Insured is age 65 or older.  <b>Preferred Choice (Trendsetter Express &amp; LB):</b> No family deaths before age 60 of either parent. Disregard if Proposed Insured is age 60 or older.  <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.  <b>Family History:</b> Includes coronary artery disease and the following cancers**:  Breast, Ovarian, Prostate, Colon, Lung &amp; Melanoma</p> <p>**Some gender specific cancers may qualify for preferred rates.</p>
<b>United of Omaha</b>	<p><b>Preferred Plus:</b> No death of a parent or sibling prior to age 60 due to cancer or heart disease.  <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.  <b>Standard Plus:</b> One death of parent prior to age 60 due to heart disease.  <b>(Does not apply if age 60 and older or gender specific cancers for opposite sex persons.)</b></p>