



1501 East Woodfield Rd. Ste 110E
Schaumburg, IL 60173
Phone: 800-605-7566 Fax: 847-619-9592
www.resourcebrokerage.com

Family History

CARRIER	GUIDELINES
American General	Preferred Plus & Preferred: No Cardiovascular disease or cancer prior to age 60 (parents only) Standard Plus: One cardiovascular or cancer death prior to age 60 (prior to age 60)
American National	Preferred: No immediate family member (parent/sibling) death from heart disease or cancer before age 60
AVIVA	Preferred Plus: No death of parent or sibling due to coronary artery disease or cancer before age 65 Preferred: No death of parent or sibling due to coronary artery disease or cancer before age 60
Banner	Preferred Plus: No cardiovascular disease or cancer in either parent or sibling before age 60 Preferred: No cardiovascular or cancer death in either parent before age 60 Standard Plus: No cardiovascular or cancer death of more than one parent before age 60 Standard: No cardiovascular death of more than one parent before age 60



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<p style="text-align: center; color: blue; font-weight: bold;">Genworth</p>	<p>Preferred Best (0-64): No cardiovascular or cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60 Preferred Best (65-74): No cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60 Preferred (0-64): For either parent, no cardiovascular or cancer death on or before age 60 Preferred (65-74) No cancer death in either parent on or before age 60 Select & Standard (0-64): Not more than one cardiovascular death in parents on or before age 60</p>
<p style="text-align: center; color: blue; font-weight: bold;">ING</p>	<p>Super Preferred: No cardiovascular deaths in parents prior to age 65 Preferred: No cardiovascular deaths in parents prior to age 60 Select: No more than one cardiovascular death in parents prior to age 60</p>
<p style="text-align: center; color: blue; font-weight: bold;">MetLife</p>	<p>Elite Plus, Preferred Plus, Select Preferred, Elite: No death from cardiovascular disease or cancer (some cancers may qualify) in parent prior to age 60 or in sibling prior to age 65 Standard Plus: No death from cardiovascular disease or cancer (some cancers may qualify) in immediate family member (parent or sibling) prior to age 60</p> <p>A "wellness" consideration may be allowed for Elite Plus and Preferred Plus/Select Preferred/Elite and Standard Plus/Preferred (Smoker-Nonsmoker) to offset one early family history death due to cardiovascular disease or cancer. For Elite Plus: Applicable for proposed insured's age 50-65. For Preferred Plus/Select Preferred/Elite and Standard Plus/Preferred: Applicable for proposed insured's age 40-65</p>



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North American	<p>Preferred: No death of natural parent or sibling prior to age 60 of coronary artery disease or cancer</p> <p>Standard Plus: No death of natural parent or sibling prior to age 60 of coronary artery disease</p>
Prudential	<p>Parents or siblings with any form of Coronary Artery Disease, Diabetes, Stroke or Cancer:</p> <p>Preferred Best: Any deaths prior to age 70</p> <p>Preferred: Any deaths prior to age 65</p> <p>Non-Smoker Plus: Any deaths prior to age 60</p>
Transamerica	<p>Preferred Plus: No family deaths before age 65 of heart or vascular disease or cancer of either parent or sibling. Disregard if Proposed Insured is age 71 or older.</p> <p>Preferred: No death due to heart, vascular disease or cancer of either natural parent prior to age 60. Disregard if Proposed Insured is age 71 or older.</p>
United of Omaha	<p>Preferred Plus: No Death of a parent of sibling prior to age 65 due to cancer, heart disease or diabetes</p> <p>Preferred: No death of a parent of sibling prior to age 65 due to heart disease or diabetes</p> <p>Standard Plus: No death of a parent of sibling prior to age 60 due to heart disease</p>
West Coast Life	<p>Super 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</p> <p>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>