

Family History

CARRIER	GUIDELINES
<p>American General</p>	<p>Preferred Plus: No cardiovascular disease or cancer prior to age 60 (parents only) Preferred: No cardiovascular or cancer death prior to age 60 (parents only) Standard Plus: One cardiovascular or cancer death prior to age 60 (parents only)</p> <p>(Will always consider family history regardless of proposed insured's age)</p>
<p>American National</p>	<p>Preferred Plus: No death or occurrence CAD, CVA or Familial Cancers (breast, colon, lung, ovarian, prostate or 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>(Will not consider family history if proposed insured is age 71 or above)</p>
<p>AVIVA</p>	<p>Term Products – Premier & Preferred NT: No death of parent or sibling due to coronary artery disease or familial cancer before age 65 Standard Plus NT: Up to one death of parent or sibling before age 60 from coronary artery disease or familial cancer.</p> <p>Permanent Products – Premier & Preferred NT: Up to age 70 – No death of parent or sibling due to coronary artery disease or familial cancer before age 60 Age 71+ - family history disregarded</p> <p>(Will not consider family history if proposed insured has outlived 1st degree relative by 15 years)</p>
<p>Banner</p>	<p>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</p> <p>(For clients over age 70 who do not use tobacco, a family history of cardiovascular disease will no longer be a consideration in determining underwriting class.)</p>

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<p>Genworth</p>	<p>Preferred Best (0-64): No coronary artery disease or cancer disease (except basal cell carcinoma) in either parent before age 60 Preferred Best (65-74): No cancer disease (except basal cell carcinoma) in either parent before age 60 Preferred (0-64): No coronary artery disease or cancer death in either parent before age 60 Preferred (65-74) No cancer death in either parent before age 60 Select & Standard (0-64): Not more than one coronary artery disease death in parents before age 60</p> <p>(Will always consider cancer in family history; will consider coronary artery disease until proposed insured's age 65. No family history limitation if age 75 or older.)</p>
<p>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>(Will not consider family history if proposed insured is age 60 or above)</p>
<p>MetLife</p>	<p>Elite Plus, Preferred Plus, 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. Preferred & 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>(Will not consider family history if proposed insured is age 66 or above)</p> <p>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 insured's age 40-65</p>

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<p>Minnesota Life</p>	<p>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 (Term only): No more than one death of a parent or sibling before age 60 due to diabetes, heart disease or cerebrovascular disease.</p>
<p>North American</p>	<p>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 or sibling die 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>Prudential</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. (Will not consider family history if proposed insured is age 60 or above - or if 15 or more years older than the deceased individual's age at the time of death)</p>
<p>Symetra</p>	<p>Preferred Best: No death or disease of parent or sibling prior to age 65 from heart disease, coronary artery disease or cancer. Preferred Plus: No death or disease of parent or sibling prior to age 60 from heart disease or coronary artery disease. Preferred/Standard Plus: No death of parent or sibling prior to age 60 from heart disease or coronary artery disease. (Will not consider family history if proposed insured is age 65 or above)</p>

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<p>Transamerica</p>	<p>Preferred Plus (Term)/Select (UL): No family deaths before age 65 of heart or vascular disease or cancer of either parent or sibling. Disregard if Proposed Insured is age 65 or older. Preferred: No death due to heart, vascular disease or cancer of either parent before age 60. Disregard if Proposed Insured is age 60 or older. Standard Plus: No death due to heart, vascular disease or cancer of either parent before age 60. Disregard if Proposed Insured is age 71 or older. Standard: No death due to heart, vascular disease or cancer of both parents before to age 60. Disregard if Proposed Insured is age 71 or older.</p> <p>(Some gender specific cancers may qualify for better rates)</p>
<p>United of Omaha</p>	<p>Preferred Plus: No death of a parent or sibling prior to age 65 due to cancer, heart disease or diabetes Preferred: No death of parent or sibling prior to age 60 due to heart disease or diabetes Standard Plus: No death of parent or sibling prior to age 60 due to heart disease</p> <p>(Will not consider family history if proposed insured is age 65 or above)</p>
<p>West Coast Life</p>	<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 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>(Will not consider family history if proposed insured is age 60 or above)</p>