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## Underwriting Guidelines for Family History

CARRIER	PBNS	PNS	SNS+	SNS	NOTES
<b>AMERICAN GENERAL</b>	No CVD or CA death (colon, lung, melanoma only, or breast, ovarian or prostate in same sex parent) prior to A60	No CVD or CA death (colon, lung, melanoma only, or breast, ovarian or prostate in same sex parent) prior to A60	No more than one CVD or CA death (colon, lung, melanoma only, or breast, ovarian or prostate in same sex parent) prior to A60	N/A	Ignore fam Hx if PI is A65+; disregard family Hx that is adopted or unknown
<b>AMERICAN NATIONAL</b>	No death or <b>disease</b> from CAD, CVA, or familial cancers* in parents or siblings prior to age 65	No death from CAD, CVA, or familial cancers* in parents or siblings prior to age 60	No death from CAD or CVA in parents or siblings prior to age 60	N/A	*breast, colon, lung, ovarian prostate, or melanoma (exceptions to colon, CAD and prostate Hx—see guide for exceptions); family Hx not considered if PI is A71+
<b>ASSURITY LIFE</b>	No death in parents or siblings from CA, DM, or CAD disease prior to A60	No death in parents or siblings from CA or CAD disease prior to A60	N/A	N/A	
<b>AVIVA</b>	No death of parents or siblings from CAD or familial cancer before age 65	No death of parents or siblings from CAD or familial cancer before age 65	Only one death of parent or sibling from CAD or familial cancer before age 60	N/A	Prfd Tob, same as PNS, but A60; perm prods A65+, disregard
<b>AXA</b>	No death from CAD, CVD or CA in parents or siblings, prior to A60 (gender specific)	No Death from CAD or CA* (limited-see notes) in parents prior age 60	No more than one death from CAD in parents prior age 60	N/A	Prfd Tob same as SNS+; Family Hx not considered A70+; *Prfd cancers limited to breast, melanoma, colorectal, ovarian or prostate

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CARRIER	PBNS	PNS	SNS+	SNS	NOTES
<b>BANNER</b>	No CVD <b>disease</b> parent/siblings prior to A60	No CVD death in parents prior to A60	No CVD death in more than one parent prior to A60	No cardiovascular death in more than 1 parent prior to A60	PI A71+, non-tob, fam Hx of CVD or CA is not a consideration--Unless there are features of the family history that suggest a hereditary cancer
<b>Cincinnati Life</b>	No cardiovascular or cancer death of a parent or sibling, prior to A60	No more than 1 cardiovascular or cancer death in a parent, prior to A60	No specific criteria	N/A	Disregard gender-specific cancers, except for breast cancer
<b>FIDELITY</b>			(Select): Up to 1 death of CAD or CA prior to 60	More than 1 death from CAD or CA before 60	
<b>JOHN HANCOCK</b>	No CAD or CA death in parents or siblings prior A60	No more than one death of CAD or CA in parents or sibling prior A60	N/A	N/A	No consideration for PI A71+; disregard gender specific cancers
<b>LINCOLN FINANCIAL</b>	No Cardiovascular death of parents or siblings prior to age 65	No Cardiovascular death of parents or siblings prior to age 60	N/A	N/A	Disregard family Hx if PI A70+;for PNS, if both parents live to A80+, overlook BMI or chol/hdl ratio, as long as findings not ratable
<b>MET LIFE/ BRIGHTHOUSE</b>	<b>Elite Plus</b> No death from cardiovascular disease or CA* in parents prior to A60,siblings prior A65 (see guide for CA and CAD details)	<b>Elite</b> No death from cardiovascular disease or CA* in parents prior to A60,siblings prior A65 (see guide for CA and CAD details)	<b>Preferred</b> No death from cardiovascular disease or CA* in parents or siblings prior to A60 (see guide for CA and CAD details)	N/A	Disregard family Hx if PI A66+; *some CA may qualify; Wellness Credit poss for PNS/SNS+ if only one death, A40-65

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CARRIER	PBNS	PNS	SNS+	SNS	NOTES
<b>MINNESOTA LIFE</b>	No death of a parent or sibling prior to A60 from diabetes, cancer, CAD or CVD	No death of a parent or sibling prior to A60 from diabetes, CAD or CVD	No more than one death of a parent or sibling prior to A60 from diabetes, CAD or CVD	N/A	
<b>MUTUAL OF OMAHA</b>	No death of parents prior to A60 due to Cancer or Heart Disease	No death of parents prior to A60 due to Heart Disease* or Cancer	No more than one death of parents prior to A60 due to Heart Disease	N/A	Does not apply if PI A60+; * with good risk factors and neg cardiac work up appropriate for age, can have one CAD death; gender specific cancers OK for opposite sex
<b>NATIONWIDE</b>	No death due to CVD or Cancer in parents or siblings prior to 60	No death due to CVD or Cancer in parents or siblings prior to 60	N/A	N/A	Prfd Tob, same; disregard for PI A71+
<b>NORTH AMERICAN</b>	No death of CA* (limited to ovarian, colon, breast, prostate and melanoma) or Heart Disease in parents or siblings prior to 60	No death of CA* (limited to ovarian, colon, breast, prostate and melanoma) or Heart Disease in parents only, prior to 60	N/A	N/A	Not applicable to PI A71+ *not concerned w/ gender specific cancers
<b>PACIFIC LIFE</b>	No cancer or CAD in either parent before A60 A65-74: No cancer in either parent before A60	No death from cancer or CAD in either parent before A60 A65-74: No cancer death in either parent before A60	Not more than one death from CAD in either parent before A60 A65-74: No family history limitation	N/A	Disregard family history A75+; no differentiation for sex-distinct cancers (still count)
<b>PRINCIPAL FINANCIAL</b>	No death due to CVD or breast, colon, ovarian, prostate CA or DM in parent or siblings, prior to A65	No death due to CVD or breast, colon, ovarian, prostate CA or DM in parent or siblings, prior to A60	No more than one death due to CVD or breast, colon, ovarian, prostate CA or DM in parent or siblings, prior to A60	N/A	CVD includes CAD, PVD and TIA/CVA; disregard CA of opposite sex, except for Colon CA; disregard family Hx if PI A71+

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CARRIER	PBNS	PNS	SNS+	SNS	NOTES
<b>PROTECTIVE</b>	No occurrence of any CA* or CAD or any cardiac related condition in parents or siblings, prior to A60 (*CA limited to breast, colon, prostate, ovarian, melanoma and lung cancers)	No death from any CA* or CAD or any cardiac related condition, in parents or siblings, prior to A60 (*CA limited to breast, colon, prostate, ovarian, melanoma and lung cancers)	N/A	N/A	Waived if PI is A60+, unless both parents died of one of the same, prior to A60; disregard gender specific cancers
<b>PRUDENTIAL</b>	No death in parents or siblings from CA*, CVD, or CAD prior to A60	No more than one death in parents from CAD, CVD or cancer* prior to A60	N/A	N/A	*Cancer limited to breast, colon, pancreas, ovaries, prostate, stomach, and melanoma (and sex specific) Disregard family Hx if PI is A60+
<b>SBLI</b>	No CVD or *Cancer disease (limited) in parents or siblings prior A60	No CVD or *Cancer (limited) death of parents prior to A60	No more than one CVD or *Cancer death in parents prior to A60	more than one CVD death in parents prior to A60 (individ consideration)	Disregard family Hx if PI A65+; *cancers limited to: melanoma, colon, thyroid, lymphoma, ovarian, breast and prostate; disregard gender specific CA's: (breast, ovarian, prostate, testicular)
<b>SYMETRA</b>	No death or disease of parent or sibling, prior to A65, from heart disease, coronary artery disease or cancer	No death of parent or sibling, prior to A60, from heart disease or coronary artery disease	No death of parent or sibling, prior to A60, from heart disease or coronary artery disease	N/A	
<b>TRANSAMERICA</b>	No death from CAD or CA* in parents or siblings prior A65	No CAD or CA* death in parents, prior A60	No CAD or CA* death in parents, prior A60	N/A	*Cancer is limited to breast, ovarian, prostate colon, lung & melanoma (sex specific for Prfd class); disregard if PI A65+ for PBNS and A60+ for PNS and SNS+

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CARRIER	PBNS	PNS	SNS+	SNS	NOTES
<b>VOYA</b>	No CVD death in parents, prior to A65	No CVD death in parents, prior to A60	No more than one CVD death in parents prior to 60	N/A	No consideration for PI A61+

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