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Underwriting Guidelines for Family History

CARRIER	PBNS	PNS	SNS+	SNS	NOTES
AMERICAN GENERAL	No CAD or CA (colon, lung, melanoma, pancreatic—or same sex breast, ovarian, or prostate) death in either parent, prior to A60 (disregard cervical and non-melanoma skin cancers)	No CAD or CA (colon, lung, melanoma, pancreatic—or same sex breast, ovarian, or prostate) death in either parent, prior to A60 (disregard cervical and non-melanoma skin cancers)	No more than one death from cancer (colon, lung, melanoma, pancreatic—or same sex breast, ovarian, or prostate) or CVD in either parent <A60	N/A	Ignore gender specific cancers and fam Hx if PI is A65+; disregard family Hx that is adopted or unknown
AMERICAN NATIONAL	No death or disease 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+
ASSURITY LIFE	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	
BANNER	No CVD disease 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
CINCINNATI LIFE	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

Last update/save: 5/26/2024

CARRIER	PBNS	PNS	SNS+	SNS	NOTES
EQUITABLE	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 for PI A60+; *Prfd cancers limited to breast, melanoma, colorectal, ovarian or prostate; lung cancer death not a factor for PI's who have never smoked
FIDELITY			(Select): Up to 1 death of CAD or CA prior to 60	More than 1 death from CAD or CA before 60	
JOHN HANCOCK	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
LINCOLN FINANCIAL	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
MUTUAL OF OMAHA	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
NATIONWIDE	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+; (See guide for guidelines for NLG UL II product)

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CARRIER	PBNS	PNS	SNS+	SNS	NOTES
NORTH AMERICAN	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
PACIFIC LIFE	No death from heart disease, hypertension, cancer* or DM in parents or siblings, prior to A50; no two deaths under A60, from same list	No death from heart disease, hypertension, cancer* or DM in parents or siblings, prior to A50; no two deaths under A60, from same list	No death from heart disease, hypertension, cancer* or DM in parents or siblings, prior to A50; no two deaths under A60, from same list	N/A	*sex distinct cancers do not apply; Disregard family history A75+
PRINCIPAL FINANCIAL	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+
PROTECTIVE	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)	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
PRUDENTIAL	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+

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CARRIER	PBNS	PNS	SNS+	SNS	NOTES
SAGICOR (fully u/w)	No CVA, CAD or cancer onset in parents or siblings, prior to A60	No CVA, CAD or cancer death in parents or siblings, prior to A60	N/A	N/A	Prfd Tob same as PNS
SAGICOR (Acc u/w)	No cancer heart disease or stroke history in parents or siblings prior to A60; or unknown death before A60	No death of parent or siblings, from heart attack, cancer, stroke or unknown, prior to A60	N/A	Family history allowed	Prfd+ Tob same as PBNS and Prfd Tob same as PNS
SBLI	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)
SECURIAN	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	May possibly qualify for Mortality Credits (see guidelines)
SYMETRA	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	

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CARRIER	PBNS	PNS	SNS+	SNS	NOTES
TRANSAMERICA	<p>No death from CAD or CA (limited to prostate, lung and melanoma) in parents or siblings prior A65</p> <p>And if family history of occurrence or death of breast, ovarian, or colon cancer—may require evidence of routine surveillance screening</p>	<p>No CAD or CA CA (limited to prostate, lung and melanoma) death in parents, prior A60</p> <p>And if family history of occurrence or death of breast, ovarian, or colon cancer—may require evidence of routine surveillance screening</p>	<p>No CAD or CA* death in parents, prior A60</p> <p>And if family history of occurrence or death of breast, ovarian, or colon cancer—may require evidence of routine surveillance screening</p>	N/A	<p>(sex specific for Prfd class); disregard if PI A65+ for PBNS and A60+ for PNS and SNS+</p>

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