

FAMILY HISTORY GUIDELINES

| Carrier | Risk Class | Definition | Age at which Family History is Ignored |
|--------------------------------------|------------------|---|--|
| AIG | Preferred Plus | No death from cardiovascular disease or cancer (colon, lung, melanoma, pancreatic) in either parent prior to age 60; No death from breast, ovarian, prostate cancer in parent of same sex prior to age 60. | Over age 65 |
| | Preferred | No death from cardiovascular disease or cancer (colon, lung, melanoma, pancreatic) in either parent prior to age 60; No death from breast, ovarian, prostate cancer in parent of same sex prior to age 60. | |
| | Standard Plus | 1 death from cardiovascular disease or cancer (colon, lung, melanoma, pancreatic) in either parent prior to age 60; 1 death from breast, ovarian, prostate cancer in parent of same sex prior to age 60. | |
| Equitable (Ages 0 - 69) | Preferred Elite | No death from CAD, CVD or cancer for parents and siblings before age 60 | 70 |
| Equitable(Ages 70+) | | No criteria | |
| Equitable (Ages 0 - 69) | Preferred | No death from CAD or the following cancers: breast, melanoma, colorectal, ovarian or prostate cancer for parents before age 60 | 70 |
| Equitable (Ages 70+) | | No criteria | |
| Equitable (Ages 0 - 69) | Standard Plus | No more than one death from CAD for parents before age 60 | 70 |
| Equitable (Ages 70+) | | No criteria | |
| Foresters Financial | Preferred Plus | No death prior to 65 due to CAD, CVD or Cancer | Considered at all ages |
| | Preferred | No death prior to 65 due to CAD, CVD or Cancer | |
| | Standard Plus | No death prior to 60 due to CAD, CVD or Cancer | |
| | Tobacco Plus | No death prior to 65 due to CAD, CVD or Cancer | |
| Foresters Financial (Your Term Only) | Preferred Plus | No death or diagnosis of CAD, CVD or Cancer prior to 65 | Considered at all ages |
| | Preferred | No death or diagnosis of CAD, CVD or Cancer prior to 66 | |
| | Standard Plus | No death or diagnosis of CAD, CVD or Cancer prior to 67 | |
| | Tobacco Plus | No death or diagnosis of CAD, CVD or Cancer prior to 68 | |
| Global Atlantic (Perm: ≤65) | Premier | No CAD or cancer HX (Breast, Prostate and Ovarian are only if the applicant is the same gender as the deceases family member) prior to age 65 (Parents and Siblings) | Over age 65 |
| Global Atlantic (Perm: Age 65+) | | Family History ignored | |
| Global Atlantic (Perm: ≤65) | Preferred | No CAD or cancer HX (Breast, Prostate, Colon and Ovarian are only if the applicant is the same gender as the deceases family member) prior to age 60 (Parents and Siblings) | Over age 65 |
| Global Atlantic (Perm: Age 65+) | | Family History ignored | |
| John Hancock (Ages 18 - 70) | Super Preferred | Total View Approach | 60 |
| John Hancock (Ages 71+) | | Ignore | |
| John Hancock (Ages 18 - 70) | Preferred | Total View Approach | 60 |
| John Hancock (Ages 71+) | | Ignore | N/A |
| John Hancock (Ages 18 - 70) | Standard Plus | Ignore | N/A |
| John Hancock (Ages 71+) | | Ignore | |
| Lincoln Financial (Ages 0 - 69) | Preferred Plus | No deaths of parent or sibling prior to age 65 due to Cardiovascular disease | 70 |
| Lincoln Financial (Ages 70+) | | Ignore | |
| Lincoln Financial (Ages 0 - 69) | Preferred | No deaths of parent or sibling prior to age 60 due to Cardiovascular disease | 70 |
| Lincoln Financial(Ages 70+) | | Ignore | |
| Mutual of Omaha | Preferred Plus | No death from CAD or cancer (Disregard gender specific cancers for the opposite sex) in parents prior to age 60 | 60 |
| | Preferred | No death from CAD or cancer (Disregard gender specific cancers for the opposite sex) in parents prior to age 60 (With Good Risk Factors and negative cardiac work up Mutual of Omaha can forgive one cardiac Death) | |
| | Standard Plus | One death from CAD in parent prior to age 60 | |
| Nationwide | Preferred Plus | No death due to cardiovascular disease or cancer in either parent or sibling prior to age 60 | 71 |
| | Preferred | | |
| New York Life | Select Preferred | No cardiovascular disease or death in a parent/sibling under age 60 (Negative cardiac testing within two years may offset family history) | 60 |
| | Preferred | No cardiovascular death in a parent/sibling under age 60 (Negative cardiac testing within two years may offset family history) | 60 |

Updated 7/20/21

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

FAMILY HISTORY GUIDELINES

| Carrier | Risk Class | Definition | Age at which Family History is Ignored |
|-------------------------|------------------|---|--|
| North American | Super Preferred | No death of natural parent or sibling from heart disease or familial cancer prior to age 60 including ovary, colon, melanoma, breast, and prostate. Will disregard ovary, breast, and prostate if the PI is the opposite gender. | 60 |
| | Preferred | No death of natural parent or from heart disease or familial cancer prior to age 60 including ovary, colon, melanoma, breast, and prostate. Will disregard ovary, breast, and prostate if the PI is the opposite gender. | 60 |
| Principal | Super Preferred | No death prior to age 65 from CAD, diabetes type 2, colon cancer, *breast cancer,*ovarian cancer, prostate cancer (sex distinct) | 71 |
| | Preferred | No death prior to age 60 from CAD, diabetes type 2, colon cancer, *breast cancer,*ovarian cancer, prostate cancer (sex distinct) | |
| Protective | Select Preferred | No history of or death from cancer, heart disease, or any cardiac-related condition in parents or siblings prior to age 60. Cancers are limited to those that clearly demonstrate a genetic disposition to include breast, colon, prostate, ovarian, melanoma or lung cancer. | 60 |
| | Preferred | No death from cancer, heart disease, or any cardiac-related condition in parents or siblings prior to age 60. Cancers are limited to those that clearly demonstrate a genetic disposition to include breast, colon, prostate, ovarian, melanoma or lung cancer. | |
| Prudential | Preferred Best | No death of a parent or sibling prior to age 60 due to CAD/Cerebrovascular disease or Cancer (For Family history of cancer Prudential only considers cancer of the breast, colon, ovaries, pancreas, prostate, stomach and melanoma) | 60 |
| | Preferred | No more than one death of a parent prior to age 60 due to CAD/Cerebrovascular disease or Cancer (For Family history of cancer Prudential only considers cancer of the breast, colon, ovaries, pancreas, prostate, stomach and melanoma) | 60 |
| | Non-Smoker Plus | Not Applicable | N/A |
| Sagikor | Preferred Plus | No CVA, CAD or cancer deaths or diagnosis in parents or siblings prior to age 60 | Considered at all ages |
| | Preferred | No CVA, CAD or cancer deaths in parents or siblings prior to age 60 | |
| Securian Financial * | Preferred Select | No death of a parent or sibling before age 60, due to diabetes, heart disease, cerebrovascular disease or cancer | Considered at all ages |
| | 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 | |
| Symetra (All Ages) | Super Preferred | No death from CAD, heart disease or cancer in parents/siblings prior to age 65 | 70 |
| | Preferred | No death from CAD, heart disease in parents/siblings prior to age 60 | |
| | Standard Plus | No death from CAD, heart disease in parents/siblings prior to age 60 | |
| Transamerica (All Ages) | Preferred Plus | No family deaths before age 65 of either parent or sibling from CAD or the following cancers (breast, ovarian, prostate, colon, lung or melanoma). | 65 |
| | Preferred | No family deaths before age 60 of either parent from CAD or the following cancers (breast, ovarian, prostate, colon, lung or melanoma). | 60 |
| | Standard Plus | No family deaths before age 60 of either parent from CAD or the following cancers (breast, ovarian, prostate, colon, lung or melanoma). | |
| Zurich | Preferred Best | No CAD or cancer death prior to age 65 (Parents Only) gender specific cancers (breast, ovarian, prostate) not considered for proposed insured of the opposite sex | 65 |
| | Preferred | No CAD or cancer death prior to age 60 (Parents Only) gender specific cancers (breast, ovarian, prostate) not considered for proposed insured of the opposite sex | 65 |
| | Standard Plus | 1 CAD or cancer death allowed prior to age 60 (Parents Only) gender specific cancers (breast, ovarian, prostate) not considered for proposed insured of the opposite sex | 65 |

*See family history Preferred class exceptions – under mortality credits:

Family History of Cancer: If only one parent or sibling has died of cancer prior to the age of 60, and the insured has outlived that relative by 5 years can consider for preferred select

Family History of Coronary Artery Disease and Stroke: (preferred consideration)

If one primary relative died before age 60 due to coronary artery disease or stroke but Proposed Insured is at least 5 years older than age at death of that relative and meets all of the following: Proposed Insured has no history of Impaired Fasting Glucose or Diabetes, and current A1c is below 5.7; LDL <100; blood pressures <135/85