

## BRCA POSITIVE INSURED'S

| Carrier               | Best Possible Offer<br>No mastectomy or hysterectomy   | Best Possible Offer<br>Prophylactic Mastectomy Only | Best Possible Offer<br>Prophylactic Mastectomy and Hysterectomy |
|-----------------------|--|---|---|
| AIG                   | Table 4  | STD - Table B                                       | STD   |
| AXA                   | Individual Consideration subject to the client's medical history, family history and any state regulation restrictions.  |   |   |
| BrightHouse Financial | Age < 50: Table B, Age >= 50: Standard   | Preferred Possible                                  | Preferred Possible  |
| Foresters Financial   | Individual Consideration subject to the client's medical history, family history and any state regulation restrictions.  |   |   |
| Global Atlantic       | Individual Consideration subject to the client's medical history, family history and any state regulation restrictions.  |   |   |
| John Hancock          | Standard to 300%, depending on age and BRCA1 or 2  | Standard  | Preferred Classes Possible                                      |
| Lincoln Financial     | Individual Consideration: All cases are reviewed by a medical director   |   |   |
| Mutual of Omaha       | Table 4  | STD Plus  | STD Plus  |
| New York Life         | Individual Consideration: All cases are reviewed by a medical director   |   |   |
| Principal Financial   | Table 2  | Super STD   | Super STD   |
| Protective Life       | Individual Consideration: All cases are reviewed by a medical director   |   |   |
| Securian Financial    | For all BRCA, best case Standard rates. Factors to consider would be Age/Screening/Family history/ Treatment/ BRCA 1 Vs. BRCA 2 and any state regulation restrictions. |   |   |
| Symetra               | STD  | PFD   | Super PFD   |
| Transamerica          | Individual Consideration subject to the client's medical history, family history and any state regulation restrictions.  |   |   |
| Voya Financial        | Table 4  | Table 2 (Possible credits to standard)              | PFD Classes Possible  |
| Zurich                | Individual consideration   | Table F   | Table B   |

\*\*\*\*\*Please refer to the carrier's family history guide as well\*\*\*\*\*