

**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) Equitable(Ages 70+)	Preferred Elite	No death from CAD, CVD or cancer for parents and siblings before age 60 No criteria	70
Equitable (Ages 0 - 69) Equitable (Ages 70+)	Preferred	No death from CAD or the following cancers: breast, melanoma, colorectal, ovarian or prostate cancer for parents before age 60 No criteria	70
Equitable (Ages 0 - 69) Equitable (Ages 70+)	Standard Plus	No more than one death from CAD for parents before age 60 No criteria	70
F & G Annuities & Life	PFD	1 death from cardiovascular disease or cancer (colon, lung, melanoma, pancreatic) in either parent prior to age 60; Family history of breast, ovarian and prostate may be disregarded in applicants of the opposite gender.	N/A
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 death in a parent or sibling, from CAD or Cancer history (Breast, Prostate, and Ovarian are only if the applicant is the same gender as the deceased family member) prior to age 65	Over age 65
Global Atlantic (Perm: Age 65+)		Family History ignored	
Global Atlantic (Perm: ≤65)	Preferred	No death in a parent or sibling, from CAD or Cancer history (Breast, Prostate, and Ovarian are only if the applicant is the same gender as the deceased family member) prior to age 60	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	
Legal and General	Preferred Plus	No Cardiovascular disease in either parent or siblings before age 60	70
	Preferred	No Cardiovascular disease in either parent before age 60	
	Standard Plus	No Cardiovascular death of more than one parent before age 60	
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		

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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
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
Sagicor	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