

PREGNANCY GUIDELINES

CARRIER	GUIDELINES
AIG	Will Consider applicant during any stage of pregnancy assuming there are no complications. The cholesterol/HDL ratio will be used during pregnancy and for 6 months following delivery. Pre-Pregnancy weight will be used during pregnancy, and for a period of 6 months following delivery. Gestational Diabetes- If history of or currently have while pregnant, assuming no complications we will rate them as a type 2 diabetic with possible credits for favorable control. If currently pregnant and treated with insulin, postpone until after delivery.
Equitable	If there was a previous pregnancy with any complications, we would Postpone until after delivery. If there is no history and no noted complications, we can handle like any other applicant.
F & G Annuities & Life	If there was a previous pregnancy with any complications, we would Postpone until after delivery. If there is no history and no noted complications, we can handle like any other applicant.
Foresters Financial	If there was a previous pregnancy with any complications, we would Postpone until after delivery. If there is no history and no noted complications, we can handle like any other applicant.
Global Atlantic	If the applicant is in good health, with no complications, and no history of complications, she may be considered at best class anytime during pregnancy. If the applicant is in poor health, is having complications or has a history of complications, or has a history of or currently has gestational diabetes, or depression, they would be underwritten on a case by case basis and may need to be postponed until 6 weeks postpartum.
John Hancock	If the applicant is in good health, with no complications, and no history of complications, she may be considered at best class anytime during pregnancy. If the applicant is in poor health, is having complications or has a history of complications, or has a history of or currently has gestational diabetes, or depression, they would be underwritten on a case by case basis and may need to be postponed until 6 weeks postpartum.
Legal and General	Will be considered on a case-by-case basis if there are no current complications and/or complications on prior pregnancies. Proposed insured is not having triplets or greater. Proposed insured is less than 45 years old. There is no evidence of lack of regular prenatal care.
Lincoln Financial	If there was a previous pregnancy with any complications, we would Postpone until after delivery. If there is no history and no noted complications, we can handle like any other applicant.
Mutual of Omaha	Current pregnancies without complications can be considered for up to PFD Plus rate. Pre-Pregnancy weight can be used for risk classification during pregnancy and for up to 3 months after delivery in most cases. A history of pregnancy with complications can usually be disregarded with a current pregnancy that is normal. Current pregnancy with multiple births expected will be Individual Consideration. Complications with current pregnancy are Individual Consideration, except for gestational diabetes which is a postpone.
Nationwide	Those currently pregnant with a history of high-risk pregnancy or ongoing diagnosis of the following will be postpone until 45 days postpartum and released from physician's care. (Advanced maternal age 45+, depression, diabetes, Eclampsia, Gestational Diabetes, treatment of chronic illness, etc.) If a proposed insured is in her last trimester, underwriting can proceed unless the proposed insured has known complications.
New York Life	If there was a previous pregnancy with any complications, we would Postpone until after delivery. If there is no history and no noted complications, we can handle like any other applicant.
North American	If the applicant is in good health, they will be underwritten as any other case. If there are previous or current complications, they will be underwritten case by case.
Principal	Pregnancy treat same as non pregnant applicant, unless complications in which we may postpone until after delivery and recovery
Protective	If the pregnancy is without complications, we can consider for the best class she would qualify otherwise. If there are complications, we would postpone until after delivery and postpartum checkup
Prudential	If the pregnancy is without complications, we can consider for the best class she would qualify otherwise. If there are complications, we would postpone until after delivery and postpartum checkup
Sagicor	Will underwrite as long as there are no complication or a high risk pregnancy
Securian Financial	Will be considered on a case-by-case basis. If the applicant has no complications with the pregnancy, she can be considered. PFD classes may be available if meets published PFD/PFD Select criteri

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Symetra	If the pregnancy is without complications, we can consider for the best class she would qualify otherwise. If there are complications, we would postpone until after delivery and postpartum checkup
Transamerica	Will be considered on a case-by-case basis. If there are any pregnancy complications or concerns of high risk due to age over 35, multiple gestation, history of complications in prior pregnancies, history of chronic illness such as cardiac, pulmonary or diabetes or gestational diabetes the case could be limited to Standard to possible postpone.
Zurich	We can consider for Preferred Best assuming there are no current (or past) complications with pregnancy. Otherwise, we may postpone until delivery.

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