

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 | |
| Aviva | No death of parents or siblings from CAD or familial cancer before age 65 | No death of parents or siblings from CAD or familial cancer before age 65 | Only one death of parent or sibling from CAD or familial cancer before age 60 | N/A | Prfd Tob, same as PNS, but A60; perm prods A65+, disregard |
| 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 |

| CARRIER | PBNS | PNS | SNS+ | SNS | NOTES |
|--------------------------|---|--|--|--|---|
| Brighthouse | Elite Plus No death from cardiovascular disease or CA* in parents prior to A60, siblings prior A65 (see guide for CA and CAD details) | Elite No death from cardiovascular disease or CA* in parents prior to A60, siblings prior A65 (see guide for CA and CAD details) | Preferred No death from cardiovascular disease or CA* in parents or siblings prior to A60 (see guide for CA and CAD details) | N/A | Disregard family Hx if PI A66+; *some CA may qualify; Wellness Credit pass for PNS/SNS+ if only one death, A40-65 |
| 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 |
| 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 A70+; *Prfd cancers limited to breast, melanoma, colorectal, ovarian or prostate |
| 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 |

| CARRIER | PBNS | PNS | SNS+ | SNS | NOTES |
|----------------------------|---|--|--|-----|--|
| 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 PIA71+; (See guide for guidelines for NLG UL II product) |
| North America | 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 cancer or CAD in either parent before A60 A65-74: No cancer in either parent before A60 | No death from cancer or CAD in either parent before A60A65-74: No cancer death in either parent before A60 | Not more than one death from CAD ineither parent before A60A65-74: No family history limitation | N/A | Disregard family history A75+; no differentiation for sex-distinct cancers (still count) |
| 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 occurrence of 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+ |

| 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 PIA65+; *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 | |
| Voya | No CVD death in parents, prior to A65 | No CVD death in parents, prior to A60 | No more than one CVD death in parents prior to 60 | N/A | No consideration for PI A61+ |
| Zurich | No CAD or cancer death in parents, prior to A65 | No CAD or cancer death in parents, prior to A60 | No more than one CAD or cancer death in parents, prior to A60 | N/A | Gender specific cancers (breast, ovarian and prostate) do not apply to opposite sex |

| CARRIER | PBNS | PNS | SNS+ | SNS | NOTES |
|----------------------------|---|--|---|------------|---|
| <p>Transamerica</p> | <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> | <p>N/A</p> | <p>(sex specific for Prfd class); disregard if PI A65+ for PBNS and A60+ for PNS and SNS+</p> |