CARRIER FAMILY HISTORY GUIDELINES

Carrier	Risk Class	Definition	Age at which Family History is Ignored
AIG	Preferred Plus	No CAD or cancer HX prior to age 60 (Parents Only)	Over age 65
	Preferred	No CAD or cancer HX prior to age 60 (Parents Only)	
	Standard Plus	One CAD or cancer death prior to age 60 (Parents Only)	
AXA (Ages 0-69)	Preferred Elite	No death from CAD, CVD or cancer for parents and siblings before age 60	70
AXA (Ages 70+)		No criteria	
AXA (Ages 0-69)	Preferred	No death from CAD or death from the following cancers: breast, melanoma, colorectal, ovarian or prostate cancer for parents before age 60	70
AXA (Ages 70+)		No criteria	
AXA (Ages 0-69)	Standard Plus	No more than one death from CAD for parents before age 60	70
AXA (Ages 70+)		No criteria	
Global Atlantic (Perm - Up to age 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 - Over age 65)		Family History ignored	
Global Atlantic (Perm - Up to age 65)	Preferred	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 60 (Parents and Siblings)	Over age 65
Global Atlantic (Perm - Over age 65)		Family History ignored	
Global Atlantic (Term - Up to age 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 (Term - Over age 65)		Family History ignored	
Global Atlantic (Term - Up to age 65)	Preferred	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 60 (Parents and Siblings)	Over age 65
Global Atlantic (Term - Over age 65)		Family History ignored	
Global Atlantic (Term - All Ages)	Standard Plus	Up to one death of parent and sibling before age 60 from CAD or familial cancer	Over age 60
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 (Ages 0-69)	Preferred Plus	No deaths of parent or sibling prior to age 65 due to Cardiovascular disease	70
Lincoln (Ages 70 and Up)		Ignore	
Lincoln (Ages 0-69)	Preferred	No deaths of parent or sibling prior to age 60 due to Cardiovascular disease	70
Lincoln (Ages 70 and Up)		Ignore	
MetLife	Elite Plus	No death from CAD or cancer in parents prior to age 60 or in sibling prior to age 60 (A Wellness credit to offset one early family history death from ages 50-65)	66
	Elite	No death from CAD or cancer in parents prior to age 60 or in sibling prior to age 60 (A Wellness credit to offset one early family history death from ages 40-65)	
	Preferred		
Minnesota Life	Preferred Select	No death of a parent or sibling before age 60, due to diabetes, heart disease, cerebrovascular disease or cancer	Over age 70
	Preferred	No death of a parent or sibling before age 60, due to diabetes, heart disease or cerebrovascular disease	Over age 70
	Non-Tobacco Plus	No more than one death of a parent or sibling before age 60, due to diabetes, heart disease or cerebrovascular disease	Over age 70
Mutual of Omaha	Preferred Plus	No death from CAD or cancer in parents or siblings prior to age 60	60
	Preferred	No death from CAD or cancer 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	
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.	
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)	
Symetra (All Ages)	Super Preferred	No death from CAD or cancer in parents/siblings prior to age 65	70
	Preferred	No death from CAD in parents/siblings prior to age 60	
	Standard Plus	No death from CAD in parent/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).	
VOYA	Super Preferred	No death from CAD in parents before age 65	60
	Preferred	No death from CAD in parents before age 60	
	Select	No more than 1 death from CAD in parents before age 60	

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