CARRIER PERSONAL CANCER HISTORIES ELIGIBLE FOR PREFERRED RATES

Carrier	Is Preferred Possible?	Type of Cancer	How Long from Conclusion of Treatment?
AIG	Yes	Cervical Melanoma in situ Papillary & follicular thyroid Testicular	Must be STD per manual for 3+ years
AXA	No, best case Standard Plus	Papillary or mixed carcinoma of thyroid, testicular cancer, CIN of cervix, CIN of colon without subsequent adenomatous polyps, Melanoma in situ without history of Dysplastic Nevi.	10 or more years. Other considerations include but are not limited to Surgical treatment only, early stage cancer, excellent follow-up, and insured must be 50 or older.
Global Atlantic	Yes	Various	Contact an Accordia U/W for details
JH	Yes	Thyroid/Uterine/Testicular and Prostate	Thyroid/Uterine/Testicular- 5 years for early detected and successfully treated Prostate - 10 years for early detected and successfully treated
Lincoln	Yes	Endometrial Cancer	Stage 1a >5 yrs, stage 1b >10 yrs
		Prostate Cancer	Stage T2, age 70+, Gleason 6 or less, status ppost radical prostatectomy, undetectable psa, > 5 yrs since treatment.
		Testicular Cancer	Stage 1, seminoma only, any age, >10 yrs since tx, tx surgical resection, no radiation or chemo
		Thyroid Cancer	T1N0 or T2N0 age <45 w/ >5 yrs since tx, or T1N0 or T2N0 age 45+ w/ >10 yrs since tx, or Any T or N1 (no distant mets) age <45 w/ >15 yrs since tx
MetLife	Yes	Melanoma - in situ only, age 40 or over, no dysplastic or atypical nevi	over 5 years ago
		Ovarian - Stage 1A only if surgically treated and no chemo or radiation required	over 5 years
		Prostate - Stage T1AN0M0 or T1BN0M0 treated with radiation or Stage T2AN0M0 treated with prostatectomy, client over age 55, Gleason 7 or lower, negative margins, no recurrance, favorable PSA's	over 5 years ago of age 70 or over, or over 10 years ago if age 55 or over
		Testicular - Stage 1 only, no radiation, surgery only, over age 20 at diagnosis, no recurrance, good follow up, (does not include a non-germ cell tumor)	Over 3 years ago
Minnesota Life	Yes	Skin cancers except for melanoma	N/A
Mutual of Omaha	Yes	Any cancers with no known metastasis or recurrences may be considered for Bladder Cancer – (Superficial papillary tumors, (Ta), Grades I & II only-1 or 2 lesions Cervix Cancer – (Stage 0 or I only, with eradication of the lesion by local therapy or hysterectomy, no ongoing high grade dysplasia or human papilloma virus Colon Cancer- (Stage 0 or I only, regular surveillance without dysplasia, villous adenomas or malignant polyps) Malt Non-Hodgkin's Lymphoma – (Stage 1E only, not requiring radiation or Melanoma of the Skin – (Stage T1a tumors, depth 1.0mm or less, no ulceration or Clark level >III, no more than 2 dysplastic nevi, no personal or FH of dysplasic Prostate Cancer – (Gleason <6, organ confined T2c or better and treated surgically. clinical stage T1 or T2a treated with radiation, current PSA<0.05 ng/ml and stable for surgical cases or <0.5 ng/ml and stable for radiation cases) Testicular Cancer (Stages I or II only) Thyroid Cancer (Stages I or II, papillary, follicular or mixed papillary-follicular only) Uterine Cancer – (Stages 0 or I only)	20 years from the end of treatment. Preferred (>15 years) or Std Plus (>10 years
Principal	Yes	Testicular (Seminoma type and Stage T1)/Thyroid (Follicular & Papillary type, Stage T1)/Cervical (T1A)/Prostate (must be 60 years or older at application, radical prostatectomy only, current PSA <.02, stage T2AN0M0 or better and Gleason	10 or more Years
Protective	Yes	All cancers **except** most breast cancers/leukemia/lymphoma/melanoma/plasma cell disorders and those cancers treated with Chemo/radiation and bone marrow	20 years
Symetra	Yes	Skin cancers except for melanoma	N/A
Transamerica	Yes	Prostate Cancer - >= age 60 at the time of diagnosis ≤ stage 2a & ≤ gleason 6; Testicular cancer (node negative treated surgically) & seminomas treated w/ radiation; Papillary thyroid cancer - T1N0M0, > 10 yrs w/ no evidence of disease; Duke's A colon cancer (T1N0M0 & T2N0M0=Dukes A1 & A2); Stage I endometrial cancer; Stage 1 cervical cancer treated w/ hysterectomy; Papillary transitional cell carcinoma of the bladder: low grade, single event, non-smoker; Stage I renal cell cancer, non-smoker; In situ cancers to be considered for preferred include: cervical cancer and colon cancer with In Situ Polyps	Preferred, excluding best class (no Preferred Plus Term or Select IUL), may be available for some cancers after a ten (10) year disease-free interval for invasive cancers and a five (5) year interval for selected in situ cancers. With a few exceptions, most eligible cancers will have been treated surgically and not with radiation and/or chemotherapy. Preferred will no tbe available to anyone who has had a combination of chemo and radiation. Appropriate surveillance and follow up will be necessary if Preferred is to be considered.
VOYA	Yes	All Cancers	30 Years

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