



Family History

| Carrier | Guidelines |
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| <p style="text-align: center;">American National As of 12/2023</p> | <p>Preferred Plus: No death or occurrence CAD, CVA or Familial Cancers (breast, colon, lung, ovarian, prostate, melanoma) in parents or siblings prior to age 65.</p> <p>Preferred: No death from CAD, CVA, or Familial Cancers (breast, colon, lung, ovarian, prostate, or melanoma) in parents or siblings prior to age 60.</p> <p>Standard Plus: No death from CAD or CVA in parents or siblings prior to age 60.</p> <p>Note: Preferred Criteria - Not considered at ages 71 and up. Ages 61-70: See family history rules for ages 60 and under.</p> |
| <p style="text-align: center;">Corebridge Financial As of 06/2023 (Under Carrier Review)</p> | <p>Preferred Plus NT/Preferred NT: 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.</p> <p>Standard Plus NT (Term Only): 1 death from cancer (colon, lung, melanoma, pancreatic) or cardiovascular disease in either parent before age 60. 1 death from breast, ovarian, prostate cancer in parent of same sex prior to age 60.</p> <p>Preferred T: No death from cancer (colon, lung, melanoma, pancreatic) or cardiovascular disease in either parent prior to age 60. No death from breast, ovarian, prostate cancer in parent of same sex prior to age 60.</p> <p>Notes:</p> <ul style="list-style-type: none"> - Ignore family history for PI age ≥ 65. - Disregard family history that is adopted or unknown. - Disregard cervical cancer and non-melanoma skin cancer. |
| <p style="text-align: center;">John Hancock As of 12/2023</p> | <p>No knockout criteria. We take a “Total View” approach when considering risk factors, which allows us to look at the bigger picture when evaluating potential clients.</p> |
| <p style="text-align: center;">Legal & General America As of 12/2023</p> | <p>Preferred Plus: No cardiovascular death in either parent or sibling before age 60.</p> <p>Preferred: No cardiovascular death in either parent before age 60.</p> <p>Standard Plus: No cardiovascular death of more than one parent before age 60.</p> <p>Standard: No cardiovascular death of more than one parent before age 60.</p> <p>Note: A family history of cardiovascular disease is not a consideration for applicants over age 70 who do not use tobacco.</p> |

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| Lincoln Financial <small>As of 12/2023</small> | <p>Preferred Plus NT: Up to age 69 – No deaths of parent or sibling prior to age 65 due to cardiovascular disease.</p> <p>Preferred NT: Up to age 69 – No deaths of parent or sibling prior to age 60 due to cardiovascular disease.</p> <p>Note: Disregard family history of cardiovascular disease for ages 70 and up.</p> |
| Lumico <small>As of 12/2023</small> | <p>Protect Now Term (PNT):</p> <p>Platinum: No cancer or coronary artery disease (CAD) in parent or sibling before age 60.</p> <p>All other rate classes: No restrictions</p> <p>Simplified Issue Final Expense (SIFE): N/A</p> |
| MassMutual <small>As of 12/2023</small> | <p>No knockout criteria. We take a “Total View” approach when considering risk factors, which allows us to look at the bigger picture when evaluating potential clients.</p> |
| Nationwide <small>As of 12/2023</small> | <p>Nontobacco Preferred Plus: No death prior to age 60 in a parent or sibling from cardiovascular disease or cancer</p> <p>Preferred: No death prior to age 60 in a parent or sibling from cardiovascular disease or cancer</p> <p>Standard Plus: One death prior to age 60 acceptable in a parent or sibling from cardiovascular disease or cancer.</p> |
| North American <small>As of 12/2023</small> | <p>Please refer to North American Underwriting Guide found on www.northamericancompany.com</p> |
| OneAmerica <small>As of 12/2023</small> | <p>Does not have preferred guidelines that list family history as criteria for Asset-Care.</p> |
| Pacific Life <small>As of 12/2023</small> | <p>Preferred Best: Age 0-64 - No family deaths from heart disease, hypertension, cancer, or diabetes under age 50 in parent or siblings; no two deaths under age 60 from same list. *Breast cancer in mother will not preclude preferred best for male, nor will prostate cancer disqualify female. *</p> <p>Preferred: Age 0-64 – No family deaths from heart disease, hypertension, cancer, or diabetes under age 50 in parent or siblings; no two deaths under age 60 from same list. *Breast cancer in mother will not preclude preferred best for male, nor will prostate cancer disqualify female. *</p> <p>Select: Age 0-64 - No family deaths from heart disease, hypertension, cancer, or diabetes under age 50 in parent or siblings; no two deaths under age 60 from same list. *Breast cancer in mother will not preclude preferred best for male, nor will prostate cancer disqualify female. *</p> |

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| <p>Protective Life As of 12/2023</p> | <p>Select Preferred: underwriting criteria will no longer factor in whether a client's parent or sibling had an incidence of cancer, heart disease or cardiac condition prior to age 60 — only whether they died prior to age 60. This means more clients with a family history of cancer or heart disease will qualify for Best Class</p> <p>Preferred: No death from cancer*, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.</p> <p>*Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e., breast, colon, prostate, ovarian, melanoma, lung cancer.</p> |
| <p>Prudential As of 12/2023</p> | <p>Please refer to Prudential's Underwriting Guide found on www.pruxpress.com</p> |
| <p>SBLI As of 12/2023</p> | <p>Preferred Plus NT: No CVD or cancer in parent/siblings prior to age 60 – waived if insured is 65 or older and meets all other preferred plus criteria.</p> <p>Preferred NT: No death in parent prior to age 60 due to CVD or cancer – waived if insured is 65 or older and meets all other preferred criteria.</p> <p>Select NT: Not more than one CVD or cancer death in parents prior to age 60.</p> <p>Standard NT: More than one CVD death in parents prior to age 60 (individual consideration).</p> <p>Preferred T: No death of parent or sibling, prior to age 60, of CVD or familial cancer.</p> <p>Standard T: More than 1 CVD death in parents (individual consideration).</p> <p>Note: Will not consider family history if proposed insured is age 70 or over.</p> <p>*For Preferred Plus and Preferred: Breast, ovarian, prostate, melanoma, thyroid, lymphoma, and colon cancers only (familial cancers).</p> |

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| <p style="text-align: center;">Securian Financial <small>As of 12/2023</small></p> | <ul style="list-style-type: none"> ○ Preferred Select: No death of a parent or sibling before age 60 due to coronary artery disease, cerebrovascular disease or cancer of breast, colon, ovary, pancreas, prostate, stomach, melanoma Stretch criteria: <ul style="list-style-type: none"> • If the first-degree relative died at age 58 or 59, we consider for Preferred Select. • 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 we consider for Preferred Select. ○ Preferred: No death of a parent or sibling before age 60 due to coronary artery disease or cerebrovascular disease. Stretch criteria: <ul style="list-style-type: none"> • If the first-degree relative died at age 58 or 59, we consider for Preferred Select. • If one primary relative died before age 60 due to coronary artery disease or stroke but the insured is at least 5 years older than age at death of that relative and meets all the following: No history of Impaired Fasting Glucose or Diabetes, current A1c is below 5.7; LDL <100; blood pressures <135/85. ○ Non-Tobacco Plus: No more than one death of a parent or sibling before age 60 due to coronary artery disease or cerebrovascular disease. Stretch criteria: <ul style="list-style-type: none"> • If the first-degree relative died at age 58 or 59, we consider for Preferred Select. <p>With the mortality credits program, Securian Financial can offer a rate class improvement for Standard of better offers in the areas of Build, Cholesterol, Family History, Driving and Tobacco. Learn more about this program by viewing these guidelines on your advisor website. If you have questions about the mortality credits program, please contact your underwriter directly.</p> |
| <p style="text-align: center;">Symetra <small>As of 12/2023</small></p> | <p>Super Preferred NT: No death of parent or sibling prior to age 65 from heart disease, coronary artery disease or cancer.</p> <p>Preferred NT: No death of parent or sibling prior to age 60 from heart disease or coronary artery disease.</p> <p>Standard Plus NT/Preferred T: No death of parent or sibling prior to age 60 from heart disease or coronary artery disease.</p> <p>Note: Disregard family history if the insured is age 70 and over.</p> |

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| <p>Transamerica As of 12/2023</p> | <p>Preferred Elite (IUL) & Preferred Plus (Term): No family deaths before age 65 of either parent or sibling. Disregard if Proposed Insured is age 65 or older.</p> <p>Preferred Plus (IUL), Preferred (IUL/UL/Term) & Standard Plus (Term): No family deaths before age 60 of either parent. Disregard if Proposed Insured is age 60 or older.</p> <p>Family History: Includes cardiovascular disease or the following cancers: breast, ovarian, lung, melanoma, prostate & colon.</p> <p>Notes:</p> <ul style="list-style-type: none"> - Some cancers may require evidence of routine surveillance screening. - We only recognize gender specific cancers in same sex-only (for example), if the client is female and father dies of prostate cancer, there would not be a concern. |
| <p>United of Omaha As of 12/2023</p> | <p>Preferred Plus: No death of a parent prior to age 60 due to cancer or heart disease.</p> <p>Preferred: No death of parent prior to age 60 due to cancer or heart disease. With good risk factors and negative cardiac work up appropriate for age group, one cardiac death allowed.</p> <p>Standard Plus: One death of parent prior to age 60 due to heart disease.</p> <p>Notes:</p> <ul style="list-style-type: none"> - Does not apply to age 60 and older for Preferred Plus NS, Preferred NS & Standard Plus. - Disregard gender specific cancers (breast, prostate) for opposite sex persons. |

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