



Post-Traumatic Stress Disorder (PTSD) Guidelines

Carrier	Guidelines
American National As of 11/2023	Each case will be looked at on a case-by-case basis depending on severity and control. Usually standard for mild, controlled cases and could require a rating for more significant disorder. Standard – Table 6.
Corebridge Financial As of 08/2023 (Under Carrier Review)	Each case will depend on the severity of the PTSD, how it is treated, medications, outside therapy and if the client is able to work.
John Hancock As of 11/2023	Would consider if no functional impairment.
Legal & General America As of 11/2023	Case by case basis considering severity, response to treatment, complications, and co-morbidities.
Lincoln Financial Group As of 11/2023	Case by case basis will depend on the severity of the PTSD, how it is treated, medications, outside therapy and if the client is able to work.
Lumico As of 12/2023	Post Traumatic Stress Disorder (PTSD) is grouped in the Psych question of the application. Any medication they take is reviewed and rated accordingly as Mood or Psych.
MassMutual As of 12/2023	Best class possible if there are no suicide attempts, no interference with daily life, and no medications. Otherwise, considered on a case by case basis.
Nationwide Life As of 11/2023	We follow the Hannover Re’s Ascent manual. For the LTC rider, we can consider mild PTSD by following the life rating if controlled, no attacks in 3 years, not confined to home, no functional impairment, and no hospitalizations or suicide attempts. Moderate to Severe PTSD is declined.
North American As of 11/2023	Please refer to North American Underwriting Guide found on www.northamericancompany.com

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA’s Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

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OneAmerica As of 11/2023	Individual consideration based on severity of condition; treatment/medications; degree of control and current level of stability.
Pacific Life As of 11/2023	Consideration depends on severity, treatment/medications, degree of control and stability.
Protective Life As of 11/2023	Will consider standard if stable and well controlled. No offer if on disability.
Prudential As of 11/2023	Please refer to Prudential's Underwriting Guide found on www.pruxpress.com .
SBLI As of 11/2023	Best case is standard but that is assuming the condition has resolved completely, greater than 5 years since last symptoms and/or treatment. Otherwise, if we are rating it depends on the customer's age. <ul style="list-style-type: none"> • Less than 45....table 3 (175%), • 45-64....table 2 (150%), • greater than or equal to 65.....table 1 (125%, would consider this standard).
Securian Financial As of 11/2023	Ratings depend on age and stability. Overall, no better than Non-Tobacco Plus. Most would likely fall in the Table 2-3 range. Condition resolved completely, greater than 5 years since last symptoms and/or treatment, Standard will be considered.
Symetra As of 11/2023	If remains stable, well followed, no history of substance abuse could be considered for standard after 6 months of confirmed stability. GLR credits, for UL product only, ages 20 – 70, could improve the offer to a preferred classification, if otherwise meets the GLR guidelines.
Transamerica As of 11/2023	Generally, not better than standard. Rates can range to decline as the severity of the PTSD increases.
United of Omaha As of 11/2023	If well controlled on meds, doing well, working, etc., can be considered at Standard rates, however, if they are having problems with adjusting, flare ups of depression, on disability, etc., can be highly rated or declined.

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