



# Pregnancy Guidelines

Carrier	Guidelines
<p><b>American National</b> As of 11/2023</p>	<p>If the applicant is in good health and has an uncomplicated pregnancy, she can be considered. Each case is considered individually. If any complications are known, we would not want to consider until after delivery and recuperation.</p>
<p><b>Corebridge Financial</b> As of 8/2023 (Under Carrier Review)</p>	<p>Will consider applicant during any stage of pregnancy assuming there are no complications.</p> <p>The cholesterol/HDL ratio will be used during pregnancy and for 6 months following delivery.</p> <p>Pre-pregnancy weight will be used during pregnancy and for a period of 6 months following delivery.</p> <p>Gestational Diabetes - If history of or currently have while pregnant, assuming no complications we will rate them as a type 2 diabetic with possible credits for favorable control. Gestational Diabetes history, if currently pregnant and treated with insulin, postponed until after delivery.</p>
<p><b>John Hancock</b> As of 11/2023</p>	<p>If the applicant is in good health, she will be underwritten as any other normal case.</p> <p>If the applicant has had complications with a previous pregnancy or has any other existing conditions that could cause complications, they need to be investigated further to determine if we will accept the case.</p> <p>Information such as the applicant's pre-pregnancy weight may be asked for to provide the most favorable risk class possible.</p>
<p><b>Legal &amp; General America</b> As of 11/2023</p>	<p>Will be considered on a case-by-case basis if there are no current complications and/or complications on prior pregnancies. Proposed insured is not having triplets or greater. Proposed insured is less than 45 years old. There is no evidence of lack of regular prenatal care.</p> <p><i>"Postponed situations: current pregnancy with history of pre-eclampsia"</i></p>
<p><b>Lincoln Financial</b> As of 11/2023</p>	<p>Will underwrite as usual in any stage of current pregnancy if the current pregnancy is not high risk, with no complications, and no history of complications with a prior pregnancy. If high risk, or any history of pregnancy complications, we would postpone until after childbirth</p>

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<b>Lumico</b> As of 12/2023	For Protect Now Term, unless applicant is dealing with complications of pregnancy (Pre-eclampsia, diabetes, etc.) or BMI increases, no specific guidelines. Underwriting would not question unless something came up in RX, claims or admissions on the application that we could see and need clarification on. If something DOES arise during the UW process, results are favorable when policy is written after they are 6 weeks postpartum.
<b>MassMutual</b> As of 12/2023	Can consider for coverage at any stage of pregnancy assuming no complications. Build will be calculated using pre-pregnancy weight.
<b>Nationwide</b> As of 11/2023	<p>Those currently pregnant with a history of high-risk pregnancy or ongoing diagnosis of the following will be postponed until 45 days postpartum and released from physician's care. (Advanced maternal age 45+, Depression, Diabetes, Eclampsia/Toxemia, Embryo Transfer, Gestational Diabetes, HELLP Syndrome, High Risk Pregnancy, Hypertension-PIH, Multiple Gestation, Pre-Eclampsia, Treatment of chronic illness changed/stopped due to pregnancy, Underweight)</p> <p>If a proposed insured is in her last trimester, underwriting can proceed unless the proposed insured has known complications.</p> <p>Women with a history of Gestational Diabetes, with no indications of diabetes after pregnancy, normal serum and urine glucose and normal A1c, STD+ is best rating. Consideration for a better class possible, ten years after last pregnancy, no indications of diabetes in APS (if reviewed) and in Rx report, normal serum, and urine glucose and normal A1c (&lt; 6.1).</p>
<b>North American</b> As of 11/2023	Please refer to North American Underwriting Guide found on <a href="http://www.northamericancompany.com">www.northamericancompany.com</a>
<b>OneAmerica</b> As of 11/2023	Will consider it on a case-by-case basis if client is under 40 and pregnant. If not acceptable, this would be postponed.
<b>Pacific Life</b> As of 11/2023	Will consider if there are no complications with the current pregnancy or history of complications with previous pregnancies.
<b>Protective Life</b> As of 11/2023	If the applicant has no complications with the pregnancy or history of complicated pregnancies she can be considered.

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<p><b>Prudential</b> As of 11/2023</p>	<p>Please refer to Prudential's Underwriting Guide found on <a href="http://www.pruxpress.com">www.pruxpress.com</a>.</p>
<p><b>SBLI</b> As of 11/2023</p>	<p>Will consider applicant if pregnant with no complications.</p> <p>History of gestational diabetes, history of postpartum depression, pregnant with triplets - all postpone until 6 weeks postpartum. Pregnant with twins, rate as qualifies.</p>
<p><b>Securian Financial</b> As of 11/2023</p>	<p>Will be considered on a case-by-case basis. If the applicant has no complications with the pregnancy, she can be considered. Preferred classes may be available if meets published Preferred/Preferred-Select criteria.</p>
<p><b>Symetra</b> As of 11/2023</p>	<p>If applicant is in good health and there are no complications, can be considered at any class she otherwise qualifies for. If there were a significant medical history (to include gestational diabetes) or complications with the pregnancy, most likely would not consider until after delivery and full recovery.</p>
<p><b>Transamerica</b> As of 11/2023</p>	<p>Will be considered on a case-by-case basis. If there are any pregnancy complications or concerns of high risk due to age over 35, multiple gestation, history of complications in prior pregnancies, history of chronic illness such as cardiac, pulmonary or diabetes or gestational diabetes the case could be limited to standard to possible postpone.</p> <p><i>Living Benefits (Trendsetter LB and FFIUL with Living Benefits) are not available during pregnancy.</i></p>
<p><b>United of Omaha</b> As of 11/2023</p>	<p>Current pregnancies without complications can be considered for up to Preferred Plus rate. Pre-pregnancy weight can be used for risk classification during pregnancy and for up to 3 months after delivery in most cases.</p> <p>A history of pregnancy with complications can usually be disregarded with a current pregnancy that is normal. Current pregnancy with multiple births expected will be "Individual Consideration".</p> <p>Complications with current pregnancy are "Individual Consideration", except for Gestational Diabetes which is a Postpone.</p>

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