



LIFE INSURANCE RISK GUIDE

FAMILY HISTORY GUIDELINES

Carrier	Rate Class	Information
American General	Preferred Plus NT	No cancer or cardio disease prior to age 60 (parents only)
	Preferred NT	No cancer or cardio death prior to age 60 (parents only)
	Standard Plus NT	One cancer or cardio death prior to age 60 (parents only)
American National	Preferred Plus Age 0-60	Ages 0-60: No death or occurrence CAD, CVA or Familial Cancers (breast, colon, lung, ovarian, prostate or melanoma) in parents or siblings prior to age 65
	Preferred Age 0-60	Ages 0-60: No death from CAD, CVA, or Familial Cancers (breast, colon, lung, ovarian, prostate or melanoma) in parents or siblings prior to age 60
	Standard Plus Age 0-60	Ages 0-60: No death from CAD or CVA in parents or siblings prior to age 60
	All Rate Classes Age 60+	Ages 61-70: See family history rules for ages 60 and under. Not considered at ages 71 & up.
AXA	Preferred Elite NT	No deaths of parents or siblings prior to age 60 due to CAD, CVD or cancer
	Preferred NT	No deaths of parents prior to age 60 due to cancer other than breast, melanoma, colorectal, ovarian or prostate
Banner	Preferred Plus NT Preferred NT Standard Plus NT Standard NT	No cardiovascular death in either parent or sibling before age 60
Brighthouse	Elite Plus Preferred Plus	No CVD or cancer* death in parent prior to age 60; siblings prior to age 65
	Standard Plus Preferred NT	No CVD or cancer* death in parent or sibling prior to age 60

PIMSCO has made reasonable effort to ensure accuracy. All agents are responsible for verifying this information.

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Carrier	Rate Class	Information
Foresters	Preferred Plus NT (Adv Plus & UL) Preferred NT (Adv Plus & UL) Tobacco Plus (Adv Plus & UL)	<AGE 65 due to CAD, CVD or Cancer
	Standard Plus NT (Adv Plus & UL)	<AGE 60 due to CAD, CVD or Cancer
	Preferred Plus NT (Term) Tobacco Plus	No Death or diagnosis of a parent or sibling <AGE 65 due to CAD, CVD or Cancer
	Preferred NT (Term)	No death of a parent <AGE 65 due to CAD, CVD or Cancer
	Standard Plus NT (Term)	No death of a parent <AGE 60 due to CAD, CVD or Cancer
John Hancock	Super Preferred NT	No CAD or cancer death of a parent or sibling prior to age 60
	Preferred NT	No more than 1 CAD or cancer death of a parent or sibling prior to age 60
Lincoln National	Preferred Plus NT	No deaths of parent or sibling due to CAD prior to age 65
	Preferred NT	No deaths of parent or sibling due to CAD prior to age 60
LSW	Elite Preferred NT Preferred NT	No deaths of parent due to CAD or cancer prior to age 60
Minnesota Life	Preferred Select NT Preferred NT	No death of parent or sibling before age 60 due to diabetes, heart disease, cerebrovascular disease or cancer
	Non-Tobacco Plus	No more than one death of parent or sibling before age 60 due to diabetes, heart disease or cerebrovascular disease
Principal	Super Preferred NT	No death prior to age 60 of: Cardiovascular Disease, Breast Cancer, Colon Cancer, Ovarian Cancer, Prostate Cancer or Diabetes *disregard cancer of opposite sex except for colon cancer
	Preferred NT Ages 0-70	No death prior to age 65 of: Cardiovascular Disease, Breast Cancer, Colon Cancer, Ovarian Cancer, Prostate Cancer or Diabetes *disregard cancer of opposite sex except for colon cancer

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Protective	Select Preferred NT Preferred NT	No history of death from cancer*; heart disease or any cardiac-related condition, or either parent or sibling prior to age 60
	Additional info	*Family history cancers are limited to those types that clearly demonstrate a genetic predisposition i.e. breast, colon, prostate, ovarian, melanoma, lung cancer
Prudential	Preferred Plus NT	No CAD, CVD or cancer death of a parent or sibling prior to age 60
	Preferred NT	No more than one death of a parent prior to age 60 due to CAD, CVD or cancer
Sagicor	Preferred NT Preferred Tobacco	No death of either parent prior to age 60 for Heart Attack, Stroke, Cancer or Unknown. No death of any siblings prior to age 60 for Heart Attack, Stroke, Cancer or Unknown
	Standard NT Standard Tobacco Rated NT	Family history allowed
Transamerica	Preferred Plus NT (Term) Select (UL)	No family deaths before age 65 of heart or vascular disease or cancer (breast, colon, melanoma, prostate, lung or ovarian are the only cancers considered) of either parent or any Sibling.
	Preferred Standard Plus (Term Only) (Waived age 60+ for both)	No death due to heart or vascular disease or cancer (breast, colon, melanoma, prostate, lung or ovarian are the only cancers considered) of either parent before age 60
United of Omaha	Preferred Plus	No death of a parent prior to age 65 due to Cancer, Heart Disease or Diabetes
	Preferred	No death of a parent or sibling prior to age 60 due to Cancer, Heart Disease or Diabetes
	Standard Plus	No death of a parent or sibling prior to age 60 due to Heart Disease

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