



LIFE INSURANCE RISK GUIDE

CARRIER IMPAIRMENT NICHES

<i>Condition/History/Avocation</i>	<i>Recommended Carriers</i>
Asthma	AXA, Prudential, Banner, United of Omaha
Atrial Fib	AXA, Minnesota Life
Aviation	Prudential, Principal, Nationwide, Transamerica
Breast Cancer	Lincoln National, John Hancock, Prudential, Brighthouse
Build (Unfavorable)	American General, Prudential, Brighthouse, Protective
CAD (Older Ages)	Hancock, AXA, Lincoln National
CAD (Younger Ages)	Voya (formerly ING)
Cholesterol (Unfavorable)	American General, North American, Prudential
Cocaine	Prudential
Crohns	Brighthouse, United of Omaha, Principal
Defibrillators	Brighthouse
Depression	Prudential
Diabetes	John Hancock, Prudential, Banner, Brighthouse, Voya
DUI w/o ETOH Criticism	Prudential
EBCTs	AXA
Elevated Liver Functions	American General, Nationwide, Prudential
Family History (Unfavorable)	American General, Voya, Prudential, Banner, Lincoln Financial
Hepatitis C	Brighthouse
High Profile Individuals	AXA, John Hancock
Live Functions Elevated	Prudential, Voya, Brighthouse, John Hancock, Banner
Marijuana	Prudential
Melanoma	Brighthouse, Prudential, Minnesota Life
Minor EKG Abnormalities	Prudential, SBLI, Brighthouse, AXA
MS or Mild Parkinson's	Principal, Prudential, Banner
Other Tobacco	Prudential, Lincoln Financial, Hancock
Prostate Cancer	John Hancock, Lincoln National
Pulmonary Nodules	Transamerica, John Hancock
PVC's	Brighthouse
Racing	Prudential
Rheumatoid Arthritis	Principal, Brighthouse, United of Omaha, AXA
Sleep Apnea	AXA, North American, United of Omaha, Voya
Travel	Principal, Transamerica, Prudential, Nationwide, Brighthouse, VOYA, John Hancock, American General

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