

Family History Cheat Sheet

Carrier	Best Available	Preferred	Standard Better
American General 10/08	No CAD or cancer in parents before 60	No CAD or cancer death in parents before 60	One CAD death or cancer in not more than one parent before 60
AXA Equitable	No deaths from CAD, CVD or cancer in parents Ages 0-69 or siblings before 65 Ages 70+ No family history limitation	No CAD or cancer death in parents before 60	Not more than one CAD death of parent before age 60 No family history limitation
Banner 3/08	No CAD or cancer in parents before 60	No CAD or cancer in parents before 60	Not more than one CAD or cancer death of a parent before 60
Genworth 5/08	Ages to 65 No CAD or cancer in parents before 61 Ages 65-74 No cancer in parents or siblings before 61 Ages 75+ No family history limitation	No CAD or cancer death in parents before 60 No cancer death in a parent before 61 No family history limitation	Not more than one CAD death in parents before 61 No family history limitation No family history limitation
ING 5/08	Ages 0-59 No CAD or CVD death in parents before 65 Ages 60+ No family history limitation	No CAD or CVD death in parents before 60 No family history limitation	Not more than 1 CAD or CVD death in parent before 60 No family history limitation
John Hancock 9/07	Ages 18-70 No deaths from CAD or cancer in parents or siblings before 60 Ages 71+ No family history limitation	Not more than one CAD or cancer death in parents or siblings before 60 No family history limitation	No family history limitation
Lincoln Benefit 5/08	No CAD, stroke, invasive internal cancer or malignant melanoma in parent or siblings before 60	No CAD, stroke, invasive internal cancer or malignant melanoma in parent or siblings before 60	No more than one death of a parent from CAD, stroke, invasive internal cancer or malignant melanoma before age 60
Lincoln National 11/08	Ages 0-69 No CAD or diabetes deaths in parents or siblings before 65 Ages 70+ No family history limitation	No CAD or diabetes resulting in death in parents or siblings before 60 No family history limitation	N/A
MetLife 1/08	Ages to 65 No death from CAD or some cancers ^Δ in parents before 60 or siblings before 65 Ages 66+ No family history limitation	No death from CAD or some cancers ^Δ in parents before 60 or siblings before 65 No family history limitation	No death from CAD or some cancers ^Δ in parents or siblings before 60 No family history limitation
Nationwide 6/08	Ages 0-70 No death due to CAD or some cancer in parent or siblings before 60 Ages 71+ No family history limitation	No death due to CAD or some cancer in parent or siblings before 60 No family history limitation	N/A
Prudential 7/08	No CAD, CVD or diabetes deaths of a parent or sibling before 70	No CAD, CVD or cancer deaths in parents or siblings before 65	No CAD, CVD or cancer deaths in parents or siblings before 60
RBC/Liberty Life	No CAD or cancer in parents or siblings before 60	No more than one CAD or cancer death in parents or siblings before 60	No more than one CAD or cancer death in parents or siblings before 60
SBLI 3/08	No CAD, diabetes or cancer in parent or sibling before 60	No CAD or cancer in parents before 60	Not more than one CAD or cancer death in parents or siblings before 60
Transamerica 9/07	Ages 0-70 No CAD, CVD or cancer death in parents or siblings before 65 Ages 71+ No family history limitation	No CAD, CVD or cancer in parents before 60 No family history limitation	No CAD No family history limitation
United of Omaha 7/08	Ages 0-64 No cancer, CAD or diabetes deaths of a parent or sibling before 65 Ages 65+ No family history limitation	No CAD or diabetes of a parent or a sibling before 65 No family history limitation	NO CAD deaths of a parent or sibling before 60 No family history limitation
West Coast Life 10/08	Ages 0-59 No history of cancer or heart disease in parent or sibling before 60 Ages 60+ Waived unless both parents died from one of the same proceeding impairments before 60	No death from cancer or heart disease in parent before 60 Waived unless both parents died from one of the same proceeding impairments before 60	N/A
Western Reserve 7/07	No CAD or cancer in parent or sibling before 60	No CAD or cancer in parent or sibling before 60	No CAD or cancer in parent or sibling before 60.

* John Hancock minimum face amount is \$750,000

^Cancer exceptions - basal cell and squamous cell skin cancer, any carcinoma in situ, and cancers in gender-specific organs when the relative is not the same gender as the proposed insured.

MetLife - A "wellness" consideration may be allowed for proposed insureds ages 50-65 to offset one early family history death due to cardiovascular disease; gender-specific cancer will not be considered if not applicable to client; i.e. male applicant's mother died from ovarian cancer.

Δ Family History of colon, breast, prostate, ovarian, or lung cancer or melanoma will be penalized.

Examples:

Cerebrovascular (CVD) - includes stroke or aneurism

Cardiovascular (CAD) - Coronary artery disease - includes heart attacks, bypass, stints

Heart disease - includes valve disorders, arrhythmias, congestive heart failure, as well as heart attacks and any cardiac related conditions.