

Family History Term Cheat Sheet

	Best Available	Preferred	Standard Better
American General 8/09	No CAD or cancer in parents before 60	No CAD or cancer death in parents before 60	One CAD cancer or death in parents before 60
AXA Equitable Ages 0-69 9/09 Ages 70+	No deaths from CAD, CVD or cancer in parents or siblings before 65 No family history limitation	No CAD or cancer death in parents before 60 No family history limitation	Not more than one CAD death of parent before age 60 No family history limitation
Banner 7/09	No CAD or cancer in parents or siblings before 60	No CAD or cancer death in parents before 60	Not more than one CAD or cancer death of a parent before 60
Genworth Ages to 65 Ages 65-74 11/09 Ages 75+	No CAD or cancer in parents before 60 No cancer in parents before 60 No family history limitation	No CAD or cancer deaths in parents before 60 No cancer death in a parent before 60 No family history limitation	Not more than one CAD death in parents before 60 No family history limitation No family history limitation
ING Ages 0-59 5/08 Ages 60+	No CAD or CVD death in parents before 65 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 parents before 60 No family history limitation
John Hancock* Ages 18-70 10/09 Ages 71+	No deaths from CAD or cancer in parents or siblings before 60 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 No family history limitation
Lincoln Benefit^ 12/09	No CAD, stroke, invasive internal cancer or malignant melanoma in parent or siblings before 60	No death of a parent or sibling from CAD, stroke, invasive internal cancer or malignant melanoma before 60	No more than one death of a parent from CAD, stroke, invasive internal cancer or malignant melanoma before 60
Lincoln Nat'l Ages 0-69 8/09 Ages 70+	No CAD or diabetes deaths in parents or siblings before 65 No family history limitation	No CAD or diabetes resulting in death in parents or siblings before 60 No family history limitation	N/A
MetLife# Ages to 65 2/09 Ages 66+	No death from CAD or some cancers [△] in parents before 60 or siblings before 65 No family history limitation	No death from CAD or some cancers [△] in parents before 60 or siblings before 65 No family history limitation	No death from CAD or cancer in parents or siblings before 60 No family history limitation
Nationwide Ages 0-70 7/09 Ages 71+	No death due to CAD or cancer in parent or sibling before 60 No family history limitation	No death due to CAD or cancer in parent or sibling before 60 No family history limitation	N/A
Prudential 10/09	No CAD, CVD, diabetes, or cancer deaths of parent or sibling before 70	No CAD, CVD, or cancer deaths of parents or siblings before 65	No CAD, CVD, diabetes or cancer deaths of parent or sibling before 60
RBC / Liberty Life 6/08	No CAD or cancer in parents or siblings before 60	No more than one death from CAD or cancer in parents or siblings before 60	No more than one death from CAD or cancer in parents or siblings before 60
SBLI 9/08	No CVD and CAD, or cancer in parents or siblings before 60	No death from CVD & CAD or cancer in parent before 60	Not more than one death from CVD & CAD or cancer in parent before 60
Transamerica Ages 0-70 2/09 Ages 71+	No CAD, CVD or cancer death in parents or siblings before 65 No family history limitation	No CAD, CVD or cancer death in parents before 60 No family history limitation	No CAD, CVD or cancer death in parents before 60 No family history limitation
Union Central 8/09	No CAD, CVD, or diabetes in parent or sibling before 60	No CAD, CVD, or diabetes in parents or siblings before 60	No CAD, CVD, or diabetes in parents or siblings before 60
United of Omaha Ages 0-64 1/10 Ages 65+	No cancer, CAD or diabetes deaths of a parent or sibling before 65 No family history limitation	No CAD or diabetes deaths of a parent or sibling before 60 No family history limitation	No CAD deaths of a parent or sibling before 60 No family history limitation
West Coast Life Ages 0-59 Ages 60+ 8/09	No history of cancer or heart disease in parent or sibling before 60 Waived unless both parents died from one of the same preceding impairments before 60	No death from cancer or heart disease in parent before 60 Waived unless both parents died from one of the preceding impairments before 60	N/A
Western Reserve 11/09	No CAD or cancer in parent or sibling before 65 PPNT - No CAD or cancer in parent or sibling bef. 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.

△ Family history of colon, breast, prostate, ovarian, or lung cancer, or melanoma will be penalized.

Examples

Cerebrovascular (CVD) - includes stroke or aneurysm

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

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