



## FAMILY HISTORY

### Best Risk Classification

CARRIER	RISK CLASS	INSURED AGE	DEFINITION	RESULTING IN	AGE	FAMILY MEMBERS
<b>No longer Publish "Knock Out" Criteria</b>						
John Hancock	Protective	60+	No heart/cardiac-related disease, cancer	Death	60	Both Parents
Liberty	Elite	All	No CAD, CA, DM	Death	65	One Parent/Siblings
Lincoln Financial	Pref Plus	0-69	No cardiovascular	Death	65	No Parents; Siblings
Accordia (Permanent)	Premier	0-65	No coronary artery disease, <i>Familial</i> cancer	Death	65	No Parents; Siblings
Nationwide	Pref Plus	18-70	No cardiovascular, cancer	Death	60	No Parents; Siblings
Minnesota Life	Pref Select	All	No diabetes, heart, cerebrovascular disease, cancer	Death	60	No Parents; Siblings
Prudential	Pref Best	0-59	No coronary artery disease, cerebrovascular disease, cancer	Death	60	No Parents; Siblings
MetLife (Permanent)	Elite	0-65	No cardiovascular, cancer, "Wellness" credit 40-65 1 early death	Death	60	No Parents; Siblings
MetLife (Term Only)	Elite Plus	0-65	No cardiovascular, cancer, "Wellness" credit 50-65 1 early death	Death	60	No Parents; Siblings
Accordia (Term Only)	Premier	All	No coronary artery disease, <i>Familial</i> cancer	Death	65	No Parents; Siblings
AXA	Pref Elite	0-69	No coronary artery disease, cerebrovascular disease, cancer	Death	65	No Parents; Siblings
Transamerica (IUL)	Pref Elite	0-64	No coronary artery disease, cancer	Death	65	No Parents; Siblings
Transamerica (UL)	Select	0-64	No coronary artery disease, cancer	Death	65	No Parents; Siblings
Transamerica (Term Only)	Pref Plus	0-64	No coronary artery disease, cancer	Death	65	No Parents; Siblings
Principal	Super Pref	20-70	No cardiovascular, specific cancers, diabetes	Death	65	No Parents; Siblings
Mutual of Omaha	Pref Plus	0-59	No heart disease, cancer	Death	60	No Parents; Siblings
Symetra	Super Pref	All	No heart, coronary artery disease, cancer	Death	65	No Parents; Siblings
Genworth	Pref Best	65-74	No cancer	Disease	60	No Parents
American General	Pref Plus	0-65	No coronary artery disease, cancer (check guidelines for exclusions)	Disease	60	No Parents
Genworth	Pref Best	0-64	No coronary artery disease, cancer	Disease	60	No Parents
Protective	Select Pref	0-60	No heart/cardiac-related disease, cancer	Death	60	No Parents; Siblings
Legal & General America	Pref Plus	0-70	No cardiovascular	Disease	60	No Parents; Siblings
SBLI	Pref Plus	0-69	No cardiovascular, familial cancer	Disease	60	No Parents; Siblings
American National	Pref Plus	0-70	No CAD, CVA, <i>Familial</i> cancer	Disease	65	No Parents; Siblings

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## FAMILY HISTORY

### 2nd Best Risk Classification

CARRIER	RISK CLASS	INSURED AGE	DEFINITION	RESULTING IN	AGE	FAMILY MEMBERS
Liberty	Preferred	All	No CAD, CA, DM	Death	60	One Parent, Sibling
Protective	Preferred	60+	No heart/cardiac-related disease, cancer	Death	60	Both Parents
Prudential	Preferred	0-59	No coronary artery disease, cerebrovascular disease, cancer	Death	60	One Parent
Legal & General America	Preferred	0-70	No cardiovascular	Death	60	No Parents
Lincoln Financial	Preferred	0-69	No cardiovascular	Death	60	No Parents; Siblings
Minnesota	Preferred	All	No diabetes, heart, cerebrovascular disease	Death	60	No Parents; Siblings
Genworth	Preferred	65-74	No cancer	Death	60	No Parents
American General	Preferred	0-65	No coronary artery disease, cancer (check guidelines for exclusions)	Death	60	No Parents
AXA	Preferred	0-69	No coronary artery disease, cancer	Death	60	No Parents
Genworth	Preferred	0-64	No coronary artery disease, cancer	Death	60	No Parents
Transamerica (IUL)	Pref Plus	0-59	No coronary artery disease, cancer	Death	60	No Parents
Transamerica (Term, UL)	Preferred	0-59	No coronary artery disease, cancer	Death	60	No Parents
Mutual of Omaha	Preferred	0-59	No heart disease, cancer	Death	60	No Parents
MetLife	Preferred	0-65	No cardiovascular, cancer, "Wellness" credit 40-65 1 early death	Death	60	No Parents; Siblings
Accordia (Permanent)	Preferred	0-65	No coronary artery disease, <i>Familial</i> cancer	Death	60	No Parents; Siblings
Nationwide	Preferred	18-70	No cardiovascular, cancer	Death	60	No Parents; Siblings
Protective	Preferred	0-60	No heart or cardiac-related disease, cancer	Death	60	No Parents; Siblings
SBLI	Preferred	0-69	No cardiovascular, cancer	Death	60	No Parents
Symetra	Preferred	All	No heart or coronary artery disease	Death	60	No Parents; Siblings
American National	Preferred	0-70	No CAD, CVA, <i>Familial</i> cancer	Death	60	No Parents; Siblings
Principal	Preferred	20-70	No cardiovascular, specific cancers, diabetes	Death	60	No Parents; Siblings
Accordia (Term Only)	Preferred	All	No coronary artery disease, <i>Familial</i> cancer	Death	65	No Parents; Siblings

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## FAMILY HISTORY

### 3rd Best Risk Classification

CARRIER	RISK CLASS	INSURED AGE	DEFINITION	RESULTING IN	AGE	FAMILY MEMBERS
MetLife	Standard	All	Family History not considered	--	--	--
Prudential	NS Plus	All	Family History not considered	--	--	--
Genworth	Select	65+	Family History not considered	--	--	--
AXA	Std Plus	0-69	No coronary artery disease	Death	60	One Parent
Genworth	Select	0-64	No coronary artery disease	Death	60	One Parent
American General	Std Plus	0-65	No coronary artery disease, cancer (check guidelines for exclusions)	Death	60	No Parents
Accordia (Term Only)	Std Plus	All	No coronary artery disease, <i>Familial</i> cancer	Death	60	One Parent/Sibling
Minnesota Life	Non-Tobacco Plus	All	No diabetes, heart, cerebrovascular disease	Death	60	One Parent/Sibling
Principal	Super Std	20-70	No cardiovascular, specific cancers, diabetes	Death	60	One Parent/Sibling
Legal & General America	Std Plus	0-70	No cardiovascular	Death	60	One Parent
SBLI	Select	0-69	No cardiovascular, cancer	Death	60	One parent
Transamerica (IUL)	Preferred	0-59	No coronary artery disease, cancer	Death	60	No Parents
Transamerica (UL,Term)	Std Plus	0-59	No coronary artery disease, cancer	Death	60	No Parents
Mutual of Omaha	Std Plus	0-59	No heart disease	Death	60	One Parent
American National	Std Plus	0-70	No CAD, CVA	Death	60	No Parents; Siblings
Symetra	Std Plus	All	No heart or coronary artery disease	Death	60	No Parents; Siblings
Accordia (Permanent)	Standard					Standard guidelines not published.
Liberty	Standard					Standard guidelines not published.
Lincoln Financial	Standard					Standard guidelines not published.
Nationwide	Nonsmoker					Standard guidelines not published.
Protective	Standard					Standard guidelines not published.

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## FAMILY HISTORY

### 4th Best Risk Classification

CARRIER	RISK CLASS	INSURED AGE	DEFINITION	RESULTING IN	AGE	FAMILY MEMBERS
American General	Standard	All	Family History not considered	--	--	--
Prudential	Nonsmoker	All	Family History not considered	--	--	--
Genworth	Standard	65+	Family History not considered	--	--	--
Legal & General America	Standard	0-70	No cardiovascular	Death	60	One Parent
Genworth	Standard	0-64	No coronary artery disease	Death	60	One Parent
Transamerica (Term Only)	Standard	0-70	No heart or vascular disease, cancer	Death	60	One Parent
SBLI	Standard	0-69	No cardiovascular	Death	60	One Parent
American National	Standard					Standard guidelines not published.
Accordia (Term Only)	Standard					Standard guidelines not published.
AXA	Standard					Standard guidelines not published.
Minnesota Life	Standard					Standard guidelines not published.
Mutual of Omaha	Standard					Standard guidelines not published.
Principal	Standard					Standard guidelines not published.
Symetra	Standard					Standard guidelines not published.
Transamerica (IUL, Term)	Standard					Standard guidelines not published.

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