

## PERSONAL CANCER HISTORIES ELIGIBLE FOR PREFERRED RATES

CARRIER	IS PREFERRED POSSIBLE?	TYPE OF CANCER	HOW LONG FROM CONCLUSION OF TREATMENT?
ANICO	Generally, no	As a general rule we use SwissRe Underwriting Manual to assess personal history of cancer. APS is required for determination of the specific type of cancer, tumor size, stage (TNM), Grade, Gleason Score for Prostate), date of onset, type and dates of all treatment, date treatment completed, any metastasis or recurrences, date/frequency of follow-up evaluations.	IC: depending on age, type and stage of cancer
Corebridge	Yes	Cervical	10 or more years
		Melanoma In Situ	
		Papillary & follicular thyroid	
		Testicular - Stage I Seminoma	
Equitable	No, best case Standard Plus	Papillary or mixed carcinoma of thyroid, testicular cancer, CIN of cervix, CIN of colon without subsequent adenomatous polyps, Melanoma In Situ without history of Dysplastic Nevi.	10 or more years. Other considerations include but are not limited to Surgical treatment only, early stage cancer, excellent follow-up, and insured must be 50 or older.
F & G Annuities & Life	Yes	Basal Cell Skin Cancer, others Individual Consideration	N/A
Foresters Financial	Yes	Non-Ratable skin cancer	N/A
Global Atlantic	Yes	Various	Contact an Global Atlantic Underwriter for details
John Hancock	Yes	Thyroid/Uterine/Testicular and Prostate	Thyroid/Uterine/Testicular: 5 years for early detected and successfully treated Prostate: 10 years for early detected and successfully treated
Legal and General	Yes	Only available on certain types of skin cancer.	Contact LGA Underwriting for details.
Lincoln Financial	Yes	Endometrial Cancer	Stage 1A: >5 years Stage 1B: >10 years
		Prostate Cancer	Stage T2, age 70+, Gleason 6 or less, status post radical prostatectomy, undetectable PSA, > 5 yrs. since treatment.
		Testicular Cancer	Stage I, seminoma only, any age, >10 yrs. since treatment, treatment surgical resection, no radiation or chemo
		Thyroid Cancer	<ul style="list-style-type: none"> <li>•T1N0 or T2N0 Age &lt;45 with &gt;5 years since treatment</li> <li>•T1N0 or T2N0 Age 45+ with &gt;10 years since treatment</li> <li>•Any T or N1 (no distant metastasis) age &lt;45 with &gt;15 years since treatment</li> </ul>
MassMutual	Yes	Varies. Most cancers with no known metastasis or recurrences may be considered for Preferred after 10 years from the end of rating (Typically limited to Stage I/2 cancers)	No cancer history that would have still been ratable (NPE or higher) within the past 10 years
Mutual of Omaha	Yes	Any cancers with no known metastasis or recurrences may be considered for Preferred after	20 years from the end of treatment.
		Bladder Cancer: (Superficial papillary tumors, (Ta), Grades I & II only-1 or 2 lesions only)	Preferred (>15 years) or Standard Plus (>10 years)
		Cervix Cancer: (Stage 0 or 1 only, with eradication of the lesion by local therapy or hysterectomy, no ongoing high grade dysplasia or human papilloma virus (HPV) on pap smears)	
		Colon Cancer: (Stage 0 or 1 only, regular surveillance without dysplasia, villous adenomas or malignant polyps)	
		Malt Non-Hodgkin's Lymphoma: (Stage 1E only, not requiring radiation or chemotherapy)	
		Melanoma of the Skin: (Stage T1a tumors, depth 1.0mm or less, no ulceration or Clark level >III, no more than 2 dysplastic nevi, no personal or FH of dysplastic nevus syndrome, no FH of melanoma)	
		Prostate Cancer: (Gleason <6, organ confined T2c or better and treated surgically. Clinical stage T1 or T2a treated with radiation, current PSA <0.05 ng/ml and stable for surgical cases or <0.5 ng/ml and stable for radiation cases.)	
		Testicular Cancer: (Stages I or II only)	
Thyroid Cancer: (Stages I or II, papillary, follicular or mixed papillary-follicular only)			
Uterine Cancer: (Stages 0 or I only)			
Nationwide	Yes	Squamous cell carcinoma of the skin: Preferred Plus consideration is possible if otherwise qualifies. Melanoma: In Situ only, age 40 or over, no dysplastic or atypical nevi	Melanoma: Must be STD per manual for more than 1 year and no atypical/dysplastic nevi present or removed within 1 year of application All other cancers: Individual consideration but must be 15+ years from treatment ending with no reoccurrence.



# PERSONAL CANCER HISTORIES ELIGIBLE FOR PREFERRED RATES

CARRIER	IS PREFERRED POSSIBLE?	TYPE OF CANCER	HOW LONG FROM CONCLUSION OF TREATMENT?
New York Life	Yes	Skin cancers except for melanoma	N/A
North American	Yes	Cervix - No age requirement, treated more than 10 years ago, treated by surgery only, available only for early stage with no recurrence.	10 or more years
		Prostate - diagnosed age 70 or over, treated more than 5 years ago, treated by removal of prostate, available only for early stage with no recurrence.	5 or more years
		Testicle - no age requirement, treated more than 10 years ago, treated by surgery only, available only for early stage and certain pathology types with no recurrence.	5 or more years
		Thyroid - diagnosed age 44 or younger, treated more than 10 years ago, treated by surgery only. Available only for early stage and certain pathology types with no recurrence.	10 or more years
		Uterus - no age requirement, treated more than 10 years ago, treated by surgery only, available only for early stage with no recurrence.	10 or more years
		Testicular (Seminoma type and Stage T1)/Thyroid (Follicular & Papillary type, Stage T1)/Cervical (T1A)/Prostate (must be 60 years or older at application, radical prostatectomy only, current PSA <.02, stage T2aNOMO or better and Gleason score 6)	10 or more years
Principal	Yes	T1NOMO Testicular, seminoma type; Thyroid, follicular and Papillary type, Cervical, Stage 1a T1aNOMO, Prostate must be >59 yrs old at app, radical prostatectomy only, current psa <.02, T2aNOMO & Gleason <7. Evidence of regular checkups, Treated by surgery only	10 or more Years
Protective	Yes	Basal Cell Carcinoma can be considered for Select Preferred and Preferred when the risk is otherwise +0. Squamous Cell Carcinoma can be considered for Select Preferred and Preferred if the following criteria are met: Regular medical care documented, all excised skin cancer (s) have been superficial without invasion of the subcutaneous structures, no single cancer over 1.5cm, onset of cancers after age 40.	N/A
Prudential	Yes	Prostate cancer: radical prostatectomy performed >1 year ago, age at diagnosis > 61, Gleason score of < 6, organ confined, no vascular or neural invasion on pathology report, PSA currently not detectable and pre-treatment PSA <10.	
		Thyroid cancer: Very low risk is eligible immediately after completed treatment. Low risk is eligible >10 years after last completed treatment or relapse.	
		Testicular cancer: Stage 1 seminoma, 3 years after completion of surgery, surgical intervention only.	
		Skin cancers except for melanoma	
Securian Financial	Yes	Cancer histories below can be considered NT+ if they meet criteria #1-5 listed. Thyroid: papillary, follicular, or mixed papillary/follicular only Uterine: carcinoma only, no leiomyosarcoma and full hysterectomy Testicular No recurrent cancer 15 years out from end of cancer treatment Stage 1 cancers or better Treatment did not involve chemotherapy or radiation Must have visit or MD checkup within prior 2 years of application	15 years
Sagicor	Yes	Preferred Not Available, best available for accelerwriting is Rated Non Tobacco over 6 years from end of treatment (excludes colon, leukemia, liver, lymphoma, and pancreatic) and Best available fully underwritten is Standard	N/A
Symetra	Yes	<ul style="list-style-type: none"> <li>• Prostate Cancer: Age 60+ at the time of diagnosis &lt; stage 2a &amp; &lt; gleason 6; Testicular cancer (node negative treated surgically) &amp; seminomas treated w/ radiation</li> <li>• Papillary thyroid cancer: T1NOMO, &gt; 10 yrs. w/ no evidence of disease</li> <li>• Duke's A colon cancer (T1NOMO &amp; T2NOMO=Dukes A1 &amp; A2)</li> <li>• Stage 1 endometrial cancer; Stage 1 cervical cancer treated w/ hysterectomy</li> <li>• Papillary transitional cell carcinoma of the bladder: low grade, single event, non-smoker</li> <li>• Stage I renal cell cancer, non-smoker; In Situ cancers to be considered for preferred include: cervical cancer and colon cancer with In Situ Polyps</li> </ul>	Please contact the Symetra Underwriter for details
Transamerica	Yes	Testicular, DCIS breast, thyroid, prostate and Melanoma In Situ	Preferred, excluding best class (no Preferred Plus Term or Select IUL), may be available for some cancers after a ten (10) year disease-free interval for invasive cancers and a five (5) year interval for selected In Situ cancers. With a few exceptions, most eligible cancers will have been treated surgically and not with radiation and/or chemotherapy. Preferred will not be available to anyone who has had a combination of chemo and radiation. Appropriate surveillance and follow up will be necessary if Preferred is to be considered.

