



FAMILY HISTORY

INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

Best Risk Classification

| Carrier | Risk Class Definition | Resulting In? | Age | Family Members |
|---------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------------|----------------------|
| West Coast (ages 60+) | Super Pref No cardiovascular, cancer | Death | 60 | One Parent |
| ING Companies (< age 60 only) | Super Pref No cardiovascular | Death | 65 | No Parents |
| MetLife (< age 66 only) (Permanent) | Elite NS No cardiovascular, cancer "Wellness" consideration may be allowed for ages 50-65 to offset one early family hx death due to CAD or cancer | Death | No Parents | 60; Siblings 65 |
| MetLife (< age 66 only) (Term Only) | Elite Plus No cardiovascular, cancer "Wellness" consideration may be allowed for ages 50-65 to offset one early family hx death due to CAD or cancer | Death | No Parents | 60; Siblings 65 |
| AXA (Perm other than AthenaUL/IL Legacy II) | Pref Plus No cardiovascular, cancer | Death | 60 | No Parents |
| Sun Life of Canada (< age 71 only) | Super Pref No cardiovascular, cancer | Death | 65 | No Parents |
| Hancock | Super Pref No cardiovascular, cancer | Death | 60 | No Parents; Siblings |
| Nationwide (< age 71 only) | Pref Plus No cardiovascular, cancer | Death | 60 | No Parents; Siblings |
| AVIVA | Premier No cardiovascular, cancer | Death | 65 | No Parents; Siblings |
| AXA (Term / Athena UL 150 / IL Legacy II) | Pref Elite No cardiovascular, cancer | Death | 65 | No Parents; Siblings |
| Transamerica (< age 71 only) (Permanent) | Select No cardiovascular, cancer | Death | 65 | No Parents; Siblings |
| Transamerica (< age 71 only) (Term Only) | Pref Plus No cardiovascular, cancer | Death | 65 | No Parents; Siblings |
| Companion Life of NY (< age 66 only) | Pref Plus No cardiovascular, cancer, diabetes | Death | 65 | No Parents; Siblings |
| United of Omaha (< age 66 only) | Pref Plus No cardiovascular, cancer, diabetes | Death | 65 | No Parents; Siblings |
| Prudential | Pref Best No cardiovasc., cancer, stroke, diabetes | Death | 70 | No Parents; Siblings |
| American General | Pref Plus No cardiovascular, cancer | Disease | 60 | No Parents |
| Genworth (< age 75 only) | Pref Best No cardiovascular, cancer | Disease | 60 | No Parents; Siblings |
| West Coast (< age 60) | Super Pref No cardiovascular, cancer | Disease | 60 | No Parents; Siblings |
| Lincoln Benefit/Allstate NY | Pref Elite No cardiovascular, cancer, stroke | Disease | 60 | No Parents; Siblings |
| Banner/William Penn | Pref Plus No cardiovascular, cancer | Disease | 60 | No Parents; Siblings |
| American National | Pref Plus No cardiovascular, cancer, stroke | Disease | 65 | No Parents; Siblings |

Underwriting information as of 10.15.2009.

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Second Best Risk Classification

| Carrier | Risk Class | Definition | Resulting In? | Age | Family Members |
|----------------------------------------------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------------|----------------------|
| AXA (Perm other than Athena UL/IL Legacy II) | Preferred | No cardiovascular, cancer | Death | 60 | One Parent |
| Hancock | Preferred | No cardiovascular, cancer | Death | 60 | One Parent |
| West Coast (ages 6+) | Preferred | No cardiovascular, cancer | Death | 60 | One Parent |
| ING Companies (< age 60 only) | Preferred | No cardiovascular | Death | 60 | No Parents |
| MetLife (< age 66 only) (Permanent) | Preferred | No cardiovascular, cancer "Wellness" consideration may be allowed for ages 50-65 to offset <u>one</u> early family hx death due to CAD <u>or</u> cancer | Death | 60 | No Parents; Siblings |
| MetLife (< age 66 only) (Term Only) | Pref Plus | No cardiovascular, cancer "Wellness" consideration may be allowed for ages 50-65 to offset <u>one</u> early family hx death due to CAD <u>or</u> cancer | Death | No Parents | 60; Siblings 65 |
| American General | Preferred | No cardiovascular, cancer | Death | 60 | No Parents |
| AXA (Term / Athena UL 150 / IL Legacy II) | Preferred | No cardiovascular, cancer | Death | 60 | No Parents |
| Banner/William Penn | Preferred | No cardiovascular, cancer | Death | 60 | No Parents |
| Genworth (< age 75 only) | Preferred | No cardiovascular, cancer | Death | 60 | No Parents |
| Sun Life of Canada (< age 71 only) | Preferred | No cardiovascular, cancer | Death | 60 | No Parents |
| Transamerica (< age 71 only) | Preferred | No cardiovascular, cancer | Death | 60 | No Parents |
| AVIVA (Permanent) | Preferred | No cardiovascular, cancer | Death | 60 | No Parents; Siblings |
| Companion Life of NY (< age 66 only) | Preferred | No cardiovascular, diabetes | Death | 60 | No Parents; Siblings |
| United of Omaha (< age 66 only) | Preferred | No cardiovascular, diabetes | Death | 60 | No Parents; Siblings |
| West Coast (< age 61) | Preferred | No cardiovascular, cancer | Death | 60 | No Parents; Siblings |
| Nationwide (< age 71 only) | Preferred | No cardiovascular, cancer | Death | 60 | No Parents; Siblings |
| Lincoln Benefit/Allstate NY | Preferred | No cardiovascular, cancer, stroke | Death | 60 | No Parents; Siblings |
| AVIVA (Term) | Preferred | No cardiovascular, cancer | Death | 65 | No Parents; Siblings |
| Prudential | Preferred | No cardiovasc., cancer, stroke, diabetes | Death | 65 | No Parents; Siblings |
| American National | Preferred | No cardiovascular, cancer, stroke | Death | 65 | No Parents; Siblings |

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Third Best Risk Classification

| Carrier | Risk Class | Definition | Resulting In? | Age | Family Members |
|----------------------------------------------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----|----------------------|
| MetLife (Permanent) | Standard | Family History not considered | -- | -- | -- |
| Genworth (< age 75 only) | Select | No cardiovascular | Death | 60 | One Parent |
| ING Companies (< age 60 only) | Select | No cardiovascular | Death | 60 | One Parent |
| Companion Life of NY (< age 66 only) | Std Plus | No cardiovascular | Death | 60 | No Parents; Siblings |
| United of Omaha (< age 66 only) | Std Plus | No cardiovascular | Death | 60 | No Parents; Siblings |
| American General | Std Plus | No cardiovascular, cancer | Death | 60 | One Parent |
| AVIVA (Term) | Std Plus | No cardiovascular, cancer | Death | 60 | One Parent |
| AXA (Term / Athena UL 150 / IL Legacy II) | Std Plus | No cardiovascular, cancer | Death | 60 | |
| Banner/William Penn | Std Plus | No cardiovascular, cancer | Death | 60 | One Parent |
| Transamerica (< age 71 only) (Permanent) | Standard | No cardiovascular, cancer | Death | 60 | One Parent |
| Transamerica (< age 71 only) (Term Only) | Std Plus | No cardiovascular, cancer | Death | 60 | No Parents |
| MetLife (< age 66 only) (Term Only) | Std Plus | No cardiovascular, cancer <small>"Wellness" consideration may be allowed for ages 50-65 to offset <u>one</u> early family hx death due to CAD <u>or</u> cancer</small> | Death | 60 | No Parents; Siblings |
| American National | Std Plus | No cardiovascular, stroke | Death | 65 | No Parents; Siblings |
| Lincoln Benefit/Allstate NY (Permanent) | Standard | No cardiovascular, cancer, stroke | Death | 60 | One Parent |
| Lincoln Benefit/Allstate NY (Term Only) | Std Select | No cardiovascular, cancer, stroke | Death | 60 | One Parent |
| Prudential | NS Plus | No cardiovasc., cancer, stroke, diabetes | Death | 60 | No Parents; Siblings |
| AXA (Perm other than Athena UL/IL Legacy II) | Standard | Standard guidelines not published. | | | |
| AVIVA (Permanent) | Standard | Standard guidelines not published. | | | |
| Hancock | Std Plus | Standard guidelines not published. | | | |
| Nationwide | Nonsmoker | Standard guidelines not published. | | | |
| Sun Life of Canada | Standard | Standard guidelines not published. | | | |
| West Coast | Standard | Standard guidelines not published. | | | |

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Fourth Best Risk Classification (where available)

| Carrier | Risk Class Definition | Resulting In? | Age | Family Members |
|-------------------------------------------|------------------------------------------------|---------------|-----|----------------|
| American General | Standard Family History not considered | -- | -- | -- |
| American National | Standard Family History not considered | -- | -- | -- |
| Prudential | Nonsmoker Family History not considered | -- | -- | -- |
| MetLife (Term Only) | Standard Family History not considered | -- | -- | -- |
| Banner/William Penn | Standard No cardiovascular | Death | 60 | One Parent |
| Genworth (< age 75 only) | Standard No cardiovascular | Death | 60 | One Parent |
| Transamerica (< age 71 only) (Term Only) | Standard No cardiovascular, cancer | Death | 60 | One Parent |
| Lincoln Benefit/Allstate NY (Term Only) | Standard No cardiovascular, cancer, stroke | Death | 60 | One Parent |
| AXA (Term / Athena UL 150 / IL Legacy II) | Standard Standard guidelines not published. | | | |
| AVIVA (Term) | Standard Standard guidelines not published. | | | |
| Hancock | Standard Standard guidelines not published. | | | |
| ING Companies | Standard Standard guidelines not published. | | | |
| United of Omaha/Companion NY | Standard Standard guidelines not published. | | | |

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