



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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FAMILY HISTORY

INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

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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FAMILY HISTORY

INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

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	Death	60	No Parents; Siblings
		"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			
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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