



# FAMILY HISTORY

INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

## Best Risk Classification

Carrier	Risk Class	Insured Age	Definition	Resulting In?	Age	Family Members
West Coast	Super Pref	60+	No heart or cardiac-related disease, cancer	Death	60	One Parent
AXA (Perm other than AthenaUL/IL Legacy II)	Pref Plus	0-69	No coronary artery disease, cancer	Death	60	No Parents
ING Companies	Super Pref	0-59	<b>No cardiovascular</b>	Death	65	No Parents
Sun Life of Canada	Super Pref	18-70	No cardiac, cancer	Death	65	No Parents
Aviva (Permanent)	Premier	0-70	No coronary artery disease, <i>Familial</i> cancer	Death	60	No Parents; Siblings
Hancock	Super Pref	18-70	No coronary artery disease, cancer	Death	60	No Parents; Siblings
Nationwide	Pref Plus	0-70	No cardiovascular, 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 NS	0-65	No cardiovascular, cancer "Wellness" consideration ages 50-65 to offset one early family hx death	Death	No Parents <b>60</b> ; Siblings 65	
MetLife (Term Only)	Elite Plus	0-65	No cardiovascular, cancer "Wellness" consideration ages 50-65 to offset one early family hx death	Death	No Parents <b>60</b> ; Siblings 65	
AVIVA (Term Only)	Premier	All	No coronary artery disease, <i>Familial</i> cancer	Death	65	No Parents; Siblings
AXA (Term / Athena UL 150 / IL Legacy II)	Pref Elite	0-69	No coronary artery disease, cerebrovascular disease, cancer	Death	65	No Parents; Siblings
Transamerica (Permanent)	Select	0-64	No heart or vascular disease, cancer	Death	65	No Parents; Siblings
Transamerica (Term Only)	Pref Plus	0-64	No heart or vascular disease, cancer	Death	65	No Parents; Siblings
United of Omaha Companion Life of NY	Pref Plus	0-64	No heart disease, cancer, diabetes	Death	65	No Parents; Siblings
Genworth	Pref Best	65-74	<b>No cancer</b>	Disease	60	No Parents
American General	Pref Plus	All	No cardiovascular, cancer	Disease	60	No Parents
Genworth	Pref Best	0-64	No coronary artery disease, cancer	Disease	60	No Parents
Banner William Penn	Pref Plus	71+	<b>No cancer</b>	Disease	60	No Parents; Siblings
West Coast	Super Pref	0-59	No heart or cardiac-related disease, cancer	Disease	60	No Parents; Siblings
Lincoln Benefit Allstate NY	Pref Elite	All	No coronary artery disease, stroke, specified cancer	Disease	60	No Parents; Siblings
Banner William Penn	Pref Plus	0-70	No cardiovascular, cancer	Disease	60	No Parents; Siblings
American National	Pref Plus	0-70	No CAD, CVA, <i>Familial</i> cancer	Disease	65	No Parents; Siblings

### Underwriting information as of 08/16/2010.

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# FAMILY HISTORY

INTELLIGENT SPREADSHEETING • RISK ASSESSMENT

## Second Best Risk Classification

Carrier	Risk Class	Insured Age	Definition	Resulting In?	Age	Family Members
<b>AXA</b> (Perm other than AthenaUL/IL Legacy II)	Preferred	0-69	<b>No coronary artery disease</b>	Death	<b>60</b>	<b>One Parent</b>
<b>Hancock</b>	Preferred	18-70	No coronary artery disease, cancer	Death	<b>60</b>	<b>One Parent</b>
<b>West Coast</b>	Preferred	<b>60+</b>	No heart or cardiac-related disease, cancer	Death	<b>60</b>	<b>One Parent</b>
<b>Prudential</b>	Preferred	0-59	No coronary artery disease, cerebrovascular disease, cancer	Death	<b>60</b>	<b>One Parent</b>
<b>ING Companies</b>	Preferred	0-59	<b>No cardiovascular</b>	Death	<b>60</b>	No Parents
<b>Genworth</b>	Preferred	<b>65-74</b>	<b>No cancer</b>	Death	<b>60</b>	No Parents
<b>Banner William Penn</b>	Preferred	<b>71+ (NS only)</b>	<b>No cancer</b>	Death	<b>60</b>	No Parents
<b>American General</b>	Preferred	All	No cardiovascular, cancer	Death	<b>60</b>	No Parents
<b>AXA</b> (Term / Athena UL 150 / IL Legacy II)	Preferred	0-69	No coronary artery disease, cancer	Death	<b>60</b>	No Parents
<b>Banner William Penn</b>	Preferred	All Smkr 0-70 NS	No cardiovascular, cancer	Death	<b>60</b>	No Parents
<b>Genworth</b>	Preferred	0-64	No coronary artery disease, cancer	Death	<b>60</b>	No Parents
<b>Sun Life of Canada</b>	Preferred	18-70	No cardiac, cancer	Death	<b>60</b>	No Parents
<b>Transamerica</b>	Preferred	0-59	No heart or vascular disease, cancer	Death	<b>60</b>	No Parents
<b>United of Omaha Companion Life of NY</b>	Preferred	0-65	No heart disease, diabetes	Death	<b>60</b>	No Parents; Siblings
<b>MetLife</b> (Permanent)	Preferred	0-65	No cardiovascular, cancer "Wellness" consideration ages 50-65 to offset one early family hx death	Death	<b>60</b>	No Parents; Siblings
<b>Aviva</b> (Permanent)	Preferred	0-70	No coronary artery disease, <i>Familial</i> cancer	Death	<b>60</b>	No Parents; Siblings
<b>Nationwide</b>	Preferred	0-70	No cardiovascular, cancer	Death	<b>60</b>	No Parents; Siblings
<b>West Coast</b>	Preferred	0-59	No heart or cardiac-related disease, cancer	Death	<b>60</b>	No Parents; Siblings
<b>American National</b>	Preferred	0-70	No CAD, CVA, <i>Familial</i> cancer	Death	<b>60</b>	No Parents; Siblings
<b>Lincoln Benefit Allstate NY</b>	Preferred	All	No coronary artery disease, stroke, specified cancer	Death	<b>60</b>	No Parents; Siblings
<b>MetLife</b> (Term Only)	Pref Plus	0-65	No cardiovascular, cancer "Wellness" consideration ages 50-65 to offset one early family hx death	Death	No Parents <b>60</b> ; Siblings 65	
<b>Aviva</b> (Term Only)	Preferred	All	No coronary artery disease, <i>Familial</i> cancer	Death	65	No Parents; Siblings

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## Third Best Risk Classification

Carrier	Risk Class	Insured Age	Definition	Resulting In?	Age	Family Members
MetLife (Permanent)	Standard	All	<b>Family History not considered</b>	--	--	--
Hancock	Std Plus	All	<b>Family History not considered</b>	--	--	--
Prudential	NS Plus	All	<b>Family History not considered</b>	--	--	--
AXA (Term / Athena UL 150 / IL Legacy II)	Std Plus	0-69	No coronary artery disease	Death	60	One Parent
Genworth	Select	0-64	No coronary artery disease	Death	60	One Parent
ING Companies	Select	0-59	No cardiovascular	Death	60	One Parent
Banner William Penn	Std Plus	71+	No cancer	Death	60	One Parent
American General	Std Plus	All	No cardiovascular, cancer	Death	60	One Parent
Aviva (Term Only)	Std Plus	All	No coronary artery disease, <i>Familial</i> cancer	Death	60	One Parent
Banner William Penn	Std Plus	0-70	No cardiovascular, cancer	Death	60	One Parent
Transamerica (Permanent)	Standard	0-70	No heart or vascular disease, cancer	Death	60	One Parent
Lincoln Benefit Allstate NY (Permanent)	Standard	All	No coronary artery disease, stroke, specified cancer	Death	60	One Parent
Lincoln Benefit Allstate NY (Term Only)	Std Select	All	No coronary artery disease, stroke, specified cancer	Death	60	One Parent
Transamerica (Term Only)	Std Plus	0-70	No heart or vascular disease, cancer	Death	60	No Parents
United of Omaha Companion Life of NY	Std Plus	0-65	No heart disease	Death	60	No Parents; Siblings
American National	Std Plus	0-70	No CAD, CVA	Death	60	No Parents; Siblings
MetLife (Term Only)	Std Plus	0-65	No cardiovascular, cancer "Wellness" consideration ages 50-65 to offset one early family hx death	Death	60	No Parents; Siblings
Aviva (Permanent)	Standard	Standard guidelines not published.				
AXA (Perm other than AthenaUL/IL Legacy II)	Standard	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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# FAMILY HISTORY

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## Fourth Best Risk Classification (where available)

Carrier	Risk Class	Insured Age	Definition	Resulting In?	Age	Family Members
American General	Standard	All	<b>Family History not considered</b>	--	--	--
MetLife (Term Only)	Standard	0-65	<b>Family History not considered</b>	--	--	--
Prudential	Nonsmoker	All	<b>Family History not considered</b>	--	--	--
Banner William Penn	Standard	All Smk 0-70 NS	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
Lincoln Benefit Allstate NY (Term Only)	Standard	All	No coronary artery disease, stroke, specified cancer	Death	60	One Parent
American National	Standard	Standard guidelines not published.				
Aviva (Term Only)	Standard	Standard guidelines not published.				
AXA (Term / Athena UL 150 / IL Legacy II)	Standard	Standard guidelines not published.				
Hancock	Standard	Standard guidelines not published.				
ING Companies	Nonsmoker	Standard guidelines not published.				
United of Omaha Companion Life of NY	Standard	Standard guidelines not published.				

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