

Carrier Guide

Carrier

Asthma

Empire General	Many standard to Low substandard
First Colony / GE Life and Annuity Assurance Co.	Best cases Preferred to Standard
Lincoln Life	Could be preferred if only occasional Bhrnchospasm, no regular Rx use. Many are Standard to low Substandard if well controlled
Prudential	Select rates for good cases (Old products) Preferred Best for good cases (New products)
State Life	May consider Standard