

## Carrier Guide

### Carrier

### Atrial Fibrillation

<b>Banner Life</b>	Best case 2 Tables
<b>Empire General</b>	History of short infrequent episodes, age 50 and under: Standard, without associated Cardiac Impairment
<b>First Colony / GE Life and Annuity Assurance Co.</b>	Best Cases Standard to Table 2
<b>Lincoln Life</b>	Best Cases are those with normal Echo and Stress test and infrequent episodes Best Cases may qualify for Standard Chronic stable, without other heart disease or left atrial enlargement and regular Coumadin use, usually 200%
<b>Prudential</b>	Intermittent, no CAD, normal echocardiogram = Select (old products) or Preferred Rates (new products) Chronic, no CAD, normal echocardiogram, on Coumadin = Table C
<b>State Life</b>	Duration 0-3 years, over 51, Table 4 Sometimes Table 2 and better (very liberal); under Age 50, after 3 years it reduces on both