

Carrier Guide

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Coronary Artery Disease

Banner	Most competitive ages 45-70
Empire General	Emphasis on risk factors allows for favorable underwriting
First Colony / GE Life and Annuity Assurance Co.	Aggressive with good risk factors
Lincoln Life	<p>Best cases have well-controlled risk factors with favorable lipids, BP and regular ASA use</p> <p>Even severe disease with onset over Age 60 may qualify for Table C to Standard or low Substandard if successfully treated with CABG and risk factors are well controlled</p> <p>Evidence of regular stress tests is important in those treated medically or with PTCA</p>
MassMutual	Many over age 55 can qualify for Standard
Prudential	<p>Heart Attack, by-pass, and angioplasty considered as soon as insured returns to normal duties (assuming follow up stress test has been completed)</p> <p>Credits available for favorable stress test results</p> <p>Aggressive at older ages; possible Select (old products) or Preferred NonSmoker (new products)</p>
State Life	Better cases have good follow-up and recent treadmill testing = Substandard, occasionally Standard with good control