

Carrier Guide

Carrier

Depression

Banner	Possible Standard with medication and no mention of suicide
Empire General	Aggressive if working full time and controlled with medication
First Colony / GE Life and Annuity Assurance Co.	Preferred or Standard if controlled with Medication
Lincoln Life	Best cases are mild to moderate situational Depression resolved or controlled on meds. Many will qualify for Standard
Prudential	Able to carry on normal activities, no suicidal ideation, controlled with psychotherapy and/or one medication = possible Select (old products) or Preferred (new products)
State Life	Standard for medication and no mention of suicide