

Carrier Guide

Carrier	Diabetes
Banner	Likely low to moderate rating. Possible Standard on adult onset (40 and over) with exceptional control
Empire General	Likely low to moderate rating. Possible Standard on adult onset (40 and over) with exceptional control
GE Life and Annuity Assurance Co.	Likely low to moderate rating. Possible Standard on adult onset (40 and over) with exceptional control
Lincoln Life	Best cases are Type II, older age at onset with evidence of good control with favorable BP and other cardiovascular risk factors Credits are available for well-controlled lipids
MassMutual	Type II well controlled – Standard
Prudential	Onset age 60 and over, diet controlled, no complications excellent control = Select (old products) or Preferred NonSmoker (new products)