

Carrier Guide

Carrier

Family History

Banner Life	Possible Preferred
Empire General	Standard
First Colony / GE Life and Annuity Assurance Co	Preferred with other good risk factors
Prudential	Select rates (old products) available regardless of family history For Preferred Nonsmoker (new products) no death of parent or sibling prior to age 60 due to CAD, cerebral vascular disease, diabetes, or cancer. For Preferred Plus increase age to 65, for Preferred Best increase age to 70