

Carrier Guide

Carrier	Prostate Cancer
Banner Life	Use table ratings vs. flat extra
Empire General	New guidelines favorable at older ages Use table rating vs. flat extra
First Colony Life / GE Life and Annuity Co	Guidelines can be favorable, especially at older ages
Lincoln Life	Best cases are those treated with radical prostatectomy, lower Gleason scores, Stage I or II and ages 60 and over at time of diagnosis Standard is available immediately after completion of successful treatment (measured by decrease in PSA) for those treated with radical prostatectomy, age 60 or older, Gleason score 7 or lower, Stage I or II. Standard rates are also available after successful treatment with surgery or radiation beam therapy for Gleason scores of 5 or lower, Stage I or II at any age
Prudential	If Stage A will consider low flat extra as soon as treatment is completed. Most favorable action at ages over 64, with or without treatment
State Life	Aggressive at older ages (65+ on certain prostate cancers that either require no treatment or can be treated non-surgically)