

PERSONAL CANCER HISTORIES ELIGIBLE FOR PREFERRED RATES

Carrier	Is Preferred Possible?	Type of Cancer	How Long from Conclusion of Treatment?
AIG	Yes	Cervical	10 or more years
		Melanoma in situ	
		Papillary & follicular thyroid	
		Testicular - Stage 1 Seminoma	
AXA	No, best case Standard Plus	Papillary or mixed carcinoma of thyroid, testicular cancer, CIN of cervix, CIN of colon without subsequent adenomatous polyps, Melanoma in situ without history of Dysplastic Nevi.	10 or more years. Other considerations include but are not limited to Surgical treatment only, early stage cancer, excellent follow-up, and insured must be 50 or older.
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.		
Foresters Financial	Yes	non ratable skin cancer	N/A
Global Atlantic	Yes	Various	Contact an Accordia U/W for details
John Hancock	Yes	Thyroid/Uterine/Testicular and Prostate	Thyroid/Uterine/Testicular- 5 years for early detected and successfully treated Prostate - 10 years for early detected and successfully treated
Lincoln Financial	Yes	Endometrial Cancer	Stage 1a >5 yrs., stage 1b >10 yrs.
		Prostate Cancer	Stage T2, age 70+, Gleason 6 or less, status post radical prostatectomy, undetectable psa, > 5 yrs. since treatment.
		Testicular Cancer	Stage 1, seminoma only, any age, >10 yrs. since tx, tx surgical resection, no radiation or chemo
		Thyroid Cancer	T1N0 or T2N0 age <45 w/ >5 yrs. since tx, or T1N0 or T2N0 age 45+ w/ >10 yrs. since tx, or Any T or N1 (no distant mets) age <45 w/ >15 yrs. since tx
Mutual of Omaha	Yes	Any cancers with no known metastasis or recurrences may be considered for Preferred after 20 years from the end of treatment.	
		Bladder Cancer – (Superficial papillary tumors, (Ta), Grades I & II only-1 or 2 lesions only)	
		Cervix Cancer – (Stage 0 or I only, with eradication of the lesion by local therapy or hysterectomy, no ongoing high grade dysplasia or human papilloma virus (HPV) on pap smears)	
		Colon Cancer- (Stage 0 or I only, regular surveillance without dysplasia, villous adenomas or malignant polyps)	
		Malt Non-Hodgkin's Lymphoma – (Stage 1E only, not requiring radiation or chemotherapy)	
		Melanoma of the Skin – (Stage T1a tumors, depth 1.0mm or less, no ulceration or Clark level >III, no more than 2 dysplastic nevi, no personal or FH of dysplastic nevus syndrome, no FH of melanoma)	
		Prostate Cancer – (Gleason <6, organ confined T2c or better and treated surgically, clinical stage T1 or T2a treated with radiation, current PSA<0.05 ng/ml and stable for surgical cases or <0.5 ng/ml and stable for radiation cases)	
		Testicular Cancer (Stages I or II only)	
		Thyroid Cancer (Stages I or II, papillary, follicular or mixed papillary-follicular only)	
Uterine Cancer – (Stages 0 or I only)			

Updated 8/13/2019

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

PERSONAL CANCER HISTORIES ELIGIBLE FOR PREFERRED RATES

Carrier	Is Preferred Possible?	Type of Cancer	How Long from Conclusion of Treatment?
Nationwide	Yes	Squamous cell carcinoma of the skin: Preferred Plus consideration is possible if otherwise qualifies. Melanoma - in situ only, age 40 or over, no dysplastic or atypical nevi Ductal in-situ breast cancer - If history is 10 or more years, no recurrence and only a single malignancy.	Melanoma - Must be STD per manual for more than 1 year Ductal In-Situ - 10 years from Treatment. All other cancers - Individual consideration but must be 15+ years from treatment ending with no reoccurrence.
New York Life	Yes	Skin cancers except for melanoma	N/A
Principal	Yes	Testicular (Seminoma type and Stage T1)/Thyroid (Follicular & Papillary type, Stage T1)/Cervical (T1A)/Prostate (must be 60 years or older at application, radical prostatectomy only, current PSA <.02, stage T2AN0M0 or better and Gleason score 6)	10 or more Years
Protective	Yes	All cancers except most breast cancers/leukemia/lymphoma/melanoma/plasma cell disorders and those cancers treated with Chemo/radiation and bone marrow transplant	20 years
Prudential	Yes	Cervical cancer: Squamous cell in-situ > 2 years after any form of treatment and well followed; or squamous cell stages T1a1 through T2a > 10 years after total hysterectomy.	
		Prostate cancer: radical prostatectomy performed >1 year ago, age at diagnosis > 61, Gleason score of < 6, organ confined, no vascular or neural invasion on pathology report, PSA currently not detectable and pre-treatment PSA <10.	
		Thyroid cancer: Very low risk is eligible immediately after completed treatment. Low risk is eligible >10 years after last completed treatment or relapse.	
		Testicular cancer: Stage 1 seminoma, 3 years after completion of surgery, surgical intervention only.	
Securian Financial	Yes	Skin cancers except for melanoma	N/A
Symetra	Yes	low grade (stage 1 only), single cancer history, one occurrence of the following cancers: Breast, Thyroid, Prostate, Cervical, Testicular and Colon. Excludes any treatment with radiation or chemotherapy. (available only for fully underwritten product, GLR is available)	Please contact the Symetra Underwriter for details
Transamerica	Yes	Prostate Cancer - >= age 60 at the time of diagnosis ≤ stage 2a & ≤ gleason 6; Testicular cancer (node negative treated surgically) & seminomas treated w/ radiation; Papillary thyroid cancer - T1N0M0, > 10 yrs. w/ no evidence of disease; Duke's A colon cancer (T1N0M0 & T2N0M0=Dukes A1 & A2); Stage I endometrial cancer; Stage 1 cervical cancer treated w/ hysterectomy; Papillary transitional cell carcinoma of the bladder: low grade, single event, non-smoker; Stage I renal cell cancer, non-smoker; In situ cancers to be considered for preferred include: cervical cancer and colon cancer with In Situ Polyps	Preferred, excluding best class (no Preferred Plus Term or Select IUL), may be available for some cancers after a ten (10) year disease-free interval for invasive cancers and a five (5) year interval for selected in situ cancers. With a few exceptions, most eligible cancers will have been treated surgically and not with radiation and/or chemotherapy. Preferred will not be available to anyone who has had a combination of chemo and radiation. Appropriate surveillance and follow up will be necessary if Preferred is to be considered.
Zurich	Yes	Testicular, DCIS breast, thyroid, prostate and Melnoma in-Situ	Must be at least 10 years from end of treatment, Chemotherapy excludes any preferred classes.

Updated 8/13/2019

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.