

# POSITIVE CDT (ALCOHOL MARKER) TEST CASES

Carrier	Best Rate Available	Notes
AIG	Ages 18-30: Table F Ages 31-45: Table D Ages 46-65: Table C Ages > 65 Table B	Offer assumes no psychiatric concerns, other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Equitable	Best Class Possible	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Foresters Financial	Standard	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Global Atlantic	Premier	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
John Hancock	Substandard	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Lincoln Financial	Age < 35: Decline Age 35-50: Table D-F Age 51-65: Table C-D Age > 65: Table B	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Mutual of Omaha	Table 4	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Nationwide	Best Class Possible	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
New York Life	Best Class Possible	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
North American	Standard - Individual Consideration	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Principal Financial	Super Standard	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Protective Life	Standard	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Prudential	Table B	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Sagicor	Decline	N/A
Securian Financial	Best Class Possible	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Symetra	Best Class Possible	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Transamerica	Table B	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable
Zurich	Standard	Offer assumes no other alcohol criticisms, normal or minimal elevations in the LFT's, normal MCV, normal HDL and the rest of the MVR is favorable

Updated 2/27/21

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