

POSITIVE CDT (ALCOHOL MARKER) TEST CASES

Carrier	Best Rate Available	Notes
AIG	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
AXA	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
Brighthouse Financial	N/A	
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.	
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
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
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 8/13/2019

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