



# LIFE CARRIER SOLUTIONS

9/29/2021

Products from birth to 90

Risk	Suggested Carriers
401(k) plans (1-25 EEs)	American National (they're the TPA)
30-& 40-year term life	Legal & General, Protective
Return of Premium	Cincinnati, Assurity, Illinois Mutual
Advanced Age	John Hancock
Arthritis (rheumatoid)	AIG, John Hancock, Lincoln, Pacific Life, Protective, Prudential
Asthma	Prudential
Autism	Boston Mutual
Aviation/Pilots	American General, John Hancock, Lincoln, Ohio National, Prudential
Blood Pressure	Legal & General, John Hancock, Lincoln
Build	Protective, Prudential, Securian, TransAmerica (age 45+)
Cancer	<b>Family history:</b> Lincoln, John Hancock, Prudential <b>Breast:</b> John Hancock, Prudential, Transamerica <b>Thyroid:</b> Prudential <b>Prostrate:</b> John Hancock, Lincoln, Protective, Prudential <b>Skin:</b> Legal & General, John Hancock, Lincoln, Protective
Cardiac	AIG, John Hancock, Lincoln, Prudential
Chewing Tobacco (NT pricing)	Cincinnati, John Hancock, Lincoln, Prudential, Securian (min. use)
Children Rider (no UW)	Legal & General
Cholesterol	Principal (biz only), Securian, Transamerica
COPD	Transamerica
Crohn's Disease	Lincoln
Depression	AIG, John Hancock, Legal & General, Lincoln, Prudential
Diabetes	<b>Type 1:</b> AIG, John Hancock, Prudential <b>Type 2:</b> AIG, John Hancock, Lincoln, Prudential
DUI/DWI	AXA (3 yrs+), Lincoln, Protective, Prudential, Securian (2 yrs, 9 mths)
Felony Crimes	Legal & General, Prudential (white collar crimes only), Transamerica
Financial Issues	Prudential, Transamerica
Foreign National	AXA, Prudential, Transamerica
High Blood Pressure	Transamerica
HIV+	Allianz, American National, John Hancock, Prudential
Liver Functions	Protective, Prudential
Military Service	Prudential
Marijuana	AIG, Lincoln, MassMutual, Prudential
Nicotine Gum	Lincoln, Prudential, Minnesota Life
Respiratory Conditions	AIG, John Hancock, Prudential
Scuba Divers	Prudential, Protective (exclusion)
Sleep Apnea	AIG, Prudential, Pacific Life
Stroke	Lincoln, Protective
Substance Abuse	Lincoln, Prudential (alcohol and marijuana), Transamerica
Tobacco Usage (NT pricing)	Securian (min. use, all forms)

Yeah, we can place Uncle Frank.



For more information, contact: [GPAgency](#)

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