



## Post Traumatic Stress Disorder Guidelines

CARRIER	GUIDELINES
<b>AIG</b> As of 1/2017	Each case will depend on the severity of the PTSD, how it is treated, medications, outside therapy and if the client is able to work.
<b>American National</b> As of 1/2017	Best class would be Standard – Table 6.
<b>Global Atlantic</b> As of 1/2017	Well controlled applicants generally qualify for Standard; possibly Preferred. Applicants that have been controlled for a shorter time period (12 to 18 months) may require a rating of Table D.
<b>John Hancock</b> As of 1/2017	Would consider if no functional impairment.
<b>Legal &amp; General America</b> As of 1/2017	Case by case basis considering severity, response to treatment, complications and co-morbidities.
<b>Lincoln National</b> As of 1/2017	Case by case basis will depend on the severity of the PTSD, how it is treated, medications, outside therapy and if the client is able to work.
<b>MetLife</b> As of 1/2017	Best class would be Standard for mild cases. Ratings apply to moderate and severe PTSD.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

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<p><b>Minnesota Life</b> As of 1/2017</p>	<p>Generally not better than Standard. Considered on a case by case basis and medical records will be obtained on all of these cases.</p>
<p><b>North American</b> As of 1/2017</p>	<p>Cases being treated on medication will be preferred non tobacco at best. If disabled, rating to decline based on additional psychiatric diagnoses, duration and date of symptoms, details of treatment, hospitalizations or suicide attempts, history of alcohol or other substance abuse, MVR information and details of social or occupational function.</p>
<p><b>OneAmerica</b> As of 1/2017</p>	<p>Individual consideration based on severity of condition; treatment/medications; degree of control and current level of stability.</p>
<p><b>Protective Life</b> As of 1/2017</p>	<p>Will consider standard if stable and well controlled. No offer if on disability.</p>
<p><b>Prudential</b> As of 1/2017</p>	<p>Case by case basis, taking into consideration severity, medications, psychiatric hospitalizations, disability, suicide attempts or ideations. If the PTSD is severe enough and the proposed insured is receiving disability, no offer.</p>
<p><b>SBLI</b> As of 1/2017</p>	<p>Standard to Declined; best case Standard and most are at a Table B minimum.</p>
<p><b>Symetra</b> As of 1/2017</p>	<p>If proposed insured is stable and functioning well - working full-time, good support system of family and friends, no drug or alcohol abuse and compliant with prescribed medication, Standard or low table ratings are available. Those not functioning well are usually a decline.</p>

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<b>Transamerica</b> <i>As of 1/2017</i>	Generally not better than standard. Rates can range to decline as the severity of the PTSD increases.
<b>United of Omaha</b> <i>As of 1/2017</i>	If well controlled on meds, doing well, working, etc., can be considered at Standard rates, however, if they are having problems with adjusting, flare ups of depression, on disability, etc, can be highly rated or declined.

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