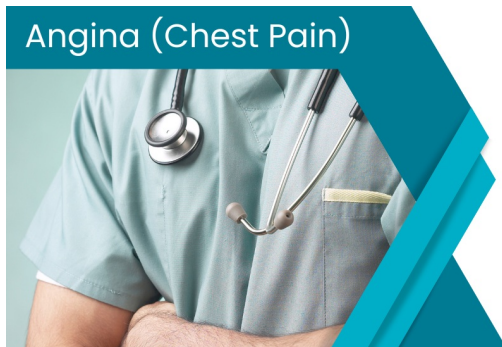


Cardiovascular / Heart / Stroke

Last Modified on 12/09/2025 4:39 pm CST

Angina (Chest Pain)

Angina is a condition marked by severe pain in the chest, often also spreading to the shoulders, arms, and neck, caused by an inadequate blood supply to the heart.



Royal Neighbors, Living Promise or GTL do not specifically ask
Americo may be possible. If a smoker, Select 2 at best

Aetna or Aflac if 2 years since diagnosis or treatment
Corebridge is more than 6 months since starting medication or more than 24 months since starting medication for tobacco users

No outright knockouts

Aetna	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Aflac	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Not specifically mentioned
Royal Neighbors	Not a consideration
Corebridge	Decline if: <ul style="list-style-type: none">• Diagnosed with medication starting in the last 6 months• Diagnosed with medication starting in the last 24 months with tobacco usage
TransAmerica	Allowed
Prudential	Decline for Standard if diagnosed or treated within the last year Decline for Preferred if diagnosed or treated within the last 2 years
GTL	Not specifically mentioned

Angioplasty

Angioplasty (also called Balloon Angioplasty) If you have coronary artery disease, the arteries of your heart are narrowed or blocked by a sticky material called plaque. Angioplasty is a procedure to restore blood flow through

the artery.



Angioplasty

Corebridge if 6 months since procedure for non-tobacco users
Americo may be possible. If a smoker, Select 2 at best

Aetna, Aflac, Living Promise or **Royal Neighbors** if 2 years since procedure
Corebridge if 2 years since procedure for tobacco users

No outright knockouts

Aetna	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Aflac	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if diagnosed with, treated for or taken/taking medications for in last 2 years
Royal Neighbors	Decline if performed in the last 2 years
Corebridge	Decline if performed in the last 6 months or the last 24 months with tobacco usage
TransAmerica	Allowed
Prudential	Decline for Standard if diagnosed or treated within the last year Decline for Preferred if diagnosed or treated within the last 2 years
GTL	Not specifically mentioned

Arrhythmia/Irregular Heart Rhythm

An **arrhythmia** is a condition in which the heart beats with an irregular or abnormal rhythm. It means that the heart beats too quickly (**Tachycardia**), too slowly (**Bradycardia**), or with an irregular pattern (**Flutter, fibrillation**). An early heartbeat is called **premature contraction**.



Arrhythmia

Royal Neighbors and **GTL** do not specifically ask
Americo may be possible. If a smoker, Select 2 at best

Aetna, Aflac or **Living Promise** if 2 years since diagnosis or treatment
Corebridge if taking a daily blood thinner and **not** a chronic condition

No outright knockouts

Aetna	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Aflac	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if diagnosed or treated in the last 24 months.
Royal Neighbors	Not specifically mentioned
Corebridge	Decline unless taking a daily blood thinner (Warfarin, Xarelto, Coumadin, etc)
TransAmerica	Allowed
Prudential	Not specifically mentioned but any cardioversion (AED or "paddles"): <ul style="list-style-type: none"> • Less than 12 months ago decline for Standard • Less than 24 months ago decline for Preferred
GTL	Not specifically mentioned

Atrial Fibrillation / A-Fib

Atrial Fibrillation or "A-Fib" is a quivering or irregular heartbeat (arrhythmia) that can lead to blood clots, stroke, heart failure and other heart related complications.



Atrial Fibrillation

Americo may be possible. If a smoker, Select 2 at best
Royal Neighbors does not specifically ask

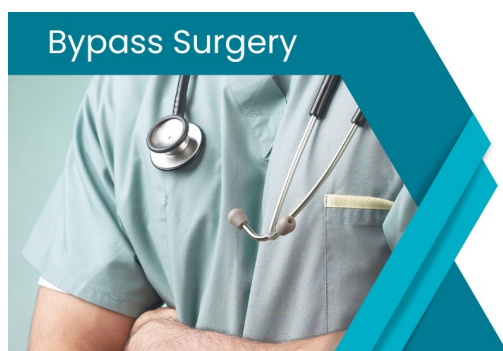
Aetna, Aflac or Living Promise if 2 years since diagnosis or treatment
Corebridge if taking a daily blood thinner and **not** a chronic condition

No outright knockouts

Aetna	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Aflac	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if PI has been diagnosed, treated for or taken/taking medication in the last 2 years.
Royal Neighbors	Not specifically mentioned

Corebridge	Decline for acute cases unless taking a daily blood thinner (Warfarin, Xarelto, Coumadin, etc) Decline for chronic A-Fib regardless of treatment
TransAmerica	Allowed
Prudential	Not specifically mentioned but any cardioversion (AED or "paddles"): <ul style="list-style-type: none"> • Less than 12 months ago decline for Standard • Less than 24 months ago decline for Preferred
GTL	Not specifically mentioned

Bypass Surgery



Bypass Surgery

Corebridge if 6 months since procedure for non-tobacco users
Americo may be possible. If a smoker, Select 2 at best

Aetna, Aflac, Living Promise or **Royal Neighbors** if 2 years since diagnosis or treatment

Corebridge if 2 years since procedure for tobacco users

No outright knockouts

Aetna	< 1 year = Modified Within 2 years = OK for Std
Aflac	< 1 year = Modified Within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if had Bypass surgery within the last 2 years
Royal Neighbors	Decline if performed in the last 2 years
Corebridge	Decline if performed in the last 6 months or the last 24 months with tobacco usage
TransAmerica	Allowed
Prudential	Performed within the last year decline for Standard Performed within the last 2 years decline for Preferred
GTL	Not specifically mentioned

Cardiomyopathy

Cardiomyopathy is a disease of the heart muscle that makes it harder for your heart to pump blood to the rest of

your body.



Cardiomyopathy

No carrier will accept current treatment or recent diagnosis

Aetna, Aflac, Living Promise or Royal Neighbors if 2 years since diagnosis or treatment

Corebridge and Americo decline

Aetna	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Aflac	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Americo	Decline
Living Promise	Decline if PI was diagnosed with, treated for or taken medications for in the last 2 years.
Royal Neighbors	Decline if diagnosed in the last 2 years
Corebridge	Decline
TransAmerica	Allowed
Prudential	Decline
GTL	Not specifically mentioned

Congenital Heart Disease

Congenital Heart Disease (CHD) is a malformation of the heart, aorta, or other large blood vessel. There is no cure for CHD. Many people have surgeries to repair their heart, however, they are not **cured**. There may be long-term effects of heart surgery such as abnormal heartbeats.



Congenital Heart Disease

Royal Neighbors and **Corebridge** do not specifically ask
Americo may be possible. If a smoker, Select 2 at best

Living Promise if 2 years since diagnosis or treatment

Aetna and Aflac decline for unoperated heart defects

Aetna	Unoperated heart defects - Decline
Aflac	Unoperated heart defects - Decline

Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if PI has been diagnosed, treated, or taken/taking medications in last 2 years
Royal Neighbors	Not specifically mentioned
Corebridge	Not specifically mentioned
TransAmerica	Not specifically mentioned
Prudential	Not specifically mentioned
GTL	Not specifically mentioned

Congestive Heart Failure

Congestive Heart Failure is a chronic progressive condition that affects the pumping power of your heart muscles. While often referred to as simply "Heart Failure" CHF specifically refers to the stage in which fluid builds up around the heart and causes it to pump inefficiently.



Congestive Heart Failure

GTL does not specifically ask
Americo may be possible. If a smoker, Select 2 at best

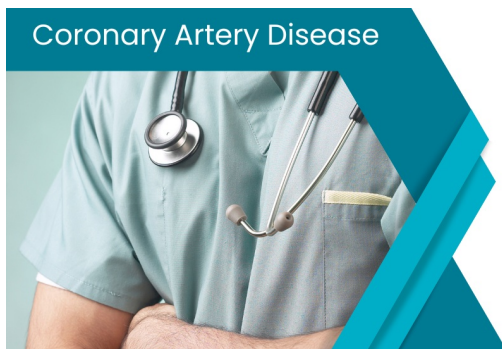
No borderline approval

Decline for all other SI carriers upon any diagnosis

Aetna	Decline
Aflac	Decline
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline
Royal Neighbors	Decline
Corebridge	Decline
TransAmerica	Allowed
Prudential	Decline
GTL	Not specifically mentioned

Coronary Artery Disease (CAD)

Coronary Artery Disease (CAD) is the narrowing or blockage of the coronary arteries, usually caused by atherosclerosis, sometimes called hardening or clogging of the arteries. It is the buildup of cholesterol and fatty deposits (called plaques) on the inner walls of the arteries.



Coronary Artery Disease

Corebridge if 6 months since diagnosis for non-tobacco users

Americo may be possible. If a smoker, Select 2 at best

Aetna, Aflac, Living Promise or Royal Neighbors if 2 years since diagnosis or treatment

No outright knockouts

Aetna	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Aflac	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 If a smoker, Select 2 at best
Living Promise	Decline if diagnosed with, treated for or taken/taking medications for in last 2 years
Royal Neighbors	Decline if diagnosed less than 2 years ago
Corebridge	Decline if: <ul style="list-style-type: none">• Diagnosed or treated in the last 6 months• Diagnosed or treated in the last 24 months with tobacco usage• Also diagnosed with diabetes
TransAmerica	Allowed
Prudential	Decline for Standard if diagnosed or treated within the last year Decline for Preferred if diagnosed or treated within the last 2 years
GTL	Not specifically mentioned

Defibrillator

Defibrillators are devices that restore a normal heartbeat by sending an electric pulse or shock to the heart. They are used to prevent or correct an arrhythmia, a heartbeat that is uneven or that is too slow or too fast.



Defibrillator

Aetna or **Aflac** if more than 1 year since placement
Americo may be possible. If a smoker, Select 2 at best

No borderline approvals

Decline for all other SI carriers

Aetna	Placement within 1 year = Modified Placement within 2 years = OK for Std
Aflac	Placement within 1 year = Modified Placement within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline
Royal Neighbors	Decline
Corebridge	Decline
TransAmerica	Decline
Prudential	Decline
GTL	Decline
TruStage	Having an implanted defibrillator constitutes ongoing treatment and would require a YES for question #5 about treatment for a heart disease or condition in the last 5 years

Heart Attack

Heart Attack The death of heart muscle due to the loss of blood supply, usually caused by a complete blockage of a coronary artery, one of the arteries that supplies blood to the heart muscle.



Heart Attack

Corebridge if 6 months since diagnosis or treatment for non-tobacco users
Americo may be possible. If a smoker, Select 2 at best

Aetna or **Aflac** if 12 months since diagnosis or treatment
Living Promise or **Royal Neighbors** if 2 years since diagnosis or treatment
Corebridge if 2 years since diagnosis or treatment for tobacco users

No outright knockouts

Aetna	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Aflac	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if in last 2 years
Royal Neighbors	Decline if diagnosed less than 2 years ago
Corebridge	Decline if diagnosed or treated in the last 6 months, or the last 24 months with tobacco usage
TransAmerica	Allowed
Prudential	Decline for Standard if diagnosed or treated within the last year Decline for Preferred if diagnosed or treated within the last 2 years
GTL	Not specifically mentioned

Heart Murmur

A **Heart Murmur** is a swishing sound heard when there is turbulent or abnormal blood flow across the heart valve. Most heart murmurs are "innocent," but others are caused by valvular heart disease or cardiomyopathy.



Heart Murmur

Not specifically asked by **Aetna, Aflac, Royal Neighbors** or **Corebridge**
Americo may be possible. If a smoker, Select 2 at best

Living Promise if 2 years since any surgery for condition

No outright knockouts

Aetna	Not specifically mentioned
Aflac	No specifically mentioned
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if PI had surgery for this condition in the last 2 years.
Royal Neighbors	Not specifically mentioned
Corebridge	Not specifically mentioned
TransAmerica	Allowed
Prudential	Not specifically mentioned

GTL	Not specifically mentioned
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Heart Surgery



Heart Surgery

Aetna and **Aflac** if 12 months since procedure
Americo may be possible. If a smoker, Select 2 at best

Living Promise, Royal Neighbors or **Corebridge** if 2 years since procedure

No outright knockouts

Aetna	Within 1 year = Modified Within 2 years = OK for Std
Aflac	Within 1 year = Modified Within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if in last 2 years
Royal Neighbors	Decline if performed in the last 2 years
Corebridge	Underwrite based on specific surgery. Generally speaking, after 24 months would be acceptable
TransAmerica	Allowed
Prudential	Decline for Standard if completed or advised to have within the last year Decline for Preferred if completed or advised to have within the last 2 years
GTL	Not specifically mentioned

Heart Valve Disease/Replacement/Repair

Heart Valve Disease



Americo may be possible. If a smoker, Select 2 at best
Aetna or **Aflac** if 12 months since diagnosis or treatment

Living Promise or **Royal Neighbors** if 2 years since diagnosis or treatment

No outright knockouts

Aetna	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Aflac	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if diagnosed with, treated for, or taking medications for in the last 2 years.
Royal Neighbors	Decline if performed in the last 2 years
Corebridge	Not specifically mentioned
TransAmerica	Allowed
Prudential	Decline for Standard if diagnosed, treated or advised to receive treatment within the last year Decline for Preferred if diagnosed, treated or advised to receive treatment within the last 2 years
GTL	Not specifically mentioned

Pacemaker

A pacemaker is an implanted battery-powered device used to send signals to your heart in order to make it beat in a regular rhythm.



Pacemaker

Aetna, Aflac or **Royal Neighbors** if 12 months since placement
Americo may be possible. If a smoker, Select 2 at best

Corebridge does not specifically ask

Living Promise decline

Aetna	Placement within 1 year = Modified Placement within 2 years = OK for Std
Aflac	Placement within 1 year = Modified Placement within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline
Royal Neighbors	Decline if placed in the last year
Corebridge	Not specifically mentioned
TransAmerica	Allowed
Prudential	Decline for Standard if advised to have or had within the last year Decline for Preferred if advised to have or had within the last 2 years
GTL	Not specifically mentioned
TruStage	Having an implanted pacemaker constitutes ongoing treatment and would require a YES for question #5 about treatment for a heart disease or condition in the last 5 years

Palpitations

Palpitations make you feel like your heart is beating too hard or too fast, skipping a beat, or fluttering.



Aetna, Aflac, Corebridge and **Royal Neighbors** do not specifically ask
Americo may be possible. If a smoker, Select 2 at best

Living Promise if 2 years since diagnosis or treatment

No outright knockouts

Aetna	Not specifically mentioned
Aflac	Not specifically mentioned
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if in last 2 years
Royal Neighbors	Not specifically mentioned
Corebridge	Not specifically mentioned
TransAmerica	Allowed

Prudential	Not specifically mentioned
GTL	Not specifically mentioned

Stents

A **Stent** is a tubular support placed temporarily inside a blood vessel, canal, or duct to aid healing or relieve an obstruction.



Stents

Corebridge if 6 months since placement for non-tobacco users

Aetna or **Aflac** if 12 months since placement or new prescription

Americo may be possible. If a smoker, Select 2 at best

Living Promise or **Royal Neighbors** if 2 years since placement or treatment

Corebridge if 2 years since placement for tobacco users

No outright knockouts

Aetna	Placement within 1 year = Modified Placement within 2 years = OK for Std
Aflac	Placement within 1 year = Modified Placement within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if placed in last 2 years
Royal Neighbors	Decline if placed in the last 2 years
Corebridge	Decline if placed in the last 6 months or in the last 24 months with tobacco usage
TransAmerica	Allowed
Prudential	Decline for Standard if diagnosed or treated within the last year Decline for Preferred if diagnosed or treated within the last 2 years
GTL	Not specifically mentioned

Stroke/Aneurysm

Stroke is a disease that affects the arteries leading to and within the brain. It is the #5 cause of death and a leading cause of disability in the United States. A Stroke occurs when a blood vessel that carries oxygen and nutrients to the brain is either blocked by a clot or bursts (ruptures).



Stroke

Aetna, Aflac or Royal Neighbors if 12 months since diagnosis or treatment
Americo may be possible. If a smoker, Select 2 at best

Living Promise or Corebridge if 2 years since diagnosis or treatment

No outright knockouts

Aetna	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Aflac	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if in last 2 years
Royal Neighbors	Decline if diagnosed in the last year
Corebridge	Decline if diagnosed or treated in the last 2 years
TransAmerica	Allowed
Prudential	Decline for Standard if diagnosed or treated within the last year Decline for Preferred if diagnosed or treated within the last 2 years
GTL	Not specifically mentioned

TIA - Mini Stroke

A **Transient Ischemic Attack (TIA)** is a stroke that lasts only a few minutes. It happens when the blood supply to part of the brain is briefly blocked.



TIA

TruStage does not consider a TIA a stroke

Aetna, Aflac or Royal Neighbors if 12 months since diagnosis or treatment
Americo may be possible. If a smoker, Select 2 at best

Corebridge decline if less than 6 months or recurrent TIAs
Living Promise if 2 years since diagnosis or treatment

No outright knockouts

Aetna	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
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Aflac	Diagnosis or treatment within 1 year = Modified Diagnosis or treatment within 2 years = OK for Std
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if in last 2 years
TruStage	Carrier does NOT include TIA as a stroke for purposes of Underwriting
Royal Neighbors	Decline if diagnosed in the last year
Corebridge	Decline if diagnosed or treated in the last 6 months or for recurrent TIAs
TransAmerica	Allowed
Prudential	Decline for Standard if diagnosed or treated within the last year Decline for Preferred if diagnosed or treated within the last 2 years
GTL	Not specifically mentioned

Tachycardia

Tachycardia is a condition that makes your heart beat more than 100 times per minute. There are three types of it:

1. **Supraventricular Tachycardia** is when the electrical signals in the organ's upper chambers misfire and cause the heart rate to speed up.
2. **Ventricular Tachycardia** is a rapid heart rate that starts in the heart's lower chambers.
3. **Sinus Tachycardia** happens when the heart's natural pacemaker sends out electrical signals faster than normal.



Tachycardia

Aetna, Aflac and **Royal Neighbors** do not specifically ask
Americo may be possible. If a smoker, Select 2 at best

Living Promise if 2 years since diagnosis or treatment

Corebridge decline unless taking a daily blood thinner

Aetna	Not specifically mentioned
Aflac	Not specifically mentioned
Americo	May be eligible for Select 1 or Select 2 Select 2 at best if also a smoker
Living Promise	Decline if PI has been diagnosed, treated or taken/taking medications in the last two years for an arrhythmia (abnormal heart rhythm).

Royal Neighbors	Not specifically mentioned
Corebridge	Decline unless taking a daily blood thinner (Warfarin, Xarelto, Coumadin, etc)
TransAmerica	Not specifically mentioned
Prudential	Not specifically mentioned
GTL	Not specifically mentioned
