



RISK ASSESSMENT GUIDE

NOTE:

The Risk Assessment Guide is to assist in determining a proposed insured's insurability. This guide is not all-inclusive, and state-specific applications may differ from the information provided. Underwriting reserves the right to base eligibility on all risk factors present.

Condition	Criteria	Standard	Guarantee Issue
ADLs (Activities of Daily Living) – Needs assistance with ADLs	Currently hospitalized, confined to a bed or nursing facility, residing in an assisted living facility, receiving hospice care, have any physical or mental impairment in which assistance or supervision is needed for bathing, dressing, eating or toileting, or unable to care for oneself or terminally ill	N/A	✓
AIDS, ARC, HIV	Tested positive for exposure to HIV, diagnosed with ARC or AIDS caused by HIV virus, or any other sickness or condition derived from such infection	N/A	✓
Alcohol, Drug, Opioid, Controlled Substance within the last 2 years	Received treatment for or been advised by a licensed medical professional to have treatment	N/A	✓
Alcohol, Drug, Opioid, Controlled Substance > 2 years ago	Received treatment for or been advised by a licensed medical professional to have treatment	✓	✓
ALS – Lou Gehrig’s Disease	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Alzheimer’s Disease	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Amputation due to disease	Risk assessment based on underlying condition(s)	N/A	✓
Aneurysm	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Basal cell skin cancer	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	✓	✓
Bipolar Disorder	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Brain Disease	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Cardiomyopathy in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Cholesterol Treatment	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	✓	✓
Chronic/End-Stage Kidney Disease in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Chronic Pancreatitis	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Congestive Heart Failure in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓

Condition	Criteria	Standard	Guarantee Issue
COPD in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Coronary Artery Disease in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Current Cancer	Currently being treated for cancer	N/A	✓
Cystic Fibrosis	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Dementia	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Diabetes (uncontrolled) in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Diabetes with use of insulin (ONLY if Diabetes is under control)	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	✓	✓
Diabetic Coma	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Diagnostic testing, treatment, surgery, or hospitalization in the past 2 years	Been hospitalized 2 or more times and/or been advised or recommended to have any tests, treatment, surgery, or hospitalization which has not been received or completed	N/A	✓
Disorder of the Brain	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Disorder of the Nervous System	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Emphysema in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Felony and/or misdemeanor for any reason within the last 2 years	Plead guilty or been convicted of a felony and/or misdemeanor for any reason	N/A	✓
Heart Attack in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Heart Disease in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Hepatitis in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓

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High Blood Pressure (uncontrolled) in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Hospitalization	Currently hospitalized	N/A	✓
Huntington's Disease	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Kidney Dialysis in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Kidney (Renal) failure/insufficiency in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Liver Cirrhosis/Liver Failure in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Lung Disease in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Mental Disorder	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Multiple Myeloma	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Multiple Sclerosis	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Muscular Dystrophy	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Obesity	With no additional co-morbidities	✓	✓
Organ Transplant within the last 5 years	Have had or been advised to have by a licensed member of the medical profession	N/A	✓
Organ Transplant > 5 years ago	Currently complying with all recommended follow-up and routine care as advised by a licensed member of the medical profession	✓	✓
Organic Brain Syndrome	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Oxygen use	Risk assessment based on underlying condition(s)	N/A	✓
Pacemaker in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Paralysis in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Parkinson's	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Past Cancer	No recurrence, No metastasis, No multiple occurrences	✓	✓
Pulmonary Fibrosis	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓

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Recurrence of any cancer	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Schizophrenia	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Sickle Cell Anemia	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	✓	✓
Single cancer occurrence	No metastasis, not currently being treated, no more than one occurrence of any cancer	✓	✓
SLE – Systemic Lupus	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Squamous cell skin cancer	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	✓	✓
Stroke/TIA in the past 10 years	Medically diagnosed, for which the applicant has not been treated by a licensed member of the medical profession, or has not taken medication	N/A	✓
Suicide attempt within the last 2 years	Whether treated by a licensed member of the medical profession or not	N/A	✓
Terminal Illness	Medically diagnosed, treated by a licensed member of the medical profession, or taken medication	N/A	✓
Tobacco/Nicotine use	With no additional co-morbidities	✓	✓
Wheelchair/Electric Scooter	Regular use of an electric scooter, wheelchair, or wheelchair confinement	N/A	✓

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