

Drive Your Life Business

The chart below can help drive your new business through the underwriting process.

Have additional questions? Access the Underwriting Quotes (XRAE) User Guide on the Underwriting Guidance Page link on the Agent Portal homepage for an initial risk evaluation.



Decline

Uncontrolled diabetes, diabetic complications, or onset prior to age 20

Smoker with COPD / emphysema

Felony Convictions

Alcoholism, drug use, or prescription drug abuse in the last 3 years

Cardiac and cerebrovascular disease/disorder and smokes or combined with diabetes

Long-term disability history

Liver cirrhosis

AIDS

BMI over 46

Cancers diagnosed within 12 months of the application or on current treatment. (Must be treatment free for a minimum of one year for consideration)

Driver's License currently Suspended / Revoked

Recent DUI or multiple DUIs in the past

Dementia / Alzheimer's

Psychiatric disorders that are uncontrolled, with recent hospitalizations, or disability

Kidney dialysis or chronic renal failure

Outstanding Chapter 7 bankruptcy

Current pregnancy with history of complications such as: gestational diabetes or pre-eclampsia

Pending major surgery or testing



Requires Additional Underwriting (APS, labs, etc.)

Liver disorders (fatty liver, hepatitis B and C, hemochromatosis)

Cardiac diseases and disorders (coronary artery disease, heart valve disease, arrhythmias)

Cancers (including Melanoma)- Depends on stage, grade, and type of cancer

Kidney diseases and disorders

HIV

Chronic pain conditions including fibromyalgia

Significant psychiatric disorders (major depression, obsessive compulsive disorder, moderate anxiety, bipolar disorder, or any conditions treated with multiple medications)

Alcoholism, drug use, or prescription drug abuse- no recurrence in the last 10 years

Uncontrolled asthma or asthma with tobacco use

Adult BMI over 40 with co-morbidities

Frequent or medicinal marijuana use

Multiple sclerosis

Connective tissue diseases including rheumatoid arthritis, lupus, scleroderma, and Sjogren's syndrome



Eligible for Streamlined Underwriting

Seasonal or intermittent asthma / exercise induced asthma

High blood pressure well controlled on 2 or fewer medications

High cholesterol well controlled

Osteoarthritis or degenerative arthritis

Situational depression or anxiety, mild depression and mild anxiety treated with one medication

Minor skin cancers and cysts

Thyroid goiter

Common colds and seasonal allergies

Normal Pap Smears / Normal Prostate Checks

Sprains, Strains, broken bones

Normal pregnancy

Infrequent, recreational use of marijuana

Discharged Chapter 7 bankruptcy. Chapter 11 or 13 if making regular debt payments and no further court imposed restrictions

Sleep apnea, compliant with treatment

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