

Underwriting knockout conditions

This is a guide to help you pre-underwrite your clients for EasyTrak Digital Term. When proceeding through the application questions, any condition listed below can result in a decline.

Please remember that there may be instances where a combination of factors or information collected during the UW process can also impact the outcome.

CLIENT MUST HAVE THE FOLLOWING TO BE APPROVED:

- Is a US citizen, permanent resident or work visa holder
 - a. Student and other visas are knockouts
- Is actively employed or a homemaker
 - a. If not, can be full-time student younger than 26 (max coverage is \$100,000), actively seeking work (max coverage is \$100,000) or retired above age 49 (max coverage is \$250,000)
- Is NOT replacing existing life insurance
- Is between 18 and 60 years old (age nearest)

EXAMPLES OF UNACCEPTABLE RISKS:

- BMI above 42 or below 17 ([see chart here](#))
- Weight change over 10 pounds in last year due to anything other than diet/exercise or pregnancy
- Any treatment for, or diagnosis of, the following in the last 5 years:
 - a. Major depression or mood disorders requiring 3 meds or led to loss of work or seeing a psychiatrist
 - b. Bipolar depression, schizophrenia, suicidal ideation or suicide attempt
 - c. Diabetes requiring insulin OR age nearest <40 OR age nearest of 40+ with A1C>7
 - d. Asthma (not including seasonal allergies) that required any hospital, emergency room or immediate care center visits
 - e. Emphysema or COPD
 - f. Heart disease, including but not limited to heart attack, heart surgery, coronary artery disease, valve disease, irregular heartbeat, congestive heart failure or cardiomyopathy
 - g. Any vascular disease, including cerebrovascular disease, stroke, transient ischemic attack (TIA) or peripheral vascular disease
 - h. Chronic kidney disease
 - i. Liver cirrhosis, chronic hepatitis or disease of the pancreas
 - j. Neurological disease such as amyotrophic lateral sclerosis (ALS), Alzheimer's disease, Parkinson's disease, dementia, Huntington's disease or cognitive impairment
 - k. Degenerative muscle or nerve disease including but not limited to multiple sclerosis (MS), paralysis or muscular dystrophy
 - l. Seizure/epilepsy disorder other than simple/partial or petit mal

- m. Rheumatoid arthritis, lupus or any other connective tissue disease being prescribed ongoing treatment with steroids or immunosuppressants for connective tissue disease
- n. Inflammatory bowel disease, including ulcerative colitis or Crohn's disease, with a history of hospitalization or required any visits to a hospital, emergency room or immediate care center within the last two years
- Surgery in past 2 years (other than bone, joint, ligament or tendons, cosmetic, c-section or D&C, dental, gallbladder, hemorrhoid, tonsil or adenoid removal, vision or hearing, varicose veins or vasectomy)
- Received disability claim (not including short-term disability, military or childbirth) less than 2 years ago or missed more than 7 months of work
- Awaiting test results excluding HIV, allergy, pregnancy or fertility related (past 2 years)
- Cancer (excluding basal cell carcinoma or squamous cell carcinoma) (last 10 years)
- HIV/AIDS
- Hospitalized in last year requiring treatment or care

EXAMPLES OF UNACCEPTABLE LIFESTYLE RISKS:

- Alcohol usage > 20 drinks per week
- Daily marijuana usage
 - a. Marijuana usage > 4x per week or > 16x per month
- Actively in the Military
 - a. If in the reserve or national guard, cannot approve if they are under alert for, received orders to or currently serving in a war zone or area of conflict or political instability
- Used a narcotic, barbiturate, amphetamine, hallucinogen, heroin, cocaine, other illegal drug (excluding marijuana), or prescription medication that was not prescribed by a licensed medical professional
- Had a licensed medical professional recommend counseling or treatment for alcohol or drug use (last 7 years)
- Convicted of a felony, currently have felony charges pending or are currently on parole (last 10 years)
- DUI/DWI, reckless driving conviction or license suspended/revoked (last 5 years)
- Engaged in motor vehicle racing, aircraft piloting (other than commercial airline) or skydiving (last 2 years)
- Scuba dived to a depth of more than 101 feet (last 2 years)
- Rock climbed more than 13,001 feet elevation or any elevation without safety equipment (last 2 years)