



# Patriot Now Rapid Issue Underwriting Guide

## Common Disqualifying Conditions

- › Current alcohol/drug abuse (marijuana excluded)
- › Amyotrophic Lateral Sclerosis (ALS)
- › Cirrhosis
- › Cancer (current diagnosis)
- › Dementia or other cognitive impairment
- › HIV/AIDS
- › Huntington’s Disease
- › Residing in a nursing home or assisted living facility or receiving in-home health care
- › Supplemental oxygen use
- › Suspended/revoked driver’s license
- › Current/pending criminal charges
- › Current probation/parole

## Common Conditions Requiring Full Underwriting

### Cardiovascular/Cerebrovascular

- › Blood clots/thrombosis
- › Cardiomyopathy
- › Coronary artery disease or heart attack
- › Arrhythmia
- › Stroke/TIA

### Mood Disorders

- › Bipolar
- › Depression (> 1 Rx)
- › Anxiety (>1 Rx)
- › ADHD (>1 Rx)

### Height and Weight

- › Weight loss surgery
- › Unexplained weight loss
- › Under/over weight

### Respiratory

- › COPD
- › Pulmonary embolism
- › Sleep apnea

### Neurological

- › Epilepsy
- › Parkinson’s Disease
- › Multiple sclerosis

### Gastrointestinal

- › Barrett’s esophagus
- › Crohn’s Disease
- › Ulcerative colitis

### Miscellaneous

- › Diabetes requiring insulin
- › Diabetes diagnosed before 50
- › Chronic hepatitis (B/C)
- › Liver disease/disorder
- › Kidney disease/disorder (excluding stones)
- › Regular use of prescribed narcotics
- › Autoimmune disorders
- › Cancer (history of), including leukemia and lymphoma

### Lifestyle

- › Former drug/alcohol abuse without relapse
- › Tobacco use with treatment for hypertension and/or cholesterol
- › Poor financial history (e.g., bankruptcy, liens, judgements, collections, etc.)
- › Prior criminal history resulting in a conviction for (or pleading of guilty or no contest to) a felony
- › DUI or reckless driving (last 5 years)
- › Previously rated, declined or postponed for life, health or disability insurance

## Top 10 Reasons for Full Underwriting

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|---|---|
| 1. Financial history                            | 6. Medication history                               |
| 2. Undisclosed history                          | 7. Cardiac history                                  |
| 3. Height/Weight build outside acceptable limit | 8. Multiple impairments                             |
| 4. Diabetes on insulin or diagnosed < age 50    | 9. Mental health diagnosis treated with multiple Rx |
| 5. Driving history                              | 10. Chronic use of narcotic pain medication         |

Questions? Call the Sales Desk at 866.937.5542 and let’s discuss your case today.

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Payment of any death benefit is subject to exclusions and limitations in the policy, and any applicable riders, including without limitations: payment of the required premium, suicide exclusion, contestable provisions and existing loans.

Loans will accrue interest. Loans, withdrawal and advances will reduce the death benefit and cash surrender value and may cause the policy to lapse if not repaid. The policy may be issued as a Modified Endowment Contract for tax purposes. If it is, then taking a loan, making a withdrawal, or surrendering the policy could result in a taxable event. Have your clients consult an attorney or tax advisor regarding their specific legal or tax situation.

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