

# Underwriting Guidelines | Group Whole Life Insurance

***A simple application process...Answer just three underwriting questions to determine eligibility:***



Within the last 12 months have you used tobacco or other nicotine containing products?



Are you actively at work at your usual and customary location, maintaining your normal work schedule, performing all the duties of your occupation without limitation due to injury or sickness?



<sup>1</sup>During the last 2 years, have you sought treatment or been treated for, been diagnosed by a member of the medical profession as having any of the following:

- Cancer
- Heart attack, coronary artery, valve disease, heart failure or cardiomyopathy
- Alcohol or drug abuse
- Diabetes
- Chronic obstructive pulmonary disease, emphysema or other chronic lung disease
- Stroke or transient ischemic attack
- Chronic kidney disease or kidney failure
- Parkinson's disease or paralysis
- Cirrhosis of the liver or hepatitis
- AIDS or tested positive for HIV or its antibodies

<sup>1</sup> May vary by state.