



financial life

Simplified Issue

UNDERWRITING GUIDE

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Quick-Convenient

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# Simplified Issue Underwriting Guidelines

## SIMPLIFIED ISSUE (SI)

This product is designed to expedite the underwriting process from application to issuance of the contract. The Proposed Insured may be eligible for coverage under this plan from a Standard rate up to Table 4.

### Advantages of the Simplified Issue Plan:

- No medical exam making it quicker to make decision.
- Great option for individuals looking for quick coverage without submitting to a medical exam or waiting for Attending Physician Statement (APS).

### Requirements for Simplified Issue Underwriting:

- MIB (Medical Information Bureau)
- MVR (Motor Vehicle Report)
- Script Check (Prescription Database Check)

### PRODUCT DESCRIPTION

SI Whole Life Paid Up to Age 100

SI Single Premium Whole Life

- Permanent life insurance
- Coverage to age 121
- No medical exam
- Premium payments can be made by EFT or debit/credit card: monthly, quarterly, semi-annually, and annually
- Level premium
- Underwriting decision may be immediate or up to 5 business days
- Policy loans available
- Certificate is non-participating
- Riders: not available in California
  - Living Benefit
  - Charitable Giving

### AGE BANDINGS

Note: Proposed Insured must be a US citizen or a green card holder.

#### SI WHOLE LIFE PAY TO AGE 100

AGES	MINIMUM FACE	MAXIMUM FACE
18-50	\$15,000	\$100,000
51-64	\$15,000	\$50,000
65-75	\$15,000	\$25,000

#### SI SINGLE PREMIUM WHOLE LIFE

AGES	MINIMUM FACE	MAXIMUM FACE
25-80	\$15,000	\$100,000

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# Simplified Issue Underwriting Guidelines

## ACCEPTABLE RISKS

A-Fib – over age 50 and >3 years since diagnosis	DUI – more than 2 years ago
Anemia	Epilepsy/Seizures – well controlled
Anxiety – mild to moderate	Felony Conviction more than 10 years ago
Asthma – non-smoker only	Hepatitis C – older than 20; no more than 3 drinks/week; cannot also have Hep B
Basal Cell Skin Cancer	HIV Positive – OK in California only
Blood Pressure controlled	Hypothyroid
Bronchitis – non-smoker only	Kidney Disease – mild
Chronic Pain – no opioid use	Lupus – inactive/asymptomatic
Depression – mild to moderate	Mesothelioma >1 year after surgical removal; only if benign
Diabetes – Type II controlled blood sugar	Rheumatoid Arthritis – joint disease only
Diabetes – gestational – OK six weeks after delivery	Sleep Apnea if CPAP compliant
Drug abuse – more than 7 years abstinent; no current meds such as Antabuse or opioids	Ulcerative Colitis – non-surgical and mild – moderate

## DECLINE / UNINSURABLE RISKS

Aids/HIV Positive except in California	Defibrillator Implanted - with history of cardiac arrest
Alcohol Abuse < 10 years	Downs Syndrome
ALS	Felony Conviction – currently on probation, or parole within the last 5 years
Alzheimer's Disease	Heart Attack – within 2 years
Bedridden	Cardiomyopathy (heart enlargement)
Blood Pressure Uncontrolled (exceeding 160/100)	Heart Valve Replacement
Cancer – with metastasis	Home Health Care
Cerebral Palsy	Huntington's Disease
Cirrhosis of the liver	Kidney Disease (severe) and/or dialysis
COPD/Emphysema (including oxygen therapy)	Military Personnel – active
Congestive Heart Failure	Multiple Sclerosis
Cystic Fibrosis	Muscular Dystrophy
Dementia	Psychosis
Depression – severe	Stroke
Diabetes – Type I (diagnosed prior to age 20)	Suicide Attempt
Diabetes – Type I > age 20 (uncontrolled)	
Diabetes – Type II with history of coronary, cerebrovascular, kidney disease, uncontrolled hypertension, blindness, or amputation	

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# Simplified Issue Underwriting Guidelines

## UNISEX HEIGHT AND WEIGHT REQUIREMENTS

HEIGHT	WEIGHT	HEIGHT	WEIGHT	HEIGHT	WEIGHT
4' 8"	203	5' 4"	260	6' 0"	325
4' 9"	209	5' 5"	268	6' 1"	334
4' 10"	216	5' 6"	276	6' 2"	343
4' 11"	223	5' 7"	284	6' 3"	352
5' 0"	230	5' 8"	292	6' 4"	361
5' 1"	238	5' 9"	300	6' 5"	371
5' 2"	245	5' 10"	308	6' 6"	380
5' 3"	253	5' 11"	316		

**Thank you for choosing 1891 Financial Life!**

*A Part of Something Bigger*

*What you bring to the table for your clients isn't product. It's partnership, it's purpose, it's peace of mind — for life.*

*We bring the same to you. 1891 Financial Life is agent-focused, mission-driven and member-owned. Together, we'll not only secure financial futures, but we'll also support everyday life for the people and communities we serve.*

*Call the Sales Department directly at 800-344-6273 Option 5.*

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