

# Conditions not eligible for WriteFit Underwriting

The following impairments are not eligible for WriteFit. This list shows some of the more common impairments and is not a comprehensive list. For questions pertaining to a specific impairment not listed, please contact your financial professional.

## Please note:

Clients with specified impairments will be sent through traditional underwriting.

### Medical impairments

- Alcoholism
- Asthma that includes:
  - A history of hospitalizations,
  - Oral steroid use, or
  - Required multiple medications
- Atrial fibrillation
- Barrett's Esophagus
- Blood clotting or bleeding disorders, including any ongoing treatment with blood thinners
- Cancer:
  - Any history within 10 years, except some Basal cell or squamous cell cancers
  - Any metastatic history
- Cerebrovascular disease, including history of:
  - CVA
  - Stroke
  - TIA
- Chronic Obstructive Pulmonary Disease (COPD/Emphysema)
- Cirrhosis of the liver
- Congestive heart failure
- Crohn's Disease
- Depression – moderate to severe
- Diabetes
- Down's syndrome
- Drug use
  - Any use of illegal drugs
  - Any abuse of prescription drugs
- Eating disorders
- Gastric Bypass/Lap Band
- Heart disease, including history of:
  - Angioplasty
  - Bypass
  - Heart attack or myocardial infarction
  - Stent placement
- Hepatitis B or C
- HIV/AIDS
- Kidney failure or transplant history
- Systemic Lupus Erythematosus (SLE)
- Lyme disease: current or within 6 months of recovery

- Mental disorders, including:
  - Bipolar disorder
  - Schizophrenia
- Multiple Sclerosis (MS)
- Overweight or underweight - see build chart
- Paralysis
- Parkinson's Disease
- Peripheral Artery Disease (PAD)
- Peripheral Vascular Disease (PVD)
- Rheumatoid arthritis
- Seizure disorders or history of same within 5 years
- Ulcerative Colitis (UC)

## Nonmedical impairments

- Declined or rated for life insurance within last 5 years
- Felony within last 5 years
- Multiple DUIs
- Rock climbing at Yosemite Decimal System ratings of 5 or greater
- Current probation or jail
- Scuba diving greater than 100 feet
- WriteFit only: No labs have been ordered or completed within last 12 months for life or disability insurance

## Who do I contact if I have questions?

For additional information please contact your Life Sales Support Team at:

**1-877-696-6654** (Broker Dealer)

**1-888-413-7860, Option 1** (Independent Brokerage)

These are general guidelines used at the discretion of the underwriter. There are other situations where an attending physician's statement may be necessary to underwrite, including advanced medical testing and other medical impairments not mentioned above. If an attending physician's statement is necessary, we require traditional underwriting.

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