



New Underwriting on Guardian Applications:

New Age Bands 0-39

Preferred Face Amounts \$1,000 - \$25,000

Standard Face Amounts \$1,000 - \$25,000

Modified Face Amounts \$1,000- \$20,000

No Phone Inspection Required	
Diabetes	Diabetic Diagnosis = Modified
Neuropathy	Diabetic Neuropathy Diagnosis = Modified
COPD	COPD Diagnosis with or without oxygen = Modified
Blood Thinners	5+ years of maintenance = Preferred (except for Warfarin, Coumadin, and Jantoven)

Changes That Will Require a Phone Inspection	
Brain Aneurysm	Surgically Corrected = Modified Non-Corrected = Knockout
*Please provide explanation with application	
HEP C	Diagnosed in the past 6 months = Knockout Diagnosed and not completed treatment or less than 90 days since completion of treatment = Knockout Diagnosed completed treatment with Harvoni over 90 days but less than 5 years and have a "0" HCV test result = Modified Diagnosed completed treatment with Harvoni over 5 years and have a "0" HCV test result = Preferred