

# Loyalty Plan Underwriting

Effective February 15, 2023

**Security National**

Family of Life Companies



## New Underwriting on Loyalty Applications:

No Phone Inspection Required	
<b>Diabetes</b>	<p>0-99 units = <b>Preferred</b>                      100-120 units = <b>Standard</b>                      121+ units = <b>Modified</b></p> <p>If the insured is not diabetic or uses 0-99 units of insulin, medical question #10* can be answered as a no. If the insured is diabetic and uses 100-120 units of insulin, medical question #10* will be answered as a yes.                      *on the SC, FGI LA and FGI FL application, the medical question is #9.</p>
<b>Neuropathy</b>	Diabetic Neuropathy = <b>Standard</b>
<b>Seizures</b>	<p>2+ years without a Seizure and no meds = <b>Preferred</b>                      2+ years without a Seizure with meds = <b>Standard</b>                      Less than 2 years from Seizure = <b>Modified</b></p>
<b>COPD</b>	COPD without oxygen and non-smoker = <b>Standard</b>
<b>Blood Thinners</b>	<p>2+ years for maintenance = <b>Preferred</b>                      (except for Warfarin, Coumadin, Jantoven)</p>

Changes That Will Require a Phone Inspection	
<b>Brain Aneurysm</b>	<p>Surgically Corrected = <b>Modified</b>                      Non-Corrected = <b>Knockout</b></p>
*Please provide explanation with application	
<b>HEP C</b>	<p>Diagnosed in the past 6 months = <b>Knockout</b>                      Diagnosed and not completed treatment or less than 90 days since completion of treatment = <b>Knockout</b>                      Diagnosed completed treatment with Harvoni over 90 days but less than 2 yrs and have a "0" HCV test result = <b>Modified</b>                      Diagnosed completed treatment with Harvoni over 2yrs and have a "0" HCV test result = <b>Preferred</b></p>



## 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 = <b>Modified</b>
Neuropathy	Diabetic Neuropathy Diagnosis = <b>Modified</b>
COPD	COPD Diagnosis with or without oxygen = <b>Modified</b>
Blood Thinners	5+ years of maintenance = <b>Preferred</b> (except for Warfarin, Coumadin, and Jantoven)

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