Loyalty Plan Underwriting
Effective July 16, 2025

Security National
Family of Life Companies

New Underwriting on Loyalty Applications:

Diabetes	Diabetes without Complications = Preferred Diabetes with Complications = Modified
Neuropathy	Diabetic Neuropathy = Preferred
Seizures	Less than 90 days from Seizure = Postpone 90+ days from Seizure = Preferred
COPD	COPD = Modified
HEP C	Untreated = Knockout Less than 2 years since treatment = Modified 2+ years since completed treatment = Preferred

Guardian Plan Underwriting
Effective July 17, 2023

Security National
Family of Life Companies

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 test result = **Preferred**