National Life Group®

Experience Life®

Drive Your **Life** Business

The chart below can help drive your new business through the underwriting process.

Have additional questions? Email Underwritingquotes@NationalLife.com for an initial risk evaluation.

DECLINE	REQUIRES ADDITIONAL UNDERWRITING (APS, labs, etc.)	ELIGIBLE FOR STREAMLINED UNDERWRITING
Diabetes onset prior to age 20	Liver disorders (fatty liver, hepatitis B and C, hemochromatosis)	Seasonal or intermittent asthma / exercise induced asthma
Smoker with COPD / emphysema	Cardiac diseases and disorders (coronary artery disease, heart valve disease, arrhythmias)	High blood pressure well controlled on 2 or fewer medications
Felons	Rheumatoid arthritis	High cholesterol well controlled
Alcoholism or drug abuse in the last 3 years	Cancers – Depends on Stage and grade and type of cancer.	Osteoarthritis or degenerative arthritis
Cardiac and cerebrovascular disease/disorder and smokes or combined with diabetes	Kidney diseases and disorders	Situational depression or anxiety, mild depression and mild anxiety treated with one medication
Disabled from anything other than a musculoskeletal disorder	Chronic pain conditions treated with narcotic medications	Acne, cyst, Benign Skin Cancers
Liver cirrhosis	Smoker with asthma	Thyroid goiter
HIV/AIDS	Significant psychiatric disorders (major depression, obsessive compulsive disorder, anxiety that is more than mild or any psyche conditions treated with multiple medications)	Common Colds
Major Cancers diagnosed within the last year (1 year after treatment has stopped for consideration)	Drug abuse (including prescription abuse) and alcohol abuse – No recurrence last 10 years.	Seasonal Allergies
Driver's License currently Suspended / Revoked	Melanoma	Normal Pap Smears / Normal Prostate Checks
Recent DUI or multiple DUIs in the past	Malignant Skin Cancers	Sprains, Strains, broken bones
Dementia / Alzheimer's	Asthma not well controlled	Normal pregnancy

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest, Addison, TX, is a member of National Life Group.

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.