



**SONS of
NORWAY**

**Secure.
Painless.
Simple.**

Simplified Issue Whole Life Underwriting Guide

Permanent Life Insurance That's Simple to Obtain

Our Simplified Issue products are designed to provide life insurance protection with minimal inconvenience to your client and speedy processing from application to issuance of the contract. This guide is intended to underwrite your clients in the field and to set clear expectations for both you and your clients in delivering the most successful results.

Who could apply for a Simplified Issue Policy?

- **Those Ages 0 - 74 & 364 days.**
- **The client would rather not have a medical examination.**
- **They are looking for the following Face Amounts:**
 - > Ages 0 - 59: \$25,000 - \$50,000
 - > Ages 60 - 74 & 364 days: \$10,000 - \$50,000
- **Additional protection added to coverage they currently have.**

Who should NOT apply for a Simplified Issue Policy?

- **Previous Declines/High Substandard Ratings:**
 - > Do not submit an application on a client who has either been declined or offered a high substandard rating by another insurance carrier.
- **Clients who are 75 years and older. Current COVID-19 restrictions limit the age of Simplified Issue Applicants to 74 & 364 days.**

Underwriting requirements include the following:

Accurate information and full disclosure of medical history is essential to our consideration. In addition to the information provided on the application, we utilize third party data that includes, but is not limited to:

- **MIB (Medical Information Bureau)***
- **MVR (Motor Vehicle Report)***
- **HealthPiQture (Personal Diagnosis History, Prescription History, Lab Results, and other pertinent information)***

**The home office will initiate these processes.*

What to expect after submitting an application?

- A decision on approval or denial is typically made **within 24 business hours.**
- If monthly payment is chosen as the mode of payment, **the draft will be taken on the day specified in the E-Application.**
- **A pending report is sent via email every day.** If additional information is needed to process the application, it will be notated in this report.

What else should I know?

- Please visit the agent portal to run illustrations and to submit an application.
We ONLY accept E-Applications for Simplified Issue.
- Please consult the following charts to determine eligibility:
 - > Medical Conditions (Pages 3-6)
 - > Build Chart (Page 7)
 - > Other Impairments (Page 7)
 - > Medications List (Page 8-9)
- Some accompanying questionnaires are required for certain medical conditions. They can be found in the agent portal at: sofn.com>agent resources>questionnaires
- Owner and Insured must have an **established insurable interest**.
A list of viable relationships can be found below.

If you need a risk assessment, please email underwriting@sofn.com

List of Acceptable Owner/Beneficiary and Insured Relationships:

- > Spouse (Husband/Wife/Domestic Partner)
- > Parent (Mother/Father)
- > Child (Son/Daughter)
- > Grandparent
- > Sibling (Brother/Sister)
- > Step [Parent(s)/Sibling(s)] Per Marriage
- > Power of Attorney*
- > Guardian*
- > Conservatorship*
- > Fiancé
- > Trust*
- > Executor of Estate*
- > Other is available, but more information will be requested for approval

* Require additional legal documentation designating insurable interest to be sent to Sons of Norway for review.

Medical Conditions List

Acceptable medical conditions assume no other significant medical history. For additional guidance on the Potentially Acceptable Risks please contact Underwriting before submitting the application.

Impairment	Criteria	Accept/Decline
ADL assistance required		Decline
Afib		Decline
AIDS / HIV		Decline
Alcoholism	Within 5 years	Decline
Alcohol Usage	After 5 years, without relapse, no current use	Accept
Alzheimer's/Dementia		Decline
Amputation	Caused by injury	Accept
	Caused by disease	Decline
Anemia	Iron deficiency	Accept
Aneurysm		Decline
Angina	See Heart Disease	Decline
Angioplasty	See Heart Disease	Decline
Anxiety	Mild, or Moderate	Accept
Aortic Insufficiency		Decline
Aortic Stenosis		Decline
Arrhythmia		Decline
Artery Blockage		Decline
Arthritis	Osteoarthritis	Accept
	Rheumatoid – Mild with no limitations	Accept
	Rheumatoid – Moderate or severe	Decline
Asthma Ages 6-74	Mild/Moderate	Accept
	Severe-Hospitalization	Decline
Blood Pressure	Controlled	Accept
Bronchitis	Acute	Accept
	Chronic	Decline
Cancer Cyst, Lump, Tumor	Basal Cell Carcinoma (Skin)	Accept
	Treatment completed over 10 years ago, with no recurrence, or recommended treatment	Accept
	All other cancers including Hodgkin's Lymphoma	Decline

Medical Conditions List (Cont.)

Impairment	Criteria	Accept/Decline
Cardiac By-Pass Surgery		Decline
Cerebral Palsy		Decline
Chronic Obstructive Lung Disease (COPD)		Decline
Cirrhosis of Liver		Decline
Circulatory Surgery		Decline
Colitis-Ulcerative	Mild to moderate, intermittent no use of immunosuppression medication	Accept
Congestive Heart Failure		Decline
Crohn's Disease	>5 years in remission, no use of immunosuppression medication	Accept
CVA /Stroke /TIA		Decline
Cystic Fibrosis		Decline
Dementia		Decline
Depression/Anxiety	Mild > age 25, onset more than 1 year or longer, no hospitalization or time off work	Accept
	Severe, major depression, bipolar disease, schizophrenia	Decline
Diabetes – Type 2 Treated with oral medication or diet; and good control	ALC < 8.0	Accept
Diabetes - Type 1 or Type 2 Treated with Insulin; or any treatment with poor control, or complications such as heart disease, kidney disease, peripheral vascular disease, neuropathy or build and diabetes combination that exceeds limits	Any age or duration.	Decline
Diverticulitis/Diverticulosis		Accept
Down's Syndrome		Decline
Drug Use (marijuana excluded)		Decline
Drug use – Age 18 and up	Marijuana	Accept
	Other drugs	Decline

Medical Conditions List (Cont.)

Impairment	Criteria	Accept/Decline
Emphysema	See also COPD	Decline
Epilepsy / Seizure	Controlled on meds, no seizures for 2 years, no complications	Accept
Fibromyalgia	No depression, working fulltime	Accept
Gallbladder Disorders		Accept
Gastric Bypass	After 1 year, weight stabilized	Accept
Gastritis		Accept
Gout		Accept
Heart Blockage		Decline
Heart Disease/Coronary Artery Disease	Heart Attack, Myocardial Infarction, Coronary Artery Disease and Angina Pectoris	Decline
Heart Murmur	“Innocent”, no symptoms, no treatment	Accept
Other Heart Murmur		Decline
Heart Surgery/Procedure		Decline
Heart Valve Disease/Surgery		Decline
Hemophilia		Decline
Hepatitis	A, recovered	Accept
	B or C	Decline
Hodgkin’s Disease		Decline
Hypertension	Controlled	Accept
Hysterectomy	Non cancer	Accept
Kidney Disease	Stones, acute infection	Accept
	Other chronic kidney disease	Decline
Leukemia		Decline
Liver disease		Decline
Lou Gehrig’s Disease (ALS)		Decline
Lupus Erythematosus	Discoid	Accept
	Systemic	Decline
Marfan’s Syndrome		Decline
Melanoma	In-situ	Accept
	Others	Decline
Mitral Insufficiency	Mild	Decline

Medical Conditions List (Cont.)

Impairment	Criteria	Accept/Decline
Multiple Sclerosis	Mild, no disability	Accept
	Moderate/Severe	Decline
Muscular Dystrophy		Decline
Narcolepsy	Occasional episodes, no disability	Accept
Nursing Home/Skilled Nursing Facility or Psychiatric Facility Resident		Decline
Organ Transplant		Decline
Oxygen Use		Decline
Pacemaker		Decline
Pancreatitis	Single attack , acute >1 year ago, non alcohol related, no complications	Accept
	Alcohol related, chronic, recurrent	Decline
Paralysis	Paraplegia and Quadriplegia	Decline
Parkinson's Disease		Decline
Peripheral Vascular or Arterial Disease (PVD, PAD)		Decline
Prostate Disorder	Infection, inflammation	Accept
Sarcoidosis	Localized, non-pulmonary	Accept
	Pulmonary	Decline
Sleep Apnea	Treated and controlled	Accept
Spina Bifida		Decline
Splenectomy	Due to trauma	Accept
Stroke/ CVA/ TIA		Decline
Suicide Attempt		Decline
Thyroid Disorders	Treated, no symptoms	Accept
Transient Ischemic Attack (TIA)		Decline
Tuberculosis	Treatment completed, inactive	Accept
Ulcer/GERD		Accept
Weight Loss	Unexplained	Decline
Wheelchair Use	Due to chronic illness or disease (includes injury or disability resulting in the permanent and ongoing use of a wheelchair)	Decline

If you need a risk assessment, please email underwriting@sofn.com

Other Impairments

Impairment	Criteria	Accept/Decline
Criminal Activity	If on probation/parole, incarcerated or criminal charges pending If no jail time served, individual consideration 1 year after end of probation	Decline
	If jail time has been served, consider 5 years after parole	Decline
Driving Record (Assumes no jail time or probation, otherwise see Criminal Activity above)	Single DUI within 12 months/2 DUI, last within 5 years	Decline
	More than 2 DUI	Decline

Build Chart

Height	Weight	Height	Weight
4'9"	86-168	5'9"	126-247
4'10"	89-174	5'10"	129-254
4'11"	92-180	5'11"	133-261
5'0"	95-186	6'0"	137-269
5'1"	98-193	6'1"	141-276
5'2"	102-199	6'2"	145-284
5'3"	105-206	6'3"	149-292
5'4"	108-212	6'4"	152-299
5'5"	112-219	6'5"	157-307
5'6"	115-226	6'6"	161-315
5'7"	119-233	6'7"	165-323
5'8"	122-240	6'8"	169-332

Medications List

This list is not exhaustive but includes medications that are not eligible for non-medical coverage.

abacavir	CeeNU	docetaxel	Humalog
Abilify	Celilanid	donepezil	Human Insulin
Adriamycin	Cellcept	doxorubicin	Humilin
Agenerase	Cerubidine	DTIC	Hydren
Aggrenox	chlorambucil	Dyrenium	hydroyurea
Akineton	cisplatin	Edecrin	hyoscyamine
Aldactone	clopidogrel	efairenz	lfex
Alkeran	Cogentin	Eldepryl	ifosfamide
altretamine	Cognex	Ellence	lletin
amatadine	Combivir	Elspar	imatinib
amiloride	Coreg	Emcyt	Imdur
aminoglu	Cosmegan	epirubicin	indinavir
amprenavir	Coumadin	Epivir	Infergen
anastrozole	Crixivan	epotein alfa	Insulin aspart
Antabuse	Crustodigin	Ergamisol	Insulin glargine
Aricept	cyclophosphamide	erythrityl-tetranitrate	insulin lispro
Arimidex	Cytadren	estramustine	interferon alfa
Artane	cytarabine	ethacrynic-acid	Intron
asparaginase	Cytosar	etoposide	Invirase
Atamet	Cytoxan	Eulixin	Ismo
Atripla	dacarbazine	Exelon	Isordil isosorbide dinitrate
basiliximab	dactinomycin	Fareston	isosorbide-monomitrate
becaplermin	daunorubicin	Femara	Kaletra
benztropine	delavirdine	Flourouracil	lamivudine
bexarotene	Dabigatran	Fludara	lamivudine+ zidovudine
Bexxar	dacarbazine	fludarabine	Lanoxicaps
BiCNU	Demadex	5-fluorouracil	Lanoxin
biperden	Depakote	flutamide	Lantus
Blenoxane	Deslanoside	Fortovase	Lasix
bleomycin	dexrazoxane	furosemide	letrozole
busulfan	didanosine	galantimine	Leukeran
Carbamazepine	Digifortis	gemcitabine	leuprolide
carbidopa	Diglusin	Gleevac	levamisole
carbidopa+levodopa	digitalis	Gliadel	Levbid
carboplatin	Digitoxin	Haloperidol	Levsin
Cardilate	Digoxin	Herceptin	Levsinex
carmustine	Dipyridamole	Hexalen	Lithium
carvedilol	disulfiram	Hivid	Iomustine

Medications List

This list is not exhaustive but includes medications that are not eligible for non-medical coverage.

Lovenox	Nolvadex	Rituxan	VePesid
Ludoysn	Norvir	rituximab	Videx
Lupron	Novatrone	Rivaroxaban	vinblasine
Lysodren	Novolin	rivastigmine	vincristine
Matulane	NovoLog	ropinirole	Viracept
mechlore-Thiamine	NovoPen	saquinavir	Viramiune
melphalan	NuLev	selegiline	Viread
Memantine HCL	Onconvin	senofovir	Warfarin
6-mercaptopurine	paclitaxel	Seroquel	Xarelto
Methadone	Paraplatin	Simulect	Xeljanz
methotrexate	pentaerythritol-tetarnitrate	Sinemet	zalcitabine
Metolazone	pergolide	Sorbitrate	Zaroxolyn
Midamex	Peritrate	Sotalol	Zerit
Mithracin	Permax	Spironolactone	Ziagon
mitomycinC	Platinol	stavudine	zidovudine
mitotane	Plavix	Sustiva	Zinacard
mitoxantrone	Pletal	Symmetrel	
Monoket	plicamycin	tacrine	
Morphine	Pradaxa	tamoxifen	
Metolazone	Prednisone	Targretin	
Midamex	procarbazine	Tasmer	
Mithracin	Procrit	Taxol	
mitomycinC	Purinethol	Taxotere	
mitotane	Purodigin	Tegretol	
mitoxantrone	Ranexa	6-thioguanine	
Monoket	ranolazine	Thioplex	
Morphine	Rebetron	thiotepa	
Mustargen	Referon	Ticlid	
Mutamycin	Regranex	ticlopidine	
Myleran	Reminyl	tolcapone	
naloxone	Rescriptor	toremifene	
naltrexone	Retrovir	torse mide	
nelfinavir	ReVia	tositumomab	
Namenda	Rheumatrex	tratuzumab	
Narcan	ribavirin	Triamterene	
Navelbine	Risperidone	trihexphenidyl	
Nevirapine	ritonavir	Velban	
nitroglycerin	ritonavir + lopinavir	Velosulin	



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