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This guide is intended to assist producers with the probable underwriting decisions upon review of an application based on an applicant's medical history. The underwriting department reviews each application for potential risk upon the various circumstances that each applicant presents. It is important to note that the underwriters make decisions based on the documentation received along with other factors that may affect the final decision.

This guide is presented for the exclusive use of appointed producers and is not intended for general public distribution.

## Junior Build Charts

Normal growth is categorized in a range used by pediatricians to gauge how a child is growing. The following are some average ranges of weight and height, based on growth charts developed by the Centers for Disease Control and Prevention (CDC):

Age	Height - Females	Height - Males	Weight - Females	Weight - Males
1	27 to 31 inches	28 to 32 inches	15 to 20 pounds	17 to 21 pounds
2	31.5 to 36 inches	32 to 37 inches	22 to 32 pounds	24 to 34 pounds
3	34.5 to 40 inches	35.5 to 40.5 inches	26 to 38 pounds	26 to 38 pounds
4	37 to 42.5 inches	37.5 to 43 inches	28 to 44 pounds	30 to 44 pounds
6	42 to 49 inches	42 to 49 inches	36 to 60 pounds	36 to 60 pounds
8	47 to 54 inches	47 to 54 inches	44 to 80 pounds	46 to 78 pounds
10	50 to 59 inches	50.5 to 59 inches	54 to 106 pounds	54 to 102 pounds
12	55 to 64 inches	54 to 63.5 inches	68 to 136 pounds	66 to 130 pounds
14	59 to 67.5 inches	59 to 69.5 inches	84 to 160 pounds	84 to 160 pounds
16	60 to 68 inches	63 to 73 inches	94 to 172 pounds	104 to 186 pounds

## Royal Arcanum Height & Weight chart for Whole Life, 20 Pay Life, Life paid up at 65 and Single Premium Whole Life

Height	Ages 16 - 44 Weight Range	Ages 45 - 64 Weight Range	Ages 65+ Weight Range
4' 8	83 - 140 lbs	83 - 149 lbs	83 - 158 lbs
4' 9	86 - 145 lbs	86 - 154 lbs	86 - 164 lbs
4' 10	89 - 150 lbs	89 - 160 lbs	89 - 169 lbs
4' 11	92 - 155 lbs	92 - 165 lbs	92 - 175 lbs
5'	95 - 161 lbs	95 - 171 lbs	95 - 181 lbs
5' 1	98 - 166 lbs	98 - 177 lbs	98 - 187 lbs
5' 2	102 - 172 lbs	102 - 183 lbs	102 - 194 lbs
5' 3	105 - 177 lbs	105 - 189 lbs	105 - 200 lbs
5' 4	108 - 183 lbs	108 - 195 lbs	108 - 206 lbs
5' 5	112 - 189 lbs	112 - 201 lbs	112 - 213 lbs
5' 6	115 - 195 lbs	115 - 207 lbs	115 - 219 lbs
5' 7	119 - 201 lbs	119 - 213 lbs	119 - 226 lbs
5' 8	122 - 207 lbs	122 - 220 lbs	122 - 233 lbs
5' 9	126 - 213 lbs	126 - 226 lbs	126 - 240 lbs
5' 10	129 - 219 lbs	129 - 233 lbs	129 - 247 lbs
5' 11	133 - 225 lbs	133 - 240 lbs	133 - 254 lbs
6'	137 - 232 lbs	137 - 247 lbs	137 - 261 lbs
6' 1	141 - 238 lbs	141 - 253 lbs	141 - 269 lbs
6' 2	145 - 245 lbs	145 - 260 lbs	145 - 276 lbs
6' 3	149 - 252 lbs	149 - 268 lbs	149 - 284 lbs
6' 4	152 - 258 lbs	152 - 275 lbs	152 - 291 lbs
6' 5	157 - 265 lbs	157 - 282 lbs	157 - 299 lbs
6' 6	161 - 272 lbs	161 - 289 lbs	161 - 307 lbs
6' 7	165 - 279 lbs	165 - 279 lbs	165 - 315 lbs
6' 8	169 - 286 lbs	169 - 304 lbs	169 - 323 lbs
6' 9	173 - 293 lbs	173 - 312 lbs	173 - 331 lbs

# Final Expense / Simplified Issue Height & Weight Chart

HEIGHT	INCHES	MAXIMUM WEIGHT
4 FT	8	83 - 185
4 FT	9	86 - 190
4 FT	10	89 - 200
4 FT	11	92 - 205
5 FT	0	95 - 210
5 FT	1	98 - 220
5 FT	2	102 - 225
5 FT	3	105 - 230
5 FT	4	108 - 240
5 FT	5	112 - 245
5 FT	6	115 - 250
5 FT	7	119 - 255
5 FT	8	122 - 260
5 FT	9	126 - 270
5 FT	10	129 - 280
5 FT	11	133 - 290
6 FT	0	137 - 300
6 FT	1	141 - 305
6 FT	2	145 - 310
6 FT	3	149 - 320
6 FT	4	152 - 325
6 FT	5	157 - 330
6 FT	6	161 - 340
6 FT	7	165 - 345

# Medical Conditions/Medical Rx - Approved

**Graded: Approved | Simplified Issue: Approved**

**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:**

Most likely approved

**For Simplified Issue:**

## *Definition of Uncontrolled Diabetes:*

- Non-Compliant with Medication
- Hemoglobin A1C Score of 8 and Over or Fasting Glucose 170 Over
- Any Diabetic Complications
- ER Visits due to Diabetes
- Hospital stays due to diabetes

## *Definition of Uncontrolled High Blood Pressure:*

- Non-Compliant with Medication
- Blood Pressure Reading Over 140/90
- Blood Pressure Reading Under 90/40
  - Change in Medication
- ER Visits due to blood pressure
- Hospital Stays due to high blood pressure

- All Spironolactone fills by a Derm, indicating a skin condition
- Allergies Likely, Asthma Possible Rx
- Anabolic Androgen Rx use
- Anaphylactic Allergy likely
- Anti-Diabetic drugs likely used for Fertility Treatments
- Antiemetic prescribed by OB/GYN (Prochlorperazine)
- Anti-Malarial Rx
- Anti-Neoplastic Rx for Fertility or other use possible
- Atopic Dermatitis or Chronic Urticaria Likely
- Benign Prostatic Hypertrophy (BPH) Treatment likely
- Benzodiazepine - Insomnia
- C Difficile Infection Rx
- Cholecystolithiasis likely / Primary Biliary Cholangitis possible
- Depo Provera use for Contraception, Uterine Fibroids or Endometriosis
- Digestive Aid Rx
- Acupuncture
- Acute Bronchitis
- Anemia, Unspecified
- Ankylosis
- Asthma, Mild
- Basal Cell Carcinoma, Localized
- Benign Bladder Condition
- Benign Breast Condition
- Benign Cervical Condition
- Benign Colorectal Condition
- Benign Renal Condition
- Benign Skin Condition
- Benign Tumor, Unspecified
- Benign Uterine Condition
- Bladder Incontinence, Unspecified
- Bone Weakness and Continuity Disorders
- Calculi, Renal
- Carpal Tunnel Syndrome, No Surgery Found
- Carpal Tunnel Syndrome, Surgically Repaired
- Cataract
- Chiropractic Treatment
- Cholecystitis
- Cochlear Implant
- Endometriosis or uterine fibroid use likely (Lupron)
- Erectile Dysfunction Likely
- Female Infertility
- Female with hypoactive sexual desire disorder
- Fertility Treatments
- Few or older fills of Nausea Rx
- Gallstones with Cholangitis
- Gastroesophageal Reflux Disease

## Medical Conditions/Medical Rx - Approved *continued...*

- Gastrointestinal GERD Rx possible
- GERD possible (also nausea, migraines) - Stimulants
- Gout
- Hip Arthroplasty
- History of Coronavirus Infection
- History of Falling
- Homozygous Familial Hypercholesterolemia
- Hyperkalemia
- Hyperlipidemia
- Hypermenorrhea
- Hypermenorrhea or Bleeding Disorder Likely
- Hyperprolactinemia Likely
- Hypoglycemia
- Hypothyroid
- Insomnia
- Insomnia RX
- Intermittent Asthma
- Irritable Bowel Syndrome
- Irritable Bowel Syndrome or Constipation Rx
- Knee Arthroplasty
- Kyphosis
- Labyrinthitis
- Lipid Rx
- Low dose Modified Cyclic Psychiatric Rx  
Insomnia likely
- Lordosis
- Low Testosterone
- Lyme Disease
- Macular Degeneration Likely
- Major Joint Injection
- Malaise or Fatigue
- Meniere's Disease
- Metabolic Syndrome
- Migraine
- Migraine Therapy Likely
- Miscellaneous Endocrine/Metabolic Disorders
- Muscle Relaxer Rx
- Muscle Weakness
- Musculoskeletal Disorders, Other
- Musculoskeletal Pain
- Musculoskeletal Therapy Agent Rx (1 or more fills)
- Nausea Rx
- Neoplasm, Uncertain Behavior
- Neutropenia
- NSAID use indicates RA or chronic pain
- Optic Neuritis
- Osteoarthritis
- Osteoarthritis Rx
- Osteoporosis (w/o Fracture)
- Overactive Bladder or Urinary Disorder likely
- Pain / Anti-Swelling Rx
- Paget's Disease
- Plaque Psoriasis - moderate to severe
- Pituitary Adenoma
- Polycystic Ovarian Syndrome
- Polycystic Ovarian Syndrome or Diabetes possible
- Polymyositis
- Prediabetes
- Pre-Eclampsia
- Pregnancy
- Psoriasis
- Psoriatic Arthritis
- Raynaud's Syndrome
- Rescue Inhaler Use
- Restless Leg Syndrome
- Restless Leg Syndrome likely, Parkinson's possible
- Retinal Dystrophy
- Retinitis Pigmentosa
- Scoliosis
- Significant or Complete Blindness
- Sjogren's Syndrome
- Skeletal Fracture
- Skin Neoplasm, Uncertain Behavior
- Spinal Disorders, Other
- Stress Urinary Incontinence

## Medical Conditions/Medical Rx - Approved *continued...*

- Symptomatic Benign Prostatic Hypertrophy (BPH)
- Syncope
- Thyroid Hormones for Hypothyroidism
- Traumatic Amputation
- Tricyclic Antidepressants / Migraine or Insomnia possible
- Ulcer Rx use
- Ulcerative Proctitis or Hemorrhoid treatment likely
- Unspecified Hearing Loss or Deafness
- Unspecified Hyperglycemia
- Urethral Stricture
- Urethroplasty
- Varicose Vein Treatment
- Vertebral Fracture or Dislocation
- Vertigo
- Xerostomia



## Medical Conditions/Medical Rx

**Graded:** Approved

**Simplified Issue:** Asthma approved for SI other medical conditions listed here would need Underwriter Review and possible additional information

**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:**

All Conditions listed would need Underwriter Review and possible additional information

**For Simplified Issue:**

*Definition of Uncontrolled Diabetes:*

- Non-Compliant with Medication
- Hemoglobin A1C Score of 8 and Over or Fasting Glucose 170 Over
- Any Diabetic Complications
- ER Visits due to Diabetes
- Hospital stays due to diabetes

*Definition of Uncontrolled High Blood Pressure:*

- Non-Compliant with Medication
- Blood Pressure Reading Over 140/90
- Blood Pressure Reading Under 90/40
  - Change in Medication
  - ER Visits due to blood pressure
- Hospital Stays due to high blood pressure

## Alcohol/Drug Abuse Conditions/Medical Rx - Declined

**Graded:** Approved

**Simplified Issue:** Decline within 2 years, then will need underwriter to review

**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:**

Auto Decline 3 years, then need underwriter to review

- Alcohol addiction
- Alcohol Induced Pancreatitis
- Alcohol Abuse
- Alcoholic Cardiomyopathy
- Alcoholic Liver Disease
- Alcoholic Neuropathy
- Alcoholism, Dependence or Withdrawal
- Cocaine Abuse
- Drug/Alcohol Services
- Hallucinogen Abuse
- Heroin Use
- Methadone Abuse possible
- Multiple Drug Abuse
- Opioid Abuse
- Opioid Overdose Treatment
- Opioid Use or Dependence
- Sedative Use or Dependence
- Sedative/Hypnotic Abuse
- Stimulant Abuse
- Stimulant Use or Dependence
- Substance Abuse
- Volatile Solvent Abuse

## Blood Pressure Conditions/Medical Rx - Declined

**Graded:** Approved

**Simplified Issue:** Decline within 2 years then will need underwriter to review  
**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:**  
Underwriter Review

**These medical conditions would indicate blood pressure is "uncontrolled"**

*Definition of Uncontrolled High Blood Pressure:*

- Non-Compliant with Medication
- Blood Pressure Reading Over 140/90
- Blood Pressure Reading Under 90/40
  - Change in Medication
  - ER Visits due to blood pressure
- Hospital Stays due to high blood pressure

- Hypertensive Crisis (Urgency, Emergency)
- Non-compliant on medications

## Cancer/Tumor Conditions/Medical Rx - Declined

**Graded:** Approved

**Simplified Issue:** Decline within 2 years, after 2 years will need Underwriter to Review  
**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:**  
Auto Decline 3 years, then will need underwriter to review

- Acoustic Neuroma
- AntiNeoplastic Rx
- Basal Cell Carcinoma
- Benign Brain Tumor
- Bladder Cancer
- Bone Cancer
- Bone Marrow Transplant
- Brain Cancer
- Breast Cancer
- Cancer in Other Female Organs
- Cancer Metastasized to Lymph Nodes
- Cancer Metastasized to Secondary Organ(s), Known Treatment
- Cancer of Central Nervous System
- Cancer in other Male Organs
- Carcinoid Syndrome Treatment
- Carcinoma in Situ
- Cervical Cancer
- Chemotherapy Induced Nausea and Vomiting, treatment likely
- Colorectal Cancer
- Colorectal Cancer or Methotrexate Antidote Likely
- Cutaneous T cell Lymphoma
- Esophageal Cancer
- Human Cell Lymphotropic Virus

## Cancer/Tumor Conditions/Medical Rx - Declined...continued

- Hydroxide(Cancer or Polycythemia possible)
- Kaposi Sarcoma
- Leukemia/Lymphoma
- Liver Cancer
- Lung Cancer
- Melanoma
- Meningioma
- Merkel Cell Carcinoma
- Mesothelioma
- Methotrexate Users by Onconolgist
- Multiple Myeloma
- Myelodysplastic Syndromes
- Nausea Rx if prescribed by oncologist
- Ovarian Cancer
- Pancreatic Cancer
- Planned Chemotherapy Regimen Documented Prior to Initiation
- Polycythemia Vera
- Prostate Cancer
- Radiation Dose Limits Established Prior to Initiation
- Renal Cancer
- Serious Antiemetic Cancer induced Nausea Possible
- Squamous
- Testicular Cancer
- Thyroid Cancer
- Tumor Lysis Syndrome
- Uterine Cancer

## Cardiac Conditions/Medical Rx - Declined

**Graded: Approved**

**Simplified Issue:** Decline within 2 years, after 2 years will need Underwriter to Review  
**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:**  
Auto Decline 3 years, then will need underwriter to review

- AICD(Defibrillator)Status, Unknown Insertion Date
- Aneurysm, Aortic
- Aneurysm, Cerebral
- Aneurysm, Thoracic
- Aneurysm, Unspecified
- Anticoagulant Rx
- Aortic Aneurysm, Surgically Repaired
- Aortic Dissection
- Aortic Embolism
- Aortic Valve Disease, Unspecified
- Aortic Valve Insufficiency
- Aortic Valve Stenosis
- Aortic Valve Surgery for Insufficiency and Stenosis
- Arrhythmia Rx and Anticoagulant/Atrial Fibrillation likely
- Arrhythmia Rx,eitherAtrialor Ventricular
- Atherosclerosis
- Atrial Fibrillation/Flutter
- Atrial Fibrillation/Flutter with Cardioversion
- Cachexia
- Cardiac Arrest
- Cardiac Arrhythmia,Other
- Cardiac Catheter Ablation
- Cardiac Conduction Disorder, Other
- Cardiac Defibrillator (AICD) Insertion
- Cardiac Pacemaker Insertion
- Cardiac Pacemaker or Defibrillator Likely
- Cardiac Pacemaker Status, Unknown Insertion Date

## Cardiac Conditions/Medical Rx - Declined *continued...*

- Cardiac Rehabilitation
- Cardiac Septal Defect
- Cardiac Surgery
- Cardiomyopathy
- Carotid Artery Disease
- Carotid Endarterectomy
- Carvedilol Serious T or CH Possible
- CHF Angina treatment
- CHF Beta Blocker/Diuretic Combo, CHF likely, as cites possible
- CHF Rx Combo Group
- Congenital Defects of the Great Vessels
- Congenital Heart Defects
- Congestive Heart Failure
- Congestive Heart Failure likely
- Congestive Heart Failure or Atrial Fibrillation likely
- Coronary Artery Bypass Graft
- Coronary Artery Disease
- Diuretic Resistance, CHF or CKD likely
- Diuretic/Spironolactone Combo CHF, CKD or as cites likely
- Dual Antiplatelet Heart Attack or Stroke likely
- End Stage Heart Failure
- Endocarditis
- Heart Assist Device
- Heart Block
- Heart Transplant
- Heart Valve Surgery
- High Dose Loop Diuretic CKD or CHF likely
- Ischemic Heart Disease
- Ischemic Heart Disease and Diabetes likely
- Ischemic Heart Disease (Angina) Rx
- Left Bundle Branch Block
- Long QT Syndrome
- Low Dose Loop Diuretic Edema, CKD or CHF Possible
- Marfan Syndrome
- Mitral and Aortic Valve Disease, Unspecified
- Mitral Valve Insufficiency
- Mitral Valve Prolapse
- Mitral Valve Stenosis
- Mitral Valve Surgery for Insufficiency and Stenosis
- Multiple Acute Myocardial Infarctions
- Myocarditis
- Parkinson's Disease
- Percutaneous Transluminal Coronary Angioplasty
- Post MI, CHF, or Hypertension
- Rate Control plus Anticoagulation, A.fib likely
- Recent Anticoagulant Rx USA
- Rheumatic Heart Disease
- Right Bundle Branch Block
- Spironolactone treatment for CHF possible
- Thoracic Aneurysm, Surgically Repaired
- Topical Nitrates Angina likely
- Traumatic Intracerebral Hemorrhage
- Tricuspid Valve Disease, Unspecified
- Tricuspid Valve Surgery
- Unstable Angina Treatment
- Ventricular Arrhythmia likely
- Ventricular Fibrillation
- Ventricular Tachycardia
- Vertebral Basilar Insufficiency
- Very Serious Hematological Agents
- Very Serious Platelet Inhibitor (Plavix)

## Circulatory Conditions/Medical Rx - Declined

**Graded:** Approved

**Simplified Issue:** Decline within 2 years, after 2 years will need Underwriter to Review  
**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:**  
Auto Decline 3 years, then will need underwriter to review

- Anticoagulant Rx
- Arterial Embolism
- Arteriovenous Malformation(AVM)
- Arteritis,Giant Cell
- Behcet's Disease
- Budd Chiari Syndrome
- Buerger's Disease
- Hemophilia
- Hemophilia A (Factor VIII Deficiency)
- Hemophilia Rx files
- Immune Thrombocytopenic Purpura(ITP)
- Peripheral Artery Disease
- Peripheral Artery Disease with Revascularization
- Peripheral Neuropathy
- Peripheral Vascular Disease
- Peripheral Vascular Disease with Amputation
- Phlebitis and Thrombophlebitis
- Polyarteritis Nodosa
- Sick Sinus Syndrome
- Sickle Cell
- Sickle Cell or Porphyria likely
- Significant Venous Thrombosis
- Thalassemias
- Von Willebrand's Disease

## Diabetes Conditions/Medical Rx - Declined

**Graded:** Approved

**Simplified Issue:** Decline within 2 years then will need underwriter to review  
**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:**  
Underwriter Review

**These medical conditions would indicate diabetes is "uncontrolled"**

*Definition of Uncontrolled Diabetes:*

- Non-Compliant with Medication
- Hemoglobin A1C Score of 8 and Over or Fasting Glucose 170 Over
- No other Diabetic Complications
  - ER Visits due to Diabetes
  - Hospital stays due to diabetes

- Diabetes Insipidus
- Diabetic Gastroparesis likely
- Diabetic Infectious Complication Possible
- Diabetic Nephropathy Possible
- Diabetic Neuropathy likely
- Diabetic Neuropathy or Depression
- Diabetic Neuropathy or Depression with Recent AntiDiabetic
- Diabetic Retinopathy Likely
- Diabetic Skin Complications Possible
- Spironolactone W/Antidiabetic, Diabetic Nephropathy Possible

## HIV - Declined (*no plans available*)

- HIV
- Human Immunodeficiency Disease
- HIV Complications Likely
- HIVRx
- Megestrol Cancer/HIV Cachexia Possible
- Multiple Myeloma, or HIV Wasting possible

## Kidney Conditions/Medical Rx - Declined

**Graded:** Approved

**Simplified Issue:** Decline within 2 years, after 2 years will need Underwriter to Review  
**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:**  
Auto Decline 3 years, then will need underwriter to review

- Anemia, Kidney Disease Stage 3-5
- Chronic Kidney Disease
- Chronic Kidney Disease possible Rx by Nephrologist
- Dialysis
- Dialysis Solution / Very Serious Kidney Disease
- Diuretic/Spironolactone Combo CHF, CKD, or as cited likely
- Diuretic Resistance, CHF or CK likely
- Glomerulonephritis
- Hypertensive Kidney Disease
- Kidney Disease, Chronic Unspecified
- Kidney Failure, Acute or Unspecified
- Polycystic Kidney Disease
- Phosphate Binders Serious Kidney Disease
- Serious Endocrine (End Stage Renal Disease Likely)

## Liver Conditions/Medical Rx - Declined

**Graded:** Approved

**Simplified Issue:** Decline within 2 years, after 2 years will need Underwriter to Review  
**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life**  
Auto Decline 3 years, then will need underwriter to review

- Autoimmune Hepatitis
- Cirrhosis of Liver
- Hepatic Encephalopathy Likely
- Hepatic Failure
- Hepatic Fibrosis
- Hepatitis, Other
- Hepatitis B
- Hepatitis B or C treatment
- Hepatitis B treatment
- Hepatitis C
- Hepatitis C treatment
- Liver Disease, Unspecified
- Nephritic Syndrome
- Portal Vein Thrombosis
- Possible Cirrhosis Rx Pattern
- Primary Sclerosing Cholangitis
- TIPSS Procedure for Severe Liver Disease

## Lung Conditions/Medical Rx - Declined

**Graded:** Approved

**Simplified Issue:** Decline COPD, Emphysema

**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:**

Auto Decline 3 years, then will need underwriter to review

- Acute Respiratory Failure
- Ventilator Dependence
- Cachexia
- Cancer Induced Hematopoietic Rx likely
- Cancer in Head or Neck
- Chronic Respiratory Failure
- Cor Pulmonale
- Cystic Fibrosis
- Cystic Fibrosis indicated by drug combinations
- COPD
- COPD Likely, Serious Asthma Possible
- Pulmonary Arterial Hypertension
- Pulmonary Embolism
- Pulmonary Heart and Vascular Conditions
- Pulmonary Valve Disease, Unspecified
- Pulmonary Valve Insufficiency
- Pulmonary Valve Stenosis
- Pulmonary Valve Surgery for Insufficiency or Stenosis
- Respiratory Cystic Fibrosis
- Status Epilepticus
- Spirometry (FEV1/FVC) less than 70%w/COPD Symptoms

## Neurological Conditions/Medical Rx - Declined

**Graded:** Approved

**Simplified Issue:** Decline within 2 years, after 2 years will need Underwriter to Review

**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:**

Auto Decline 3 years, then will need underwriter to review

- Amyotrophic Lateral Sclerosis
- Anti Dementia/Alzheimer's Rx
- Anti Parkinson's Rx use likely
- Anti Parkinson's Rx Use Possible, but maybe drug induced
- Arnold Chiari Malformation
- Ataxia
- Autism
- Bell's Palsy
- Cerebral Aneurysm, Surgically Repaired
- Cerebral Edema
- Cerebral Palsy
- Cerebral Shunt
- Cerebral Vascular Disease
- Cerebrovascular Occlusion
- Chronic Organic Brain Syndrome
- Compression of Brain
- Creutzfeldt Jakob Disease
- Dementia
- Dual Antiplatelet Heart Attack or Stroke Likely
- Encephalitis
- Encephalopathy, Acute
- Epilepsy
- Hemiplegia/Hemiparesis
- Hemorrhagic Stroke
- Huntington's Disease
- Hydrocephalus

## Neurological Conditions/Medical Rx - Declined...*continued*

- Intellectual Disabilities, Moderate to Profound
- Ischemic Stroke
- Meningitis
- Monoplegia an Other Paralysis
- Motor Neuron Disease
- Multiple Sclerosis
- Multiple Sclerosis Rx
- Narcolepsy
- Nimotop use indicates Stroke
- Paraplegia
- Persistent Vegetative State
- Progressive Multifocal Leukoencephalopathy
- Progressive Neuromuscular Disorder treatment
- Quadriplegia
- Seizure or Abuse Rx (Phenobarbital)
- Serious AntiConvulsant used for range of conditions
- Severe Intracranial Pressure/Cerebral Edema
- Stroke, Type Unknown
- Subdural Hematoma
- Tourette Syndrome
- Transient Global Amnesia
- Transient Ischemic Attack
- Transverse Myelitis
- Very serious AntiConvulsants,Epilepsy or Seizure Disorder likely
- Wernicke Korsakoff Syndrome

## Psychiatric Conditions/Medical Rx - Declined

**Graded:** Approved

**Simplified Issue:** Decline within 2 years, after 2 years will need Underwriter to Review

**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:**

Auto Decline 3 years, then will need underwriter to review

- Agoraphobia
- Alcoholism with Complications
- Suicidal Ideation
- Suicide Attempt
- Third Line Modified Cyclic Psych Rx  
Resistant Depression possible
- Very Serious Antidepressant Medication
- AntiPsychotic Long Acting Injectables Use
- AntiPsychotic used primarily as AntiEmetic (Prochlorperazine)
- Anorexia Nervosa
- Bipolar Disorder
- Bulimia
- Cannabinoid Serious Antiemetic/Anorexia Treatment Likely
- Cannabis Abuse
- Cannabis Dependence
- Carbamazepine xr neuropathy, epilepsy or bipolar possible
- Cluster A Personality Disorders
- Cluster B Personality Disorders
- Cluster C Personality Disorders
- Concurrent use of Anxiety/Panic with Depression drugs
- Concurrent Use of Opioids, Benzodiazepines, and Hypnotics Sleep Aids
- Concurrent Use of Opioids and Benzodiazepines
- Conversion Disorder
- Delusions/Psychosis/Schizophrenia Possible
- Electroconvulsive Therapy
- ECTor TMS treatment for significant depression



## Psychiatric Conditions/Medical Rx - Declined *continued...*

- Delusions/Psychosis/Schizophrenia Possible
- Electroconvulsive Therapy
- ECT or TMS treatment for significant depression
- High Dose TCA's/Depression or Neuropathy likely
- History of Self Harm Reported to Provider
- Methadone/Pain Treatment Likely
- Major Depressive Disorder, in Remission
- Major Depressive Disorder, Mild
- Major Depressive Disorder, Moderate
- Major Depressive Disorder, Severe W/Psychotic Features
- Major Depressive Disorder, Unspecified
- MAOI AntiDepressant use/Treatment Resistant Depression Possible
- Multiple Depression Medications
- Naltrexone Substance Use Disorder likely, alternative use possible
- Norepinephrine/Dopamine Reuptake Inhibitor AntiDepressant use
- Obsessive Compulsive Disorder
- Panic Disorder
- Parkinson's Disease ,Psychosis Treatment likely
- Psychiatric Hospitalization/Intensive Treatment
- Psychosis or Bipolar Disorder Possible
- Psychotic Disorder, Other or Unspecified
- Post Traumatic Stress Disorder (PTSD)
- Recurrent Depressive Episode
- Recurrent Mild To Moderate Major Depressive Disorder
- Schizoaffective Disorder
- Schizophrenia
- Somatoform Disorder

## Transplants - Declined

**Graded:** Approved

**Simplified Issue:** Decline within 2 years, after 2 years Underwriter will need to review  
**Whole Life, 20 Pay Life, Life paid up at 65 & Single Premium Whole Life:** Declined

- Intestine Transplant
- Lung Transplant
- Kidney Transplant
- Organ Transplant, Unspecified,
- Stem Cell Transplant
- Heart Transplant
- Pancreas/Islet Cell Transplant
- Liver Transplant

# Frequently Asked Questions

## 1. *What are the cut off dates to submit applications to New Business?*

- Applications received and approved by the 10th of the month will have an issue date of the 16th of the month – Commission paid weekly, if UW approved and initial premium drafted by 5:00 on Tuesday.
- Applications received and approved by the 22nd of the month will have an issue date of the 1st of the month – Commission paid weekly, if UW approved and initial premium drafted by 5:00 on Tuesday.

## 2. *How to submit applications to New Business?*

- By Fax at 617-426-2322
- By Mail at 61 Battery March St., 6th Floor Boston, MA 02110
- By Email [newbusiness@royalarcanum.com](mailto:newbusiness@royalarcanum.com), or by using the share folder:
- By Share File: <http://www.royalarcanum.com/agents/sharefile.html>.
- By DocuSign <http://www.royalarcanum.com/agents/index.html> – click on DocuSign

## 3. *Who has an insurable interest on an Insured?*

- Spouses
- Parents, Children and Adopted Children
- Grandparents and Grandchildren
- Siblings
- Engaged Couples
- All other relationships listed we will confirm with Agent the insurable interest.

## 4. *Who does not have an insurable interest on an Insured?*

If the following relationship is listed for Beneficiary then we need to e-mail the agent and confirm the insurable interest. For Charity names listed or a funeral home \$10,000 and under is ok but we need name, address, and phone number.

- Stepparents and Stepchildren
- Nieces and Nephews
- Cousins
- Uncles and Aunts
- Friend
- Charity

5. *If the Beneficiary is listed as "Estate of Jane Smith"; then we will need the paperwork that was set up for the Estate.*

## 6. *What happens if an application is withdrawn because the initial draft was not received?*

- The application must be re-signed and re-dated by both the agent and the applicant and then the application may be faxed in for reprocessing.

## Frequently Asked Questions *continued...*

7. *What happens if a policy is mailed to the insured or agent and the automatic draft/check later fails or is returned by the bank due to insufficient funds, a closed bank account, or any other reason?*

- The policy becomes void and the applicant will have no active policy with Royal Arcanum.

8. *Who signs what on an application?*

- **Adult Applications:** If insured is also the owner. All forms need to be signed by the insured. Application, Statement of understanding, Medical Release form, Notice of Information Practices (MIB Form), Payment Form (either the Check-O-Matic Form or the Credit Card Authorization Form), for NY agents we also need the Life Suitability Best Interest Questionnaire Form and the NY Replacement Form.

- **Adult Applications:** If the owner is someone other than the insured. The insured needs to sign the application, Medical Release Form, Notice of Information Practices (MIB Form), Payment Form (either the Check O Matic Form or the Credit Card Authorization Form) if they are paying for the coverage. Then the owner needs to also sign the application, Statement of Understanding Form, and for NY agents we also need the Life Suitability Best Interest Questionnaire Form and the NY Replacement Form.

- **Junior Applications:** If the parent is the owner. The parent needs to sign the application, Medical Release Form, Notice of Information Practices (MIB form), Payment Form (either the Check O Matic Form or the Credit Card Authorization Form) if they are paying for the coverage. For NY agents the parent also needs the Life Suitability Best Interest Questionnaire Form and the NY Replacement Form.

- **Junior Applications:** If someone other than the parent is the owner. The parent needs to sign the application, Medical Release Form, and the Notice of Information Practices (MIB Form), Payment Form (either the Check O Matic Form or the Credit Card Authorization Form) if they are paying for the coverage. Then owner also needs to sign the application, Statement of Understanding Form, and for NY agents we also need the Life Suitability Best Interest Questionnaire Form and the NY Replacement Form.

## How to read the Simplified Issue Questions

*In the past 2 years, have you been diagnosed, received medical advice, received treatment, or taken medications for the following:*

*If the insured has a new diagnosis in the last 2 years for any of the following conditions?*

**Mental/Nervous Disorder:** Depression, Anxiety, Bipolar, Dementia, Attention Deficit/Hyperactivity Disorder Schizophrenia, OCD, Autism, PTSD Friederichs Ataxia, Huntington's Disease, Lewy Body Disease, Parkinson Disease, Spinal Muscular Atrophy

**Neurological Disorder:** Ataxia, Bell's Palsy, Brain Tumors Cerebral Aneurysm, Headaches- Cluster, Tension, , Head Injury, Herniated Disc, Epilepsy And Seizures, Multiple Sclerosis (MS), Muscular Dystrophy, Neurocutaneous Syndromes Parkinson Disease, Infections- Meningitis, Encephalitis, Polio Epidural Abscess, Vascular Disorder, - Stroke TIA Subarachnoid Hemorrhage, Subdural Hemorrhage, Hematoma, Extradural Hemorrhage, Guillain-Barre Syndrome, Alzheimer's Disease, Amyotrophic Lateral Sclerosis (ALS) Acute Spinal Cord Injury Or Conditions Related to the Spine.

**Liver Disease:** Nonalcoholic Fatty Liver Disease, Hepatitis, Hemochromatosis, Fatty Liver, Cirrhosis, Liver Cancer, Chronic Liver Disease, Liver Failure, Jaundice, Alcoholic Liver Disease, Primary Biliary Cholangitis, Ascites, Wilson Disease, Gastrointestinal Disease, Acute Liver Failure, Ascending Cholangitis, Hepatic Encephalopathy, Primary Sclerosing Cholangitis, Iron Overload, Hepatotoxicity, Alpha 1 Antitrypsin Deficiency, Necrosis

**Heart Disease:** Coronary Artery Disease, High Blood Pressure, Cardiac Arrest, Congestive Heart Failure, Arrhythmia- Fluttering in Your Chest, Tachycardia, Bradycardia, Chest Pain or Discomfort, Shortness of Breath, Lightheadedness, Dizziness, Fainting, Peripheral Artery Disease, Congenital Heart Disease, Atherosclerotic Disease, Cardiomyopathy, Heart Infections-Endocarditis, Valvular Heart Disease, Congenital Heart Defects

**Circulatory Disease-Heart and Blood Vessels:** Atherosclerosis, Hypertension, Abdominal Aortic Aneurysms, Peripheral Artery Disease, Aneurysms, Vascular Malformation, Mitral Prolapse, Angina Pectoris, Arrhythmia, Ischemia, Chronic Venous Insufficiency, Endocarditis, Acute Coronary Syndrome, Pulmonary Valve Stenosis, Thrombophlebitis, Temporal Arteritis, Ventricular Tachycardia, Congenital Heart Defects

**Cerebrovascular Disease:** Carotid Stenosis, Vertebral Stenosis, Intracranial Stenosis, Aneurysm, Vascular Malformations, Thrombosis, Embolism Hemorrhage Kidney Disease: Abderhalden-Kaufmann-Lignac Syndrome (Nephropathic Cystinosis, Abdominal Compartment Syndrome, Acetaminophen Induced Nephrotoxicity, Acute Kidney Failure/Acute Kidney Injury, Acute Phosphate Nephropathy, Acute Tubular Necrosis, Adenine Phosphoribosyl Transferase Deficiency, Chronic Kidney Disease

**Emphysema, Chronic Obstructive Pulmonary Disease, Cancer (All Types), Stroke, Alcohol/Drug Abuse, Heart Attack**

## How to read the Simplified Issue Questions Continued

***If the insured has received a new diagnosis for any of the above medical conditions, they must answer Yes to the related medical question and they would not be eligible for the Simplified Issue/Final Expense Product. They can apply for either the Graded (if eligible) or Fully Underwritten Products and we will underwrite the medical condition(s).***

*In the past 2 years: received medical advice for the following.*

If the insured has gone to their doctor to discuss any of the medical conditions (including any follow ups) the insured must answer yes. Not eligible for the Simplified Issue/Final Expense product. Apply for either the Graded (if eligible) or Fully Underwritten Products and we will underwrite the medical condition.

*In the past 2 years: received treatment*

If the insured has had received medical care (Example: Gone to the doctor, had any medical lab tests, MRI, EEG, EKG) any type of treatment for any medical condition listed on page 3 of above) the insured must answer yes. Not eligible for the Simplified Issue/Final Expense product. Apply for either the Graded (if eligible) or Fully Underwritten Products and we will underwrite the medical condition.

*In the past 2 years: taken medications*

If the insured has had taken any medications (including maintenance medications) for any medical condition listed on page 3 of above) the insured must answer yes. Not eligible for the Simplified Issue/Final Expense product. Apply for either the Graded (if eligible) or Fully Underwritten Products and we will underwrite the medical condition.

