

Instant Answer – Underwriting Questions

- Height / Weight
- In the last 3 years, have you used tobacco or nicotine?
- Do you own life insurance or annuities on yourself or others?
- Marital Status
- State of Birth
- Are you a citizen of the United States, Canada or Mexico, or do you have a permanent Visa?
- SSN
- DL
- Beneficiary
- Secondary Beneficiary
- Have you ever had an application for life insurance declined or postponed?
- In the last 3 years, have you claimed or received any disability benefits because of injury or sickness?
- Have you ever tested positive with HIV or Aids?
- In the last 10 years, have you been diagnosed, treated, or been given advice by a member of the medical profession for any of the following? Hep B, Hep C, Cirrhosis of the liver, any disorder of the pancreas, Systemic Lupus, MS, Inflammatory bowel disease, Chronic Kidney Disease or Polycystic Kidney Disease, Kidney disease requiring dialysis, Bone marrow transplant, ALS, Parkinson's, Paralysis, Heart, Lung, Kidney, Liver transplant
- In the last 10 years, have you been diagnosed, treated, or been given advice by a member of the medical profession for any of the following? Diabetes, Cancer or Tumor, Coronary Artery Disease, Congenital Heart Disorder, Heart Valve Disorder (other than Mitral Valve Prolapse), Congestive Heart Failure, High blood pressure, any form of bleeding disorder or anemia
- In the last 5 years, have you been diagnosed, treated, or been given advice by a member of the medical profession for any of the following? Asthma, Seizures or convulsions, Mental or Nervous disorder, Anxiety, Depression, ADD or ADHD
- In the last 10 years: Used cocaine, methamphetamine, or any other controlled substance or narcotic not prescribed; had medical treatment or counseling for the use of prescribed or non-prescribed drugs; or been advised by the medical profession to discontinue use of non-prescribed drugs? Had medical treatment or counseling for use of alcohol or been advised by a member of the medical profession to discontinue use of alcohol?
- Within the last 3 months, have you had, or been advised by a member of the medical profession, any diagnostic medical tests or procedures; any treatment or surgery (excluding HIV, cosmetic, orthopedic surgery, or routine check-ups with normal results)?
- In the last 3 years, have you been involved in any of the following? Convicted of or pleaded guilty to any felony; Charged with a crime with charges pending; Been on parole or probation; Incarcerated or facing incarceration?
- In the past 2 years, have you had your driver's license revoked, suspended, or been convicted of reckless driving or driving under the influence of alcohol or drugs?

Select Term – Underwriting Questions

- Height / Weight
- In the last 3 years, have you used tobacco or nicotine?
- Do you own life insurance or annuities on yourself or others?
- What is the total amount of life insurance in force from all companies (excluding group insurance)?
- Marital Status
- State of Birth
- Are you a citizen of the United States, Canada or Mexico, or do you have a permanent Visa?
- SSN
- DL
- Employer / Occupation
- Annual HH Income
- Beneficiary
- Secondary Beneficiary
- Have you ever had an application for life insurance declined or postponed?
- In the last 3 years, have you claimed or received any disability benefits because of injury or sickness?
- Have you ever tested positive with HIV or Aids?
- In the last 3 years, have you been treated, diagnosed, or advised by a member of the medical profession for: Hospitalized or surgically treated for chest pain or any disorder of the heart? Hospitalized or surgically treated for stroke or mini-stroke (TIA)? Diagnosed with, or currently being treated for, cancer or tumor or mass (excluding basal cell and squamous cell cancer of the skin)? Diagnosed with any kidney disorder that requires current dialysis treatment? Advised to have further evaluation or testing (except HIV) to determine a diagnosis; or had surgery recommended that has not been performed?
- In the last 3 years, have you been involved in any of the following? Convicted of or pleaded guilty to any felony; Charged with a crime with charges pending; Been on parole or probation; Incarcerated or facing incarceration?
- In the past 3 years, have you had your driver's license revoked, suspended, or been convicted of reckless driving or driving under the influence of alcohol or drugs?
- Are you currently residing or traveling in any country outside of the United States or Canada?
- In the next 6 months, do you plan to leave or travel from the United States or Canada?
- In the last 3 years, have you engaged in any of the following? Aviation (other than as a passenger or commercial airline crew); Sky diving (more than 1 time); BASE jumping; hang gliding; Mountain/rock climbing; SCUBA diving to depths greater than 100 feet or any specialty diving (including caves, ice, wrecks, etc.); Vehicle racing.