

# Simplified Issue Whole Life Underwriting Guide

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**SONS** of  
**NORWAY**

## Simplified Issue Field UW Guide

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 assist you as the field underwriter in setting clear expectations with your client and delivering successful results.

### SI Underwriting requirements include the following:

- MIB (Medical Information Bureau)
- MVR (Motor Vehicle Report)
- Script Check (Prescription Database Check)
- PHI (Personal History Interview)

### Tips for submission:

#### Full Disclosure and Completing the Application –

Accurate information and full disclosure of medical history is essential to our consideration for the Simplified Issue products. Coverage will not be considered for situations in which there is conflicting information obtained between the application answers and the underwriting requirements outlined above.

#### Medical Questions –

Section 6, Q.1 of the application asks about consultations within the past 5 years related to medical conditions listed under Q.1a through 1e. The answer should be yes for medical conditions occurring prior to 5 years that require routine follow up, ie. breast cancer history which occurred 8 years ago. This information is essential in the underwriting evaluation. Section 7 provides space for additional details.

#### Medications –

List all medications prescribed within the past twelve months under section 6, Q.4 of the Simplified Issue application. Provide additional details when applicable under section 7.

#### Questionnaires –

Include pertinent questionnaires with the application when applicable. The questionnaires can be found under the Underwriting and Case Development section of the FBC Resources on the Sons of Norway website. Some of the available questionnaires include: Diabetes, Asthma, Seizures.

#### 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.

#### Financial Underwriting –

Guidelines should be reviewed when considering the face amount of the Simplified Issue application. See attached Financial Underwriting Chart.

#### Personal History Interview (PHI) –

Prepare your client for the Personal History Interview (PHI). See guidelines included with this guide.

- Exam One representative conducts interview on behalf of Sons of Norway.
- Client provides date of birth and the last four digits of their social security number to verify identity.
- Verifies details on application regarding the client's medical history
- Speed up process by having physician and medication information available
- If the client is not available at the time of the initial call, instructions will be provided for a callback process.
- Please set expectations that this interview may take up to 20 minutes.

### Contact Underwriting –

Email Sons of Norway underwriting if you have any questions on the insurability of your client for the Simplified Issue product at dgill@sofn.com.

**Acceptable medical conditions assume no other significant medical history.**

**For additional guidance on the Potentially Acceptable Risks please contact Underwriting before submitting the application.**

<b>Medical Condition</b>	<b>Acceptable</b>	<b>Potentially Acceptable</b>	<b>Decline</b>
Aids/HIV Positive			X
Alcohol Abuse < 5 years			X
Alcohol Abuse > 5 years ago		X	
Alzheimer's Disease			X
Anemia		X	
Aneurysm – Surgically Repaired		X	
Aneurysm - Untreated			X
Anxiety – mild to moderate	X		
Arthritis - Osteoarthritis	X		
Arthritis – Rheumatoid		X	
Arthritis – Psoriatic		X	
Asthma		X	
Atrial Fibrillation		X	
Basal Cell Skin Cancer	X		
Blood Pressure Controlled	X		
Blood Pressure Uncontrolled			X
Bronchitis Chronic – Non smoker		X	
Cancer – Treated >5 years ago		X	
Cancer – With metastasis			X
Chronic Pain – No Opioid Use	X		
Cirrhosis of the liver			X
Colitis – Ulcerative		X	
Crohns Disease		X	
COPD/Emphysema – Non smoker		X	
COPD/Emphysema – Smoker			X
Congestive Heart Failure			X
Cystic Fibrosis			X
Dementia			X
Depression – Mild to Moderate		X	
Depression – Severe			X

Diabetes – Controlled Blood Sugar	x		
Diabetes – Smoker			x
Diabetes – Other organ complications			x
Diabetes – with ratable obesity		x	
Discoid Lupus	x		
Downs Syndrome			x
Drug Abuse >7 years ago		x	
DUI >3 years ago		x	
Epilepsy/Seizures – Well controlled	x		
Heart Disease – Diagnosed/treated > 5 years ago		x	
Heart Murmur		x	
Cardiomyopathy (Heart Enlargement)			x
Heart Valve Replacement			x
Hepatitis B		x	
Hepatitis C		x	
Hypothyroid	x		
Hyperthyroid		x	
Kidney Disease – Mild	x		
Kidney Disease - Dialysis			x
Melanoma		x	
Multiple Sclerosis		x	
Muscular Dystrophy			x
Obesity – ratable(see Std Build Chart)		x	
Organ Transplant			x
Pacemaker		x	
Parkinsons Disease		x	
Peripheral Vascular Disease		x	
Psychosis			x
Sleep Apnea – CPAP compliant	x		
Stroke			x
Suicide Attempt			x
Systemic Lupus Erythematosus (SLE)		x	
TIA (transient ischemic attack)		x	

<i>Height</i>	<b>Standard Build Guidelines*</b>
5'0"	95-186
5'1"	98-193
5'2"	102-199
5'3"	105-206
5'4"	108-212
5'5"	112-219
5'6"	115-226
5'7"	119-233
5'8"	122-240



5'9"	126-247
5'10"	129-254
5'11"	133-261
6'0"	137-269
6'1"	141-276
6'2"	145-284
6'3"	149-292
6'4"	152-299
6'5"	157-307
6'6"	161-315
6'7"	165-323
6'8"	169-332

## Financial Underwriting Chart

The design of the Simplified Issue product is primarily to provide for final expense protection. When financially qualifying a client for the application face amount, we will be considering all in force and applied for life insurance policies. The income replacement chart outlined below should give you guidance as to the total line of insurance protection we will consider. If you have a situation that falls outside of the factors outlined, please email Underwriting at [dgill@sofn.com](mailto:dgill@sofn.com) for further discussion before submitting the application.

Age	Income Factor
< = 30	30 x's annual income
31 – 40	25 x's annual income
41 – 50	20 x's annual income
51 – 60	15 x's annual income
61 – 70	10 x's annual income
71 – and older	5 x's annual income



## FAQ's

**Q.** If my client does not qualify for the Simplified Issue product is the Guaranteed Issue available?

**A.** Yes, but it is important to remember that if your client dies of a non-accidental cause within the first two years of the policy, the beneficiary will receive only a return of premium plus interest and the agent commissions will be partially reversed.

**Q.** What is the maximum face amount which can be applied for between the Guaranteed Issue and Simplified Issue products.

**A.** \$50,000

**Q.** Does my client have to qualify financially for the Guaranteed Issue and Simplified Issue face amounts?

**A.** Yes, even though these products are guaranteed and simplified from a medical underwriting standpoint, the client must still satisfy a financial need requirement. (See financial underwriting chart)

**Q.** Are both the applicant and owner required to purchase a Sons of Norway membership?

**A.** Yes, both the applicant and owner are required to be members to purchase any of the Simplified Issue products. If there is a separate Payor who will not be owning the certificate, then only the applicant is required to become a member.

**Q.** Do we need a signed illustration?

**A.** Yes, an NAIC signed illustration should be submitted with the Simplified Issue application and is required to issue the product.

**Q.** When are replacement forms required?

**A.** Replacement forms are required in situations where the Simplified Issue certificate is intended to replace coverage that has been canceled or lapsed within the prior six months or will be canceled upon the issuance of the new coverage. Please check the FBC Resources on the Sons of Norway website to confirm the state of sale requires replacement forms.

**Q.** When is the initial premium withdrawn?

**A.** If paying by AWP (Automatic Withdrawal of Premium), the initial premium is withdrawn immediately upon receipt of the application.

**Q.** What are the options for future premium draft dates?

**A.** The premium draft dates are required to be on the 1<sup>st</sup> or the 15<sup>th</sup> of the month.

**Q.** Do any yes answers to the medical questions under Section 6, Q.1, automatically eliminate the clients eligibility for the Simplified Issue products?

**A.** No, please refer to the medical chart included in this guide which outlines which medical conditions can be considered or possibly considered and those which are an automatic decline.

**Q.** Can the PHI (Personal History Interview) be completed at the time of sale?

**A.** No, the application must first be assigned a certificate number and the PHI order placed by New Business before the client will be able to complete the phone interview.

**Q.** Can the client call in to complete the PHI?

**A.** Exam One as a representative of Sons of Norway will contact your client to complete the phone interview within 24 hours after the order has been placed. If your client is unavailable at the time of the initial call they can call in to Exam One to complete the interview. The phone number for Exam One is 855-406-6853.