



**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, **these clients could apply for Guaranteed Issue.**
- **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 your client does not qualify for Simplified Issue, Guaranteed Issue is an option. If your client is combining Guaranteed Issue and Simplified Issue policies, the maximum combined amount is \$50,000

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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