

# Top 10 list of declinable medications

To aid in determining the correct underwriting path for your clients, below are the top 10 medications that could result in a decline for clients during a medication check\*. If your client is currently taking any of these medications, it's highly likely their application for our simplified underwriting Whole Life products may be declined.

These medications commonly indicate the presence of an underlying condition that is not insurable.

Medication
Fentanyl
Methadone
Hydromorphone
Phenobarbital
Naloxone
Buprenorphine
Hydrocodone
Morphine
Humulin
Novolog

Please note: This is not a complete list of medications that may result in a decline.

\*Medication check requirements may vary by product. For additional underwriting details, view product-specific guidelines.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

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Questions?

For questions regarding a specific medication, please contact our underwriting department.

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