

Conditions not eligible for Secure Legacy

The following impairments are not eligible for Secure Legacy consideration. This list shows some of the more common impairments and is not a comprehensive list. For questions pertaining to a specific impairment not listed, please contact your advisor.

Medical impairments

- Alcoholism
- Asthma that includes:
 - A history of hospitalizations,
 - Oral steroid use, or
 - Required multiple medications
- Atrial fibrillation
- Blood clotting or bleeding disorders, including any ongoing treatment with blood thinners
- Cancer:
 - Any history within 10 years, except some basal cell or squamous cell cancers
 - Any metastatic history
- Cerebrovascular disease, including history of:
 - CVA
 - Stroke
 - TIA
- Chronic obstructive pulmonary disease (COPD/Emphysema)
- Cirrhosis of the liver
- Congestive heart failure
- Crohn's disease
- Depression – moderate to severe
- Diabetes – insulin dependent
- Down syndrome
- Drug use
 - Any use of illegal drugs
 - Any abuse of prescription drugs
- Eating disorders

- Gastric bypass/lap band
- Heart disease, including history of:
 - Angioplasty
 - Bypass
 - Heart attack or myocardial infarction
 - Stent placement
- Hepatitis B or C
- HIV/AIDS
- Kidney failure or transplant history
- Systemic lupus erythematosus (SLE)
- Lyme disease: current or within 6 months of recovery
- Mental disorders, including:
 - Bipolar disorder
 - Schizophrenia
- Overweight or underweight - see build chart
- Paralysis
- Parkinson's disease
- Peripheral artery disease (PAD)
- Peripheral vascular disease (PVD)

Nonmedical impairments

- Declined or rated for life insurance within last 5 years
- Felony within last 5 years
- Multiple DUIs
- Rock climbing at Yosemite Decimal System ratings of 5 or greater
- Current probation or jail
- Scuba diving greater than 100 feet

Build chart

Height	Weight range (in lbs)
4'8"	80-170
4'9"	83-176
4'10"	86-182
4'11"	89-188
5'0"	92-195
5'1"	95-201
5'2"	98-208
5'3"	102-215
5'4"	105-221
5'5"	108-228
5'6"	112-235
5'7"	115-243
5'8"	118-250
5'9"	122-257
5'10"	125-265
5'11"	129-272
6'0"	133-280
6'1"	136-288
6'2"	140-296
6'3"	144-304
6'4"	148-312
6'5"	152-320
6'6"	156-329
6'7"	160-337
6'8"	164-346

These are general guidelines used at the discretion of the underwriter.

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

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

Policy loans may create an adverse tax results in event of lapse or policy surrender, and will reduce both the surrender value and death benefit. Clients should consult their tax advisor when considering taking a policy loan.

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F88668 Rev 8-2019 DOFU 8-2019

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