



## Underwriting

NewBridge Inspire Level Term engages an intelligent, data-driven underwriting engine that provides an instant decision for most applications, without the need for a medical exam. A small percentage of applications may not qualify for an instant underwriting decision; these applications will be reviewed via a manual underwriting process that returns a decision within three to four business days.

The underwriting decision will be based on answers to health, build, and lifestyle questions within the application, as well as medical history.

## Underwriting Guidelines

### Your applicant must meet these three criteria:

- Be a US citizen or permanent resident
- Apply and sign in their state of residence
- Cannot replace or exchange a policy

### Applicants with a history of the following conditions are not eligible for this product:

- Heart failure, heart transplant, defibrillator implanted, cirrhosis of the liver, chronic pancreatitis
- Heart surgery (e.g. bypass or stent within the past three months)
- Heart valve surgery within the past 12 months
- Stroke, TIA, or seizure disorder diagnosed within the past six months
- Cancer of the liver, lung, or pancreas
- Alzheimer's, dementia, cognitive impairment, ALS
- Diabetes requiring hospitalization within the past 12 months, or with complication resulting in amputation
- Renal dialysis
- Pending criminal convictions or current incarceration
- Schizophrenia diagnosed in past five years; suicide attempt or ideation in the past three years
- Illegal use of drugs (excluding marijuana), or alcohol/drug abuse treatment in the past three years
- AIDS (Acquired Immunodeficiency Syndrome)

