

## Major Knock Out Questions – Underwriting Cheat Sheet

1. Let me confirm your Date of Birth
2. Are you a smoker or non-smoker (if smoker, ask about COPD.)
3. Have you been hospitalized in last year (If so, when?) {LBL – last year} {Prosperity – last 30 days} {RNA – currently}
4. Have you had any heart (stint, heart attack, etc.) or cancer treatments in the last 2 years? {MoO – 4 years}
5. Do you have high blood pressure or diabetes? (if yes, ask if it has been under control. Also, ask if any complications such as neuropathy.) {RNA – best carrier for diabetic complications}
6. Have you ever been diagnosed with Congestive Heart Failure? (if yes, go GI.)
7. Do you use a walker, wheelchair, electric scooter or oxygen equipment to assist in breathing? (if yes, go GI.)

*TIP: Also have your primary carriers (RNA, LBL, Prosperity) health questions printed so you can easily access if you need to dive deeper before applying. The above questions will help you know which carrier to lean towards and you can reference the carrier-specific questions as needed.*