# FINAL EXPENSE

# Loyalty Field Guide

## English

Security National

*Family of Life Companies*

SNL FGI

Effective 7/16/2025

# Loyalty Plan Field Underwriter's Guide

This guide is set up to define some of the most common ailments that you may run into. This is not inclusive and you may run across ailments that are not in the guide. If so, please call the home office and we will be glad to help you with a risk assessment.

| Ailments in Alphabetical Order | Loyalty Plan |
|---|---|
| Addison's Disease | Decline |
| **ADL's (Acts of Daily Living)**<br>Need assistance or supervision with dressing, eating, personal hygiene (bathing or toilet), or transferring to and from a bed or chair | Decline |
| AIDS | Decline |
| **ALS (Lou Gehrig's Disease)** | Decline |
| Alcoholism - Excessive use of alcohol | |
| • Current use, in rehab or within 90 days of recovery | Decline |
| • Within 2 years of recovery | Modified |
| • Over 2 years of recovery | Preferred |
| **Alzheimer's Disease or Dementia** | Decline |
| Amputation – Loss of a limb or body part | |
| • Amputation related to illness or disease | Modified |
| • Amputation related to accident | |
| o Within 2 years of accident or with complications | Modified |
| o Over 2 years with no complications | Preferred |
| **Asthma** | Preferred |
| Brain Aneurysm | |
| • Surgically Corrected | Modified |
| • Non-Corrected | Decline |
| **Bronchitis** | |
| • Acute | Preferred |
| • Chronic or with oxygen | Modified |
| Cancer | |
| • Most types of internal cancer and malignant tumors | |
| o Within 90 days of cancer free date | Decline |
| o 91+ days cancer free | Modified |
| o Over 2 years cancer free | Preferred |
| • Basal Cell Carcinoma (skin cancer) | Preferred |
| • Leukemia | Decline |
| • Cancers of the blood or bone marrow | Decline |
| • Hodgkin's Lymphoma, Non-Hodgkin's Lymphoma, Hodgkin's Disease | Decline |
| **Cerebral Palsy** | Modified |
| Chron's Disease | Preferred |
| **Chronic Obstructive Pulmonary Disease (COPD)** | Modified |

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|---|---|
| Cirrhosis of the Liver | Decline |
| **Congestive Heart Failure (CHF)** | Modified |
| Cystic Fibrosis | Decline |
| **Deep Vein Thrombosis (DVT)** | Modified |
| Depression | |
| • Minor depression with no suicide attempts | Preferred |
| • Major depressive disorder or hospitalization due to depression | Modified |
| **Diabetes** | |
| • With no complications | Preferred |
| • Insulin use prior to age 40 | Modified |
| • With complications, except Neuropathy | Modified |
| Diabetic Neuropathy | Preferred |
| **Dialysis Treatment** | Decline |
| Diverticulitis | Preferred |
| **Down's Syndrome** | Modified |
| Drug abuse or dependency – includes use of illegal drugs or abuse of prescription drugs | |
| • Current use, in rehab or within 90 days of recovery | Decline |
| • Within 2 years of recovery | Modified |
| • Over 2 years of recovery | Preferred |
| **Emphysema** | Modified |
| Epilepsy/Seizure Disorders | |
| • Over 90 days without seizure | Preferred |
| • 90 days or less from last seizure | Decline |
| **Heart Disease** | |
| • Angioplasty, stent implant, bypass surgery, heart valve surgery or pacemaker | |
| o Over 2 years since treatment | Preferred |
| o Less than 2 years since treatment | Modified |
| • Heart Attack | |
| o Over 2 years with no complications or further treatment | Preferred |
| o Less than 2 years | Modified |
| • High Blood Pressure | Preferred |
| • Angina | Modified |
| • Circulatory Disorder | Modified |
| • Congestive Heart Failure (CHF) | Modified |
| • Coronary Artery Disease (CAD) | Modified |
| • Enlarged Heart | Modified |
| • Peripheral Vascular Disease (PVD) | Modified |
| Hepatitis | |
| • Hepatitis A | Preferred |
| • Hepatitis B | |
| o Over 2 years since treatment | Preferred |
| o Less than 2 years since treatment | Modified |
| • Hepatitis C | |
| o Untreated | Decline |
| o Less than 2 years since treatment | Modified |
| o Over 2 years since treatment | Preferred |
| **HIV Positive** | Decline |
| Hodgkin's lymphoma, non-Hodgkin's lymphoma, Hodgkin's disease | Decline |

| Ailments in Alphabetical Order | Loyalty Plan |
|---|---|
| **Hospice Care** | Decline |
| Huntington's Disease | Decline |
| **Institution Care or Incarcerated** | Decline |
| Kidney Disease or Failure | |
| • Chronic Kidney Disease (CKD) | Modified |
| • Dialysis | Decline |
| • Kidney Stones | Preferred |
| • Kidney Failure | Modified |
| • Polycystic Kidney Disease (PKD) | Decline |
| **Leukemia** | Decline |
| Liver Disease or Disorder | |
| • Fatty Liver | Modified |
| • Cirrhosis | Decline |
| • Cystic Disease | Decline |
| **Lung Disease or Disorder** | |
| • Asthma, including seasonal allergies | Preferred |
| • Bronchitis | |
| o Acute | Preferred |
| o Chronic or with oxygen | Modified |
| • Chronic Obstructive Pulmonary Disease (COPD) | Modified |
| • Emphysema | Modified |
| • Sarcoidosis | |
| o Stage 1 or 2 | Modified |
| o Stage 3 or 4 | Decline |
| • Tuberculosis | |
| o Over 2 years remission without oxygen use | Preferred |
| o Less than 2 years or oxygen use | Modified |
| Lupus | |
| • Discoid Lupus | Preferred |
| • Systemic Lupus Erythematosus (SLE) | Modified |
| **Medical Appliance Use**<br>Dependent on the use of medical appliance such as wheelchair, walker or oxygen | Modified |
| Mental Disorder or Disease | |
| • Bi-Polar | Preferred |
| • Major Depressive Disorder | Modified |
| • Mania | Modified |
| • Paranoia | Modified |
| • Schizophrenia | Modified |
| Multiple Sclerosis (MS) | Modified |
| **Muscular Dystrophy (MD)** | Modified |
| Myasthenia Gravis | Modified |
| **Organ Failure or Disease** | Modified |
| Organ Transplants | |
| • Recipients Only | Decline |
| • Donor | Preferred |
| **Pancreas Disease or Disorder** | Modified |

| Ailments in Alphabetical Order | Loyalty Plan |
|---|---|
| Paralysis | |
| These are rated based on their ability to perform ADL's and other conditions. Below are 4 types of paralysis and the best plan that could be offered. | |
| • Monoplegia – paralysis of single area, usually a limb | Modified |
| • Hemiplegia – paralysis of one arm and leg on same side of body | Modified |
| • Paraplegic – paralysis below the waist | Modified |
| • Quadriplegia – paralysis below the neck | Decline |
| **Parkinson's Disease** | Modified |
| Pregnancy | |
| • If the proposed insured is currently pregnant, no plan will be offered. The application will need to be postponed until 6 weeks after the insured has given birth and the doctor has cleared them for regular activities. | Postpone |
| **Renal Failure or Insufficiency** | Modified |
| Sickle Cell Anemia or Sickle Cell Trait | Decline |
| **Stroke, including TIA (mini stroke)** | |
| • Over 2 years, no complications | Preferred |
| • Less than 2 years or with complications | Modified |
| Thyroid Disease – most types | Preferred |
| **Thrombocytopenia** | Decline |
| Trachostomy | Decline |

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## NON-DISCLOSURE AND NON-SOLICITATION AGREEMENT

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You hereby agree to NOT induce or attempt to induce, or cause or aid in any manner whatsoever any other agent or other person to induce or attempt to induce, any policyholder to terminate any policy issued by SNLIC. You further agree to NOT solicit, or cause or aid any other person to solicit, any policyholders of SNLIC to purchase policies of another life insurance company. These restrictions shall continue for a period of two (2) years after the termination of Your authority.

You agree that any engagement in activities described in the preceding four paragraphs will result in irreparable injury to SNLIC, for which there is no adequate remedy at law. Thus, You agree that in the event You breach any of said paragraphs, SNLIC may apply for and obtain immediate and continuing injunctive relief prohibiting further or continued breach of Your obligations, and You further agree to liquidated damages in the amount of two (2) years of annual premium for all policies which are terminated as a result of Your activities, and in the amount of the commissions for the preceding 365 days for any agents who terminate or reduce their activity as a result of Your activities.