

Lab-free eligibility within The Horizon Experience



Males and females: ages 20-60 up to \$2 million, any term duration

The need for exams is determined by evidence collected during the application process such as disclosures by the applicant, family history, prescription history, and other third-party data. The following information can help determine whether or not a client may qualify for exam-free underwriting.

Current health and status

- Standard Plus or better (including Preferred Tobacco)
- Blood Pressure 140/90 or less
- Cholesterol 120-300 with or without treatment
- No internal policy lapse or internal replacement within the last 2 years
- No premium financing
- No APS required and no major medical conditions (see list below)

Major Medical Conditions

These conditions can make an applicant ineligible for exam-free underwriting. This list is not necessarily all-inclusive and may be subject to change:

Always excluded:

- Alcohol or drug abuse/treatment
- Barrett's Esophagus
- Blood clotting disorders
- Bipolar Disorder
- Cancer (except Basal or Squamous Cell)
- COPD / Emphysema
- Crohn's Disease
- Diabetes
- Hepatitis B or C
- Heart Disease or heart surgery
- Muscular Dystrophy
- Parkinson's Disease
- Rheumatoid Arthritis
- Stroke/Deep Vein Thrombosis/Transient Ischemic Attack (TIA)
- Sickle Cell Anemia
- Systemic Lupus Erythematosus (SLE)
- Ulcerative Colitis

Usually excluded:

- Epilepsy/Seizures
- Gestational Diabetes
- Multiple Sclerosis (MS)
- Overactive Thyroid
- Sleep Apnea

Lifestyle Factors To Consider and Third-Party Data

Lifestyle factors, whether admitted or identified by third-party data, may have an impact on underwriting. In some cases, an applicant may become ineligible for exam-free underwriting, or an offer may be lowered by one class.

Factors include but are not limited to:

- Bankruptcies
- Credit history
- Criminal history
- Driving history
- Evictions
- Property ownership

Exam-free cases will be monitored post-issue to confirm the disclosures provided by the applicant. Information may be reviewed and addressed with your client if we discover any material differences.

Advisor Tip

Set clear expectations with your clients around the possibility of an exam-free experience. Explain that if needed, LGA will schedule an exam at the end of the application process.

Prepare your client >

Healthy Build Chart

Applicants eligible for exam-free underwriting must fall within these height and weight limits:

Height	Min Weight	Max Weight
4'10"	89	155
4'11"	92	160
5'0"	95	166
5'1"	98	171
5'2"	101	177
5'3"	104	183
5'4"	108	188
5'5"	111	194
5'6"	115	200
5'7"	118	207
5'8"	122	213
5'9"	125	219
5'10"	129	225
5'11"	133	232
6'0"	136	239
6'1"	140	245
6'2"	144	252
6'3"	148	259
6'4"	152	266
6'5"	156	273
6'6"	160	280
6'7"	164	287
6'8"	168	295
6'9"	173	302
6'10"	177	309
6'11"	181	317

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