

**Modified Guarantee Issue**

1. Is any person to be insured now disabled, been seen by a physician or treated in a medical facility, including a doctor's office, within the last 6 months for illness or disease (other than flu and colds)?
2. Has any person to be insured been treated for, or diagnosed by a member of the medical profession as having, Acquired Immune Deficiency Syndrome (AIDS) or tested positive on an AIDS or HIV test?

**Simplified Issue**

1. Had, within the past 5 years: heart disease; chest pains; high blood pressure; stroke; diabetes; cancer, tumor; kidney disease; blood disorder (including any testing for HIV antibodies); liver disease; lung disease; or other known health impairments?
2. Within the past 10 years received medical treatment or counseling, or participated in rehabilitation program, for alcohol or drug abuse?
3. Seen a medical practitioner in the past 12 months for anything other than a routine physical examination?

**Notes**

Automatic declinations can be for: Significant health history or AIDS. Other combinations of conditions may also be a decline

When an application is qualified for a Modified Guaranteed Issue amount, but excess coverage is applied for, the excess will be underwritten using an accept or decline basis. If we decline the excess, we will issue the available maximum amount based on the Modified Guaranteed Issue rules.