



**SONS of  
NORWAY**

# Single Premium Whole Life Underwriting Guide

Ages 0-17      \$10,000-\$50,000  
Class Standard

Ages 18-50      \$10,000-\$100,000

Ages 51-69      \$10,000-\$150,000

Ages 70-85      \$10,000-\$200,000

Class – Tobacco

Class – Standard Non-Tobacco

Class – Super Select Non-Tobacco

Class – Select Non-Tobacco

Full Underwriting Application

Signed Illustration

## **RIDERS AVAILABLE:**

Child Rider - Insured 18-55 may add (\$5,000-\$20,000)

Terminal Illness (Accelerated Benefit Rider)

Minimum Premium must be at least \$2,000

Partial Withdrawal - Not allowed

## **Underwriting for Net Amount at Risk (NAR)**

We will underwrite for the Net-Amount-At-Risk (NAR). What this means is when we determine the AMOUNT at which underwriting requirements are needed, the single premium is subtracted from the face amount illustrated to equal the NAR then compared with the age. So, the NAR and AGE is what the Age and Amount of underwriting requirement should be.

## **Any NAR greater \$50,000 or more will follow Full Underwriting Below**

Ex. If a 57-year-old applicant is paying a premium of \$10,000 and illustration showing face of \$67,000.

Then the NAR is \$57,000 ( $\$67,000 - \$10,000 = \$57,000$ ). The UW requirements are Paramedical Exam and HOS.

## **Any NAR less than \$50,000 is Simplified Underwriting**

Full Underwriting Application

MVR (JV 15+)

MIB

HealthPiQture

AMOUNT	AGE 0-17	18-35	36-45	46-50	51-55	56-60	61-70	71-85
\$50,000-\$99,999	Non-med	Non-med	Ht/Wt Vitals HOS	Ht/Wt Vitals HOS	paramed Ht/Wt Vitals HOS	paramed Ht/Wt Vitals HOS Blood	paramed Ht/Wt Vitals HOS Blood	paramed Ht/Wt Vitals HOS Blood EKG
\$100,000-\$200,000	Non-med	Ht/Wt Vitals HOS Blood	paramed Ht/Wt Vitals HOS Blood	paramed Ht/Wt Vitals HOS Blood	paramed Ht/Wt Vitals HOS Blood	paramed Ht/Wt Vitals HOS Blood	paramed Ht/Wt Vitals HOS Blood	paramed Ht/Wt Vitals HOS Blood EKG

\*\*\*Juvenile age 16 and above will provide a driver's license number when applicable for an MVR

\*\*\*Juvenile: MIB, RX

\*\*\*18-35 (\$50,000-99,999) MIB MVR HEALTHPIQTURE

\*\*\*All other age groups and amounts: MIB, MVR, RX required, IN ADDITION TO WHAT'S IN THE BOX

\*\*\*Additional Questionnaire for specific history or APS is always at Underwriter's discretion