



“Knock Out” Questions for Simplified Issue Applications

Questions may vary by state. See state-specific applications in your Agent portal for details. **Note for AZ:** LifeSecure cannot disclose Personal Health Information (PHI) to agents.

Critical Illness

If a “Yes” response is provided to any question in the initial insurability section of the Critical Illness application, coverage will be declined for that person.

1. Within the past 10 years, have you ever been... for any of the following conditions: heart disease; chronic lung disease; major organ transplant; coronary artery disease; heart attack; angina; angioplasty; stent replacement or bypass surgery; atrial fibrillation; valvular heart disease; carotid artery disease; cerebral vascular disease; brain aneurysm; stroke (CVA) or transient ischemic attack (TIA); peripheral vascular disease; cancer (including carcinoma, sarcoma, Hodgkin’s Disease tumor, leukemia, lymphoma, in situ, malignant tumor, melanoma and basal cell or squamous cell carcinoma); liver disease; impaired kidney function; diabetes; AIDS, HIV; ARC; or chronic obstructive pulmonary disease (COPD)?
2. For any condition listed above, within the past 2 years, have you had any abnormal diagnostic tests for which you are awaiting results, or have you been advised by a healthcare professional to seek consultation with a medical professional or undergo diagnostic testing (including self-administered), but have not done so?
3. Within the past 5 years, have you been diagnosed with, treated for or received medical advice from a healthcare professional for alcohol or drug abuse?
4. Are you currently receiving, or within the past 2 years, have you received or applied for Social Security Disability Income Benefits?

Questions not applicable for Worksite Critical Illness applications with a \$10,000 guaranteed issue Benefit Amount.

Build Chart *(not for use with Accident, Final Expense or Term Life insurance products)*

Also not for use with:

- Worksite Critical Illness Insurance with the \$10,000 guaranteed issue Benefit Amount
- Individual Hospital Recovery 3.0 Insurance, guaranteed issue *(for ages 64.5 to 65.5 on date of application in most states - see page 6)*
- Worksite Hospital Recovery 3.0 Insurance with the \$200 conditional guaranteed issue Daily Benefit Amount.*

Height (in Feet & Inches)	Weight (in Pounds)	
	Minimum	Maximum
4'6"	77	162
4'7"	80	168
4'8"	83	174
4'9"	86	180
4'10"	89	187
4'11"	92	193
5'0"	95	200
5'1"	98	206
5'2"	101	213
5'3"	104	220
5'4"	108	227
5'5"	111	234
5'6"	115	242
5'7"	118	249
5'8"	122	257
5'9"	125	264
5'10"	129	272
5'11"	133	280
6'0"	136	288
6'1"	140	296
6'2"	144	304
6'3"	148	312
6'4"	152	320
6'5"	156	329
6'6"	160	338
6'7"	164	346
6'8"	168	355
6'9"	173	364
6'10"	177	373
6'11"	181	382