

BrightFuture Underwriting Guidelines

The following chart is meant to provide guidance as to what specific impairments would be declined based on the medical conditions listed on the BrightFuture application. If you have questions regarding specific impairments, contact the Foresters Financial™ Sales Desk for assistance.

Impairment	Medical Condition	Criteria	Decision
Anencephaly	Birth Defect		Decline
Angina	Heart Disease		Decline
Angioplasty	Heart Disease		Decline
Anomalous Pulmonary Venous Return	Heart Disease		Decline
Anophthalmia	Birth Defect		Decline
Anotia	Birth Defect		Decline
Aortic Insufficiency	Heart Disease		Decline
Aortic Stenosis	Heart Disease		Decline
Arrhythmia	Heart Disease		Decline
Artery Blockage	Heart Disease		Decline
Attention deficit hyperactivity disorder (ADHD)	Developmental Problem	As a complication of autism.	Decline
Atrial Septal Defect	Heart Disease		Decline
Atrioventricular Septal Defect	Heart Disease		Decline
Autism	Autism		Decline
By-Pass Surgery	Heart Disease		Decline
Cancer	Cancer	All types including Hodgkin's Lymphoma but excluding Basal Cell Carcinoma (skin).	Decline
Cerebral Palsy	Birth Defect		Decline
Chronic Bronchitis	Chronic Lung Disease		Decline
Coarctation of the Aorta	Heart Disease		Decline
Congestive Heart Failure	Heart Disease		Decline
Craniosynostosis	Birth Defect		Decline
Cystic Fibrosis	Cystic Fibrosis		Decline
Development Disorder	Developmental Problem		Decline
Diabetes	Diabetes	Type 1 or 2 regardless of treatment.	Decline
Diaphragmatic Hernia	Birth Defect		Decline
Down's Syndrome	Down's Syndrome		Decline
Dwarfism	Developmental Problem		Decline
Emphysema	Chronic Lung Disease		Decline
Encephalocele	Birth Defect		Decline
End Stage Disease	End Stage Disease	A condition caused by injury, disease, or illness which has resulted in severe and permanent deterioration, indicated by incapacity and complete physical dependency, and for which, to a reasonable degree of medical certainty, treatment of the irreversible condition would be medically ineffective.	Decline
Epilepsy	Developmental Problem	if underlying cause is a condition listed on the application.	Decline
Esophageal Atresia	Birth Defect		Decline
Fetal Alcohol Syndrome	Developmental Problem		Decline
Gastroschisis	Birth Defect		Decline
Heart Blockage	Heart Disease		Decline

Impairment	Medical Condition	Criteria	Underwriting
Heart Disease	Heart Disease	Heart Attack, Myocardial Infarction, Coronary Artery Disease and Angina Pectoris.	Decline
Heart Murmur	Heart Disease		Decline
Heart Surgery/Procedure	Heart Disease		Decline
Heart Valve Disease/Surgery	Heart Disease		Decline
Hemophilia	Birth Defect		Decline
Hodgkin's Disease	Cancer		Decline
Huntington's Disease	Birth Defect		Decline
Hypoplastic Left Heart Syndrome	Heart Disease		Decline
Hypospadias	Birth Defect		Decline
Kawasaki Disease	Heart Disease		Decline
Kidney Disease	Kidney Disease	Other chronic kidney disease.	Decline
Leukemia	Leukemia		Decline
Lou Gehrig's Disease (ALS)	Developmental Problem		Decline
Marfan Syndrome	Birth Defect		Decline
Microcephaly	Birth Defect		Decline
Microphthalmia	Birth Defect		Decline
Microtia	Birth Defect		Decline
Mitral Insufficiency	Heart Disease		Decline
Mitral Stenosis	Heart Disease		Decline
Muscular Dystrophy	Muscular Dystrophy		Decline
Omphalocele	Birth Defect		Decline
Other Heart Murmur	Heart Disease		Decline
Pacemaker	Heart Disease		Decline
Polycystic Kidney Disease	Birth Defect		Decline
Pulmonary Atresia	Heart Disease		Decline
Sickle Cell Disease	Birth Defect		Decline
Spina Bifida	Birth Defect		Decline
Spinal Muscular Atrophy	Birth Defect		Decline
Terminal Illness	Terminal Illness	A condition caused by injury, disease, or illness that would reasonably be expected to cause death within 12 months.	Decline
Tetralogy of Fallot	Heart Disease		Decline
Transposition of the Arteries	Heart Disease		Decline
Tricuspid Atresia	Heart Disease		Decline
Truncus Arteriosus	Heart Disease		Decline
Upper and Lower Limb Reduction	Birth Defect		Decline
Ventricular Septal Defect	Heart Disease		Decline
Wheelchair Use	Birth Defect or Development Problem	Permanent and ongoing use of a wheelchair due to a birth defect or developmental issue.	Decline

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