

Knockout guide

Best-moderate risk life insurance

This is not a complete list of all knockout conditions. Additionally, applicants with multiple impairments may be ineligible for Ethos IUL. Please see our [Field Underwriting Guide](#) for additional impairments, uninsurable scenarios, and red-flag medications.

Financial maximums

Face Amount Eligibility	Multiple of annual household income: Age <30: 40x Age 30–39: 35x Age 40–49: 25x Age 50: 20x Age 60–65: 10x
Non-working spouses	Based on household income. Coverage amount cannot be greater than spouse's total of insurance in-force and applied for.
Retired	Maximum \$500K
Single graduate students	Maximum \$500K
Single undergraduate students	Maximum \$250K

Non-medical knockouts

Prior insurance activity	A max of 4 apps from non-Ethos carriers in the prior 12 months is permitted. Applicants exceeding the max will be routed to our simplified issue whole life product.
Criminal history	Felonies, probation or parole within last 10 years; multiple recent misdemeanors. Some felonies older than 10 years accepted with individual consideration
Drug/Alcohol use	Illegal drug use or drug/alcohol abuse within past 10 years
Vehicle violations	<ul style="list-style-type: none"> • License suspended or revoked within past year • Major violations within 5 years (DUI/DWI, hit & run, reckless driving, speed >90mph, accident resulting in injury, driving while license suspended) • Numerous minor violations within 3 years (speeding <90mph, accident not resulting in injury)

Medical knockouts (continued on next page) [See our current red-flag medications list.](#)

Autoimmune disease or disorder	Lupus/SLE, scleroderma
BMI	<18 or >49

Medical knockouts (continued)

Blood pressure	If average BP within the past 12 months: <ul style="list-style-type: none"> • Age 18-39: >150/98 • Age 40-49: >160/98 • Age 50-59: >165/100 • Age 60: >175/100
Cancer	All cancers diagnosed within the past 10 years, except for skin cancers (eg: basal cell skin cancer, squamous cell skin cancer, melanoma)
Cardiovascular disease	Heart disease, congestive heart disorder, heart failure, valve disorder, cardiomyopathy, coronary artery disease, peripheral vascular/artery disease, pulmonary hypertension, carotid artery disease
Cholesterol	Total cholesterol >350
COVID-19	Any symptoms or positive test within the past 14 days
Diabetes	If any of the following apply: <ul style="list-style-type: none"> • Under age 30 • Diabetes is associated with physical complications (eyes, kidneys, neuropathy, amputation) • A1C >9.5 within last 12 months • No testing or check up within the last 12 months • BMI >41.49
Disability	Unable to work more than 30 consecutive days due to injury/illness within the past 12 months
HIV/AIDS	All cases
Kidney disease or disorder	Kidney failure, polycystic kidney disease, chronic kidney disease, dialysis (other than kidney stones)
Liver disease or disorder	Any other than recovered hepatitis A or recovered hepatitis B/C (past 5 years)
Mental health	Anxiety, depression, PTSD, bipolar disorder, or other mental disorder with history any of the following: <ul style="list-style-type: none"> • Suicidal thoughts or attempt within 10 years • Hospitalization or inpatient treatment within the last 5 years • Disability or missed work/school (more than 10 days) in the last 12 months
Neurological disease or brain disorder	Any other than epilepsy/seizures, multiple sclerosis, Bell's palsy, restless leg syndrome, narcolepsy, vertigo, migraine
Organ transplant	All cases
Respiratory disease or disorder	Chronic obstructive pulmonary disease (COPD), emphysema or chronic bronchitis, pulmonary fibrosis, cystic fibrosis (CF), central sleep apnea