













NAVIGATOR

The Underwriting Quick Reference Guide

UNDERWRITING CLIENTS WITH SPECIAL NEEDS

	Best Case	Typical Case	Worst Case
	Autism: Adult – Standard/ Juvenile - Standard	Autism: Adult – Std/ Juvenile – Std – Table b	Autism: Adult – Table H – decline Juvenile: Postpone/Decline
	Down Syndrome: Adult – Table H / Juvenile – Table H	Down Syndrome: Adult - Table H/ Juvenile - Table H	Down Syndrome: Adult – Table J to Decline Juvenile - Decline
	Standard	Table D	Decline
	Kids over age 8 (Mild): Standard	Kids over age 8 (Mild to Moderate): Table 4	Kids over age 8 (Severe): Decline
	Adults (Mild): Standard	Adults (Mild to Moderate): Table 2-4	Adults (Severe): Decline
	Standard	Standard to 250%	Decline
	Autism: Ages 18-30 with an IQ of 75 up, able to live independently - Table B		Autism: High risk cases, IQ < 75 - decline
	Autism: Age 30 up with an IQ of 75 up able to live independently - Standard Plus NT		Down Syndrome – all ages decline
	Asperger Syndrome: Standard Plus NT		
	Standard	Table B	Decline
	Individual consideration – no power of attorney		Decline if severe with cardiac conditions, power of attorney, or autism that limits daily functioning and communication
	Standard	Table 2-4	Decline
	Standard	Table 4	Decline
	Autism: Ages 7-14 – Special Class D 15 and above Preferred		Autism: < age 7 – decline
	Down Syndrome: Ages 15-50 – Special Class G		Down Syndrome: Decline
	Standard	Mild to Moderate – Table 2-8	Autism: Severe – Decline Adult Down Syndrome - Decline
	Down Syndrome – Decline Autism – Over age 18, best case – standard (higher functioning, well adjusted)	Down Syndrome – Decline	Down Syndrome – Decline Autism under age 18 - Decline

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