












NAVIGATOR

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 |
|  | 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 Down Syndrome: Ages 15-50 – Special Class G | | Autism: < age 7 – decline 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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