

North American Division of Seventh-day Adventists
 Examples of how to complete an Evidence of Insurability form.
 Only the individual requiring underwriting should be included on the
 form.

1. Employees/spouse – that have current amounts of coverage under the Guarantee Issue Amount.

Coverage Type	(A) Total Amount Desired	(B) Current Amount	(C) Guaranteed Issue Amount	(A) – (B) – (C) = Amount To Be Underwritten
<input checked="" type="checkbox"/> Employee Supplemental Life	\$ 300,000	\$ 100,000	\$ 150,000	\$ 50,000
<input checked="" type="checkbox"/> Spouse Supplemental Life	\$ 100,000	\$ 20,000	\$ 10,000	\$ 70,000
<input type="checkbox"/> Children Supplemental Life (per child)	\$	\$	\$	\$

2. Employee/spouse - Have current amounts of coverage equal to the Guarantee Issue Amount.

Coverage Type	(A) Total Amount Desired	(B) Current Amount	(C) Guaranteed Issue Amount	(A) – (B) – (C) = Amount To Be Underwritten
<input checked="" type="checkbox"/> Employee Supplemental Life	\$ 300,000	\$ 250,000	\$ 0	\$ 50,000
<input checked="" type="checkbox"/> Spouse Supplemental Life	\$ 60,000	\$ 30,000	\$ 0	\$ 30,000
<input type="checkbox"/> Children Supplemental Life (per child)	\$	\$	\$	\$

3. Employee/spouse - No current coverage electing amounts higher than the Guarantee Issue Amount.

Coverage Type	(A) Total Amount Desired	(B) Current Amount	(C) Guaranteed Issue Amount	(A) – (B) – (C) = Amount To Be Underwritten
<input checked="" type="checkbox"/> Employee Supplemental Life	\$ 300,000	\$ 0	\$ 250,000	\$ 50,000
<input checked="" type="checkbox"/> Spouse Supplemental Life	\$ 60,000	\$ 0	\$ 30,000	\$ 30,000
<input type="checkbox"/> Children Supplemental Life (per child)	\$	\$	\$	\$