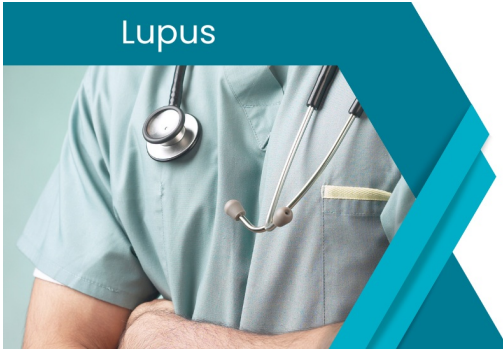


Lupus, Systemic

Last Modified on 02/13/2026 1:02 pm CST

Systemic Lupus is an autoimmune disease. In this disease, the immune system mistakenly attacks healthy tissue. It can affect skin, joints, kidneys, brain, and other organs.



Aetna and **Aflac** will approve at Standard

Corebridge if 4 years since diagnosis or treatment

Americo, **Living Promise** and **Royal Neighbors** decline

Aetna	OK for Standard
Aflac	OK for Standard
Americo	Decline
Living Promise	Decline
Royal Neighbors	Decline
Corebridge	Decline if diagnosed or treated in the last 48 months
TransAmerica	Allowed
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment
American Amicable/Occidental	Decline if medically diagnosed or treated for within the past 2 years
GTL	Not specifically mentioned

*TruStage TAWL product has no auto decline conditions