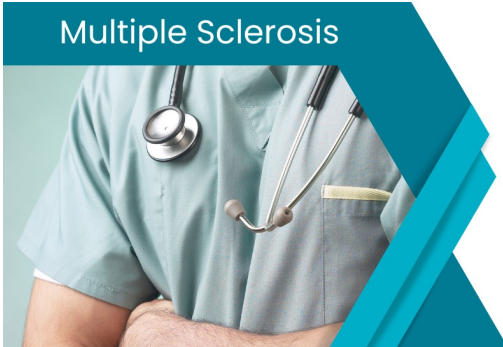


Multiple Sclerosis

Last Modified on 02/13/2026 1:01 pm CST

Multiple Sclerosis is a chronic disease that affects the central nervous system, especially the brain, spinal chord, and optic nerves.



Aetna, Aflac and Royal Neighbors will approve at Standard

Living Promise if 4 years since diagnosis or treatment

Americo and Corebridge decline

Aetna	OK for Standard
Aflac	OK for Standard
Americo	Decline
Living Promise	Decline if diagnosed with, treated for or taken medications for in the last 4 years.
Royal Neighbors	Allowed
Corebridge	Decline
TransAmerica	Allowed
Prudential	Decline for Preferred if ever diagnosed, treated or advised to receive treatment
American Amicable/Occidental	Decline for Immediate if medically diagnosed, treated, or hospitalized for within the past 3 years
GTL	Not specifically mentioned