

## TERM GRID SHEET

See last pages for product overviews and height and weight charts

ILLNESS / CONDITION	AMERICO - HMS	MOO - TERM LIFE EXPRESS / IULE / GULE	AMERICAN AMICABLE - EASY TERM / HOME PROTECTION	JOHN HANCOCK - VITALITY	FORESTERS - STRONG FOUNDATION
<b>AIDS/HIV/ARC</b>	Diagnosed within 10 years - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Alcohol / Drug Abuse or Treatment</b>	Within 10 years - DECLINE; (check med list if treated with medication)	treatment within lat 10 years - DECLINE	Within 4 years - DECLINE	any history - DECLINE	Within 5 years - DECLINE
<b>ALS (Lou Gehrig's)</b>	DECLINE	DECLINE	DECLINE	Not asked	Not asked
<b>Alzheimers / Dimensia</b>	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Amputation</b>	ever had - DECLINE	See Diabetic Complications	Caused by injury - OK; Caused by disease - DECLINE	Not asked	Caused by injury - OK; caused by disease - DECLINE
<b>Aneurysm</b>	ever had - DECLINE	DECLINE	DECLINE	Not asked	DECLINE
<b>Angina (Chest Pain)</b>	DECLINE	Not asked - see meds	DECLINE	Not asked - check meds	DECLINE
<b>Angioplasty</b>	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Anxiety</b>	Mild or Situational depression diagnosed within last 6 mos or been hospitalized- DECLINE	Not asked	1 medication and situational in nature - OK; major depression - DECLINE	Not asked	Mild, onset after age 25, diagnosed more than 1 year ago, no hospitalization; OK
<b>Arthritis</b>	Rheumatoid, debilitating or disabling arthritis- DECLINE; psoriatic or inflammatory diagnosed within last 6 mos - DECLINE; undergoing infusiontherapy or taking daily oral steroids - DECLINE; within last 12 mos been hospitalized or visited ER - DECLINE	Moderate/Severe Rheumatoid treated with medication(see meds) - DECLINE	Rheumatoid - minimal, sligh impartment - OK; Rheumatoid (all others) - DECLINE	Not asked	Osteoarthritis, Rheumatoid Mild with no limitations - OK; Rheumatoid - moderate to severe - DECLINE (meds include Humira, Embrel, Prednisone)
<b>Arrhythmia (AFIB - Atrial Fibrillation)</b>	ever had - DECLINE	DECLINE	DECLINE	Not asked	DECLINE

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<b>Assisted Living / Long Term Care Facility</b>	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Asthma (Chronic)</b>	If chronic - DECLINE; if taking daily oral meds	Severe or Chronic - DECLINE; any asthma + tobacco - DECLINE	Ok - check meds	Check meds - Not asked	Mild or Moderate - OK; Severe or Hospitalization - DECLINE
<b>Autoimmune Disorder</b>	DECLINE	Not asked	Not asked	Not asked	Not asked
<b>Autism</b>	DECLINE	DECLINE	See mental incapacity	Not asked	See Mental Incapacity
<b>Bipolar</b>	ever had or been treated - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Black Lung</b>	ever had - DECLINE	Not asked - see treatment	Not asked - see treatment	Not asked - check meds	Not asked - see treatment
<b>Blood Clots</b>	DECLINE	See meds / Stent	See meds / Stent	See Stent	check meds / Stent
<b>Blood Disorder Clotting disorder</b>	DECLINE	Not asked - check for stents and other treatment	Not asked - check for stents and other treatment	Not asked - check for stents and other treatment	Not asked - check for stents and other treatment
<b>Bone Disease or Disorder</b>	had surgery within 12 mos + no release from doc- DECLINE	Not asked - Check Meds	Not asked - Check Meds	Not asked	Not asked - Check Meds
<b>Bone Marrow Transplant</b>	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Bronchitis</b>	ever had - DECLINE	Severe or Chronic - DECLINE	Acute and Recovered - OK; Chronic - DECLINED	Not asked - Check meds against COPD	Acute - OK; Chronic - DECLINE
<b>Cancer</b>	ever had - DECLINE	Excluding Basal Cell or Squamous cell skin cancer - ok; Otherwise - DECLINE	Basal or Squamous cell skin - OK; 8 years since diagnosis or treatment with no occurrences - OK; all others - DECLINE	Basal Cell/Squamous Sell skin cancer - OK; otherwise any other cancer - DECLINE	Basal Cell - OK; no treatment or recurrence within 10 years - OK; all others - DECLINE
<b>Cardiomyopathy</b>	ever had - DECLINE	ever had - DECLINE	DECLINE	DECLINE	DECLINE
<b>Cellulitis</b>	DECLINE	Not asked	Not asked	Not asked	Not asked
<b>Cerebral Palsy</b>	DECLINE	Not asked	DECLINE	Not asked	DECLINE
<b>Chronic Pain (narcotic pain prescriptions)</b>	Prescribed narcotics for a chronic condition longer than 6 mos - DECLINE	Not asked - see diagnosis and check meds	Not asked - see treatment	Not asked - see diagnosis and check meds	Not asked - see diagnosis and check meds

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<b>Cirrhosis</b>	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Congestive Heart Failure</b>	ever had - DECLINE	ever had - DECLINE	DECLINE	DECLINE	DECLINE
<b>Coronary Artery Disease</b>	ever had - DECLINE	ever had - DECLINE	DECLINE	DECLINE	DECLINE
<b>COPD</b>	ever had - DECLINE	ever had - DECLINE	DECLINE	DECLINE	If smoker - <b>DECLINE</b> ; if non-smoker, mild COPD, no oxygen, no steroids or serious COPD medications - <b>ACCEPTED</b>
<b>Crohn's Disease</b>	DECLINE	not asked	Diagnosed within last 12 mos or prior to age 10 - DECLINE	Not asked	More than 5 years in remission- OK
<b>Cystic Fibrosis</b>	ever had - DECLINE	DECLINE	DECLINE	Not asked	DECLINE
<b>Defibrillator Implant / Pacemaker</b>	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Dementia</b>	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Depression</b>	Major Depression, Chronic depression or Bipolar - DECLINE; Mild or Situational depression diagnosed within last 6 mos or been hospitalized- DECLINE	Bipolar - DECLINE; otherwise not asked	Bipolar - DECLINE; otherwise not asked	Psychosis, schizophrenia, or suicide attempt - DECLINE; otherwise ok	Mild, onset after age 25, diagnosed more than 1 year ago, no hospitalization; OK; Severe, major depression, bi-polar or schizophrenic - DECLINE
<b>Disabled / on Disability</b>	Received Disability in last 12 months - case by case situation	Received Disability in last 12 months for back, neck, hips - ACCEPTED; Any other reason for disability is case by case situation	Receiving SSE and/or not employed due to medical reasons - DECLINE; currently unemployed due to medical reasons - DECLINE	Permanently disabled (receiving benefits) - DECLINE	Individual case
<b>Dialysis</b>	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Disc Disease</b>	Chronic joint or disc disease - DECLINE	Not asked	Not asked	Not asked	Not asked

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<b>Diabetes</b>	Diagnosed within last 6 mos - DECLINE; Diagnosed before age 35 - DECLINE; prescribed/using insulin - DECLINE; taking more than 2 oral meds - DECLINE	Diagnosed before age 50 - DECLINE; any complications - DECLINE	Controlled with oral meds - <b>OK</b> ; Diagnosed prior to age 35 - <b>DECLINE</b> ; diabetic + tobacco use - <b>DECLINE</b> ; insulin - <b>DECLINE</b> ; Combined with overweight, gout, retinopathy or protein in urine - <b>DECLINE</b> ;	Treated with insulin prior to age 40 - DECLINE; any complications - DECLINE	<b>TYPE 2</b> (oral medications only + controlled + NON smoker *or less than 1 pack/day*) - <b>ACCEPTED</b> (if current age - 20-29 must be less than 5 yrs since diagnosis); <b>TYPE 1</b> (treated with insulin + controlled + NON smoker *or less than 1 pack/day* - <b>ACCEPTED</b> (if current age 40-59 must be les than 5 years since diagnosis; if current age 60+ mus be less than 25 yrs since diagnosis)
<b>Diabetic Complications</b>	Cellulitis, neropathy or amputation - DECLINE	Any complications - DECLINE	Combined with overweight, gout, retinopathy or protein in urine - DECLINE;	Any complications - DECLINE	Any complications - DECLINE
<b>Down's Syndrome</b>	DECLINE	DECLINE	DECLINE	Not asked	DECLINE
<b>DUI</b>	within 2 years - DECLINE; 3 or more moving violations within 2 years - DECLINE	Within 5 years - DECLINE; 4 or more moving violations within 5 years - DECLINE	Within 3 yrs - DECLINE; 2 or more moving violations - DECLINE; License revoked - DECLINE	any DUI or reckless within 5 years - DECLINE	Single DUI within 12 months OR 2 DUI's within 5 years - DECLINE; more than 2 DUI's - call risk assesment
<b>Drug Use or Treatment</b>	Within 10 years - DECLINE	within 10 years - DECLINE	within 4 years - DECLINE; treatment more than 4 yrs + no usage sine - OK	any history of treatment for alcohol or substance abuse - DECLINE	Other than Maijuana - DECLINE; recreational marijuana use up to 6 days per week - ACCEPTED; Medical Marijuana - case by case scenario
<b>Emphysema</b>	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Epilepsy/Seizur es</b>	If diagnosed within past 6 months, been hospitalized within last 12 mos, or any driving restrictions - DECLINE	Not asked	Petit Mal - OK; all others - DECLINE	Not asked	controlled with meds + not seizures for 2 years + no complications - OK

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<b>Felony</b>	Within 10 years - DECLINE	Within 10 years - DECLINE	Convicted of misdemeanor or felony within 5 yrs - DECLINE	any history of criminal record - DECLINE	If currently on parole or probation - DECLINE; after 5 years of jail time - OK
<b>Fibromyalgia</b>	Not asked	Not asked	Not asked	Not asked	ACCEPTED
<b>Gout</b>	Not asked	Not asked	Combined with diabetes, kidney stones or protein in urine - DECLINE	Not asked	ACCEPTED
<b>Heart Attack</b>	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Heartbeat - Irregular / Fibrillation</b>	ever had - DECLINE	DECLINE	DECLINE	Not asked - check meds	Arrhythmia - DECLINE; heart murmur (no symptoms or treatment) - OK
<b>Heart Disease / Disorder</b>	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Heart Surgery</b>	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Heart Valve Replacement</b>	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Hepatitis A</b>	If fully recovered - ACCEPTED	not asked	Not asked	not asked	recovered - ACCEPTED
<b>Hepatitis B</b>	DECLINE	DECLINE	DECLINE	not asked	DECLINE
<b>Hepatitis C</b>	DECLINE	DECLINE	DECLINE	not asked	DECLINE
<b>High Blood Pressure</b>	Diagnosed within last 4 mos - DECLINE; diagnosed prior to age 30 -DECLINE; taking 3 or more medications to controll HBP - DECLINE; within 12 mos had abnormal EKG or ECHO - DECLINE	IF within last 10 years been hospitalized - DECLINE; otherwise ok but check MEDS	Controlled with 2 or less medications (need to provide current BP reading) - OK; Using 3 or more Medications or uncontrolled - DECLINE	Controlled - ACCEPTED	Controlled - ACCEPTED
<b>Hodgkin's Disease</b>	DECLINE	DECLINE	DECLINE	Not asked	DECLINE
<b>Hospice</b>	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Huntington's Disease</b>	DECLINE	DECLINE	Not asked	DECLINE	DECLINE
<b>Illegal Drugs</b>	Withing 10 years - DECLINE	Withing 10 years - DECLINE	drug use or treatment within past 4 years - DECLINE	any history of criminal record or drug treatment - DECLINE	Other than Maijuana - DECLINE; recreational marijuana use up to 6 days per week - ACCEPTED; Medical - case by case

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Jail / Incarcerated	Withing 10 years - DECLINE	Withing 10 years - DECLINE	Convicted of misdemeanor or felony within 5 yrs - DECLINE; Parole/probation within past 6 months - DECLINE	any history of criminal record - DECLINE	If currently on parole or probation - DECLINE; after 5 years of jail time - OK
Kidney Disease / Failure	DECLINE	DECLINE	Dialysis, insuffienicy or kidney failure, nephrectomy, polycistic kidney disease or transplant - DECLINE	DECLINE	DECLINE
Liver Disease	DECLINE	DECLINE	DECLINE	See Cirrhosis	DECLINE
Lupus	Systemic - DECLINE	DECLINE	Systemic (SLE) - DECLINE	Systemic - DECLINE	Discoïd - ACCEPTED; Systemic - DECLINE
Marijuana Use	Recreational purosos within 24 months - DECLINE	not asked	Not asked	See Drug use	Recreational marijuana use up to 6 days per week - ACCEPTED; Medical Marijuana - case by case scenario
Melanoma	DECLINE	See Cancer	See Cancer	See Cancer	See Cancer
Mental Incapacity / Retardation	DECLINE	DECLINE	Mild to moderate Retardation-OK; severe - DECLINE	Psychosis - DECLINE	Not asked
Military	Curretly US Military on active duty - ok; if currently deployed - DECLINE	Not asked	Not asked	Not asked	Accepted as long as not currently deployed
Multiple Sclerosis (MS)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Muscular Dystrophy	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Muscle Disease or Disorder	had surgery within 12 mos + no release from doc- DECLINE	Not asked	Not asked	Not asked	Not asked
Neuropathy	Combined with Diabetes - DECLINE	Combined with Diabetes - DECLINE	See diabetes	Combined with Diabetes - DECLINE	Combined with Diabetes - DECLINE
Oxygen	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Pacemaker/Defibrillator Implant	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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<b>Pain Medication</b>	Prescribed narcotics for a chronic condition longer than 6 mos - DECLINE	Not asked - check MED LIST	Not asked - check MED LIST	Check med list	Check med list
<b>Pancreatitis</b>	Not asked	Chronic or Alcohol related - DECLINE	Chronic or multiple episodes - DECLINE	Not asked	Single attack, non-alcohol related, no complications - OK; alcohol related/chronic; DECLINE
<b>Paraplegia</b>	DECLINE	DECLINE	DECLINE	Not asked	DECLINE
<b>Parkinson's Disease</b>	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Parole/Probation (currently)</b>	Within 10 years - DECLINE	Within 10 years - DECLINE	Convicted of misdemeanor or felony within 5 yrs - DECLINE; Parole/probation within past 6 months - DECLINE	any history of criminal record - DECLINE	If currently on parole or probation - DECLINE; after 5 years of jail time - OK
<b>PAD/PVD</b>	Not asked	Combined with Diabetes - DECLINE	DECLINE	Combined with Diabetes - DECLINE	DECLINE
<b>Pilot or Student Pilot</b>	Within 2 years - DECLINE	Not asked	Personal Pilot less than 100 hours - DECLINE; student pilot - DECLINE;	Not asked	No flyin gas a student pilot
<b>Pregnant</b>	Gestational Diabetes, HBP, multiple fetus, bed rest - DECLINE	Not asked - but ask about gestational diabetes	current with no complications - OK	Not asked	Not asked
<b>PTSD</b>	Not asked	Not asked	Not asked (check meds)	Not asked	Not asked
<b>Pulmonary Fibrosis</b>	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
<b>Quadriplegia</b>	DECLINE	DECLINE	DECLINE	Not asked	DECLINE
<b>Renal Disease</b>	End-stage or renal insufficiency - DECLINE	End Stage with dialysis - DECLINE	DECLINE	DECLINE	DECLINE
<b>Restless Leg Syndrome</b>	Not asked - see if meds treat Parkinsons - potential decline	Not asked - see if meds treat Parkinsons (write in agent notes to explain)	Not asked - see if meds treat Parkinsons (write in agent notes to explain)	Not asked - see if meds treat Parkinsons (write in agent notes to explain)	Not asked - see if meds treat Parkinsons (write in agent notes to explain)
<b>Rheumatoid Arthritis</b>	SEE ARTHRITIS	See Arthritis	minimal or slight impairment - OK; all others - DECLINE	Not asked	See Arthritis
<b>Sarcoidosis</b>	ever had - DECLINE	DECLINE	Pulmonary - DECLINE	Not asked - check meds	Localized, non-pulmonary - ACCEPTED; Pulmonary - DECLINE

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Schizophrenia	ever had or been treated - <b>DECLINE</b>	DECLINE	DECLINE	DECLINE	DECLINE
Seizures	If diagnosed within past 6 months, been hospitalized within last 12 mos, or any driving restrictions - <b>DECLINE</b>	Not asked	Petit Mal - <b>OK</b> ; all others - <b>DECLINE</b>	Not asked	controlled with meds + not seizures for 2 years + no complications - <b>OK</b>
Sickle Cell Anemia	DECLINE	DECLINE	DECLINE	Not asked	Not asked
Sleep Apnea	Diagnosed within the last 6 mos - <b>DECLINE</b> ; if using CPap or BiPap machine - <b>OK</b> ; if NOT using Cpap or BiPap - <b>DECLINE</b>	Not asked	combined with history of overweight, HBP, chronic obstructive pulmonary disease, or heart arrhythmia - <b>DECLINE</b>	Not asked	Treated and controlled - <b>ACCEPTED</b>
Smoker/Nicotine Use	within 2 yrs used cigars, pipes, chewing tobacco, snuff, nicotine chewing gum, nicotine patches, vaping, electronic cigs - <b>SMOKER RATE</b>	any form of tobacco or any form of nicotine replacement therapy - <b>SMOKER RATE</b>	within 12 mos includes cigarettes, ecigs, chewing tobacco, pipes, snuff, nicotine patch/gum/inhaler - <b>SMOKER RATE</b> ; excludes occasional cigar or pipe use	within last 12 mos - Cigarettes, chantix,	Cigarettes within 12 mos - <b>SMOKER RATE</b> ; cigar, pipe, chewing tobacco, nicotine patches and other substitutes - <b>NON SMOKER RATE</b>
Spina Bifida	not asked	not asked	asymptomatic - <b>OK</b> ; otherwise <b>DECLINE</b>	Not asked	DECLINE
Stent	ever had - <b>DECLINE</b>	DECLINE	DECLINE	DECLINE	DECLINE
Stroke / TIA Attack	DECLINE	DECLINE	TIA - after 6 months - <b>OK</b> ; otherwise - <b>DECLINE</b>	DECLINE	DECLINE
Terminal Illness	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Transplant	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Tuberculosis	Not asked	Not asked	over 2 years - <b>OK</b> ; within 2 years of treatment or diagnosis - <b>DECLINE</b>	Not asked	treatment completed - <b>ACCEPTED</b>
Tumor	Any in brain - <b>DECLINE</b>	Not asked (check treatment)	Not asked (check treatment)	Not asked - See cancer	See Cancer
Ulcerative Colitis	DECLINE	Not asked	diagnosed before age 20 or within 12 mos - <b>DECLINE</b>	Not asked	Mild to moderate - <b>ACCEPTED</b>
Wheelchair/ Electric Scooter	DECLINE	DECLINE	Not asked	Not asked	Due to chronic illness or disease - <b>DECLINE</b>



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# PRODUCT INFORMATION

## AMERICO - HMS

**ALL HMS POLICIES INCLUDE:** 30; 25; 20; and 15 year Options

### HMS - Plus CBO

- LEVEL term insurance with Cash Back of Premiums guaranteed
- Issue ages **20-60**
- Simplified Issue from **\$25,000-\$400,000** (*Saliva test required from \$250,001 - \$400,000*)
- Cash Back Option guarantees 100% of base premiums are available at the end of the term
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders\*\*Check personal State)
- Includes additional **50%** (of base death benefit) of **Accidental Death** Coverage

### HMS - Plus 125 & 100

- LEVEL term insurance
- Issue ages **20-75**
- Simplified Issue from **\$25,000-\$400,000** (*Saliva test required from \$250,001 - \$400,000*)
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders\*\*Check personal State)
- HMS 125 includes additional **25%** (of base death benefit) of **Accidental Death** Coverage
- No Accidental Death Coverage for HMS 100

### HMS - Plus Continuation

- Level Term death benefit - At the end of that period, the death benefit will decrease to an amount equal to 10% of the initial Level Death Benefit, and will remain level for the life of the policy.
- Simplified Issue from **\$25,000-\$400,000** (*Saliva test required from \$250,001 - \$400,000*)
- Includes **Living Benefits**
- Issue Ages 20-65

### HMS - Plus Payment Protector

- DECREASING Term coverage
- Death benefit paid in monthly income payments (or opt for 1 lump sui
- Issue ages **20-75**
- Simplified Issue from **\$25,000-\$400,000** (no saliva)
- NO living benefits

HEIGHT	HMS Plus CBO; HMS Plus 125; HMS Plus 100; PAYMENT PROTECTOR	DI RIDER	HMS PLUS w/ ADB
4'8"	78 - 189	74 - 178	74 - 211
4'9"	80 - 196	77 - 184	77 - 219
4'10"	83 - 203	79 - 191	79 - 227
4'11"	86 - 210	82 - 198	82 - 235
5'0"	89 - 217	85 - 204	85 - 243
5'1"	92 - 224	88 - 211	88 - 251
5'2"	95 - 232	91 - 218	91 - 259
5'3"	98 - 239	94 - 225	94 - 268
5'4"	101 - 247	97 - 233	97 - 276
5'5"	105 - 255	100 - 240	100 - 285
5'6"	108 - 263	103 - 247	103 - 294
5'7"	111 - 271	106 - 255	106 - 303
5'8"	115 - 279	109 - 263	109 - 312
5'9"	118 - 287	112 - 270	112 - 321
5'10"	121 - 296	115 - 278	115 - 331
5'11"	125 - 304	119 - 286	119 - 340
6'0"	129 - 313	122 - 294	122 - 350
6'1"	132 - 322	126 - 303	126 - 360
6'2"	136 - 331	129 - 311	129 - 369
6'3"	140 - 340	133 - 320	133 - 380
6'4"	143 - 349	136 - 328	136 - 390
6'5"	147 - 358	140 - 337	140 - 400
6'6"	151 - 367	143 - 346	143 - 411
6'7"	155 - 377	147 - 355	147 - 421

### HMS - Plus w/ ADB

- \$1,000 "all caused" death benefit with Accidental Death Riders
- \$100k, \$150k, \$200k Accidental Death Coverage Options
- 30 yr level term - Ages 20-50
- 20 yr level term - Age 51-60
- Separate Underwriting - mainly Lifestyle questions

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# MUTUAL OF OMAHA - TERM LIFE EXPRESS/GULE/IULE

**ALL TLE/GULE/IULE POLICIES INCLUDE:** Issue ages 18-70

### TERM LIFE EXPRESS

- LEVEL term insurance
- 10, 15, 20, & 30 year level term options
- Simplified Issue from **\$25,000-\$300,000**
- Return Of Premium (ROP) Option 100% of base premiums are available at the end of 30 yr term
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders\*\*Check personal State)
- \*\*Critical Illness Rider drops off on ROP product
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

### GULE - Guaranteed Universal Life Express

- LEVEL death benefit for guaranteed periods (\*\*can act like whole life)
- Coverage is guaranteed to a minimum of age 80 and a maximum of age 120
- Simplified Issue from **\$25,000-\$300,000**
- Includes Living Benefit Riders (**Chronic and Terminal** Illness Riders\*\*Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

### IULE - Indexed Universal Life Express

- IULE provides long-term death benefit protection on flexible premium basis
- For Clients who:
  - Understand that coverage beyond the no-lapse period is available on non-guaranteed basis
  - Desire a policy with flexibility for future
  - Want coverage issued quickly without lengthy health inquiries
- Coverage is guaranteed to a minimum of age 80 and a maximum of age 120
- Simplified Issue from **\$25,000-\$300,000**
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders\*\*Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

Height	TLE, GULE, IULE, Living Promise Minimum Weight	TLE, GULE, IULE, Maximum Weight
<b>4 Feet</b>		
8"	74	197
9"	77	202
10"	79	208
11"	82	214
<b>5 Feet</b>	85	220
1"	88	226
2"	91	232
3"	94	238
4"	97	245
5"	100	251
6"	103	258
7"	106	265
8"	109	274
9"	112	282
10"	115	289
11"	119	298
<b>6 Feet</b>	122	305
1"	126	313
2"	129	321
3"	133	329
4"	136	338
5"	140	347
6"	143	358
7"	147	367
8"	151	376
9"	154	385
10"	158	395

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# AMERICAN AMICABLE - EASY TERM / HOME PROTECTION

### EASY TERM

- LEVEL term insurance
- 10, 20, & 30 year level term options
- Simplified Issue from **\$25,000-\$300,000**
- Return Of Premium (ROP) Option
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders\*\*Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

### HOME PROTECTOR

- LEVEL term insurance
- 15, 20, 25 & 30 year level term options
- Must have a mortgage
- Simplified Issue from **\$25,000-\$300,000**
- Return Of Premium (ROP) Option
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders\*\*Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

BUILD CHART			
HEIGHT	MINIMUM WEIGHT MUST BE AT LEAST	MAXIMUM WEIGHT WITHIN TABLE 2	MAXIMUM WEIGHT WITHIN TABLE 4
4'10"	86	182	199
4'11"	88	188	205
5'	90	195	212
5'1"	93	201	220
5'2"	95	208	227
5'3"	99	215	234
5'4"	101	221	242
5'5"	104	228	249
5'6"	106	235	257
5'7"	110	243	265
5'8"	113	250	273
5'9"	117	257	281
5'10"	120	265	289
5'11"	125	272	298
6'	129	280	306
6'1"	133	288	315
6'2"	136	296	323
6'3"	140	304	332
6'4"	143	312	341
6'5"	146	320	350
6'6"	149	329	359
6'7"	153	337	368
6'8"	157	346	378
6'9"	160	355	387

# TERM GRID SHEET

See last pages for product overviews and height and weight charts

## JOHN HANCOCK - VITALITY

### VITALITY

- LEVEL term insurance
- 10, 15, 20 year level term options
- Simplified Issue from **\$25,000-\$250,000**
- Issue ages 20-60
- ACH Withdrawal, Credit Card or Debit card

Height	Weight	Height	Weight	Height	Weight
4' 8"	187 lbs	5' 5"	252 lbs.	6' 2"	326 lbs.
4' 9"	194 lbs	5' 6"	260 lbs.	6' 3"	335 lbs.
4' 10"	201 lbs.	5' 7"	268 lbs.	6' 4"	344 lbs.
4' 11"	208 lbs.	5' 8"	276 lbs.	6' 5"	354 lbs.
5' 0"	215 lbs.	5' 9"	284 lbs.	6' 6"	363 lbs.
5' 1"	222 lbs.	5' 10"	292 lbs.	6' 7"	373 lbs.
5' 2"	229 lbs.	5' 11"	301 lbs.	6' 8"	382 lbs.
5' 3"	237 lbs.	6' 0"	309 lbs.	6' 9"	392 lbs.
5' 4"	244 lbs.	6' 1"	318 lbs.	6' 10"	402 lbs.



#### Accumulate Vitality Points

Your clients will earn Vitality Points for the everyday things they do to be healthy, like walking, exercising, or buying healthy food.



#### Earn a Vitality Status

Each year, the number of Vitality Points they accumulate determines their Vitality Status (Bronze, Silver, Gold, or Platinum). Clients must accumulate 3,500 points to earn Silver Status, 7,000 points to earn Gold Status, and 10,000 points to earn Platinum status.

#### Get Rewarded

REWARD	BRONZE STATUS	SILVER STATUS	GOLD STATUS	PLATINUM STATUS
Premium Cash Back <sup>3</sup>	0%	Up to 5% per year	up to 10% per year	up to 15% per year
Apple Watch Series 3 or Series 4 <sup>1</sup>	✓	✓	✓	✓
Complimentary FitBit Device <sup>2</sup>	✓	✓	✓	✓
12-Month Amazon Prime membership	N/A	N/A	N/A	✓**
Amazon.com Gift Cards <sup>7</sup>	✓	✓	✓	✓
Fitness Device Discount <sup>4</sup> (Fitbit, Garmin, Polar)	25% OR 40%	25% OR 40%	25% OR 40%	25% OR 40%
Healthy Gear Discounts (REI) <sup>8</sup>	15%	15%	15%	15%
HealthyFood Benefit <sup>6</sup>	10% (year 1 only)	10% (year 1 only)	10% per year	10% per year
Hotels.com Discounts <sup>5</sup> (On up 2 nights per program year)	10%	15%	20%	25%
Vitality Squares	Chooses 1 square per month	Choose 2 squares per month	Choose 4 squares per month	Choose 6 squares per month
Shopping and Entertainment Gift Cards	up to \$250 per year	up to \$250 per year	up to \$250 per year	up to \$250 per year
Free 12-Month Subscription to Headspace	✓	✓	✓	✓
Free Subscription to Tufts Health & Nutrition Letter	✓	✓	✓	✓
Free Subscription to Live More Magazine	✓	✓	✓	✓
Free Health Check	year 1 only	year 1 only	year 1 only	year 1 only

## TERM GRID SHEET

See last pages for product overviews and height and weight charts

# FORESTERS - STRONG FOUNDATION

## STRONG FOUNDATION

- LEVEL term insurance
- 18 - 80
- 10, 15, 20, 25 & 30 year level term options
- Simplified Issue from **\$20,000-\$400,000**
- Chronic, Critical and Terminal Illness Riders

Minimum Weight (lbs)	Height (ft)	Maximum Weight (lbs)
82	4'8	185
85	4'9	193
88	4'10	198
91	4'11	207
94	5'0	212
97	5'1	221
101	5'2	225
104	5'3	234
107	5'4	243
111	5'5	250
114	5'6	259
118	5'7	265
121	5'8	274
125	5'9	281
128	5'10	292
132	5'11	298
136	6'0	307
140	6'1	314
144	6'2	325
147	6'3	336
151	6'4	342
155	6'5	353
160	6'6	360