

## FINAL EXPENSE GRID SHEET

See last pages for product overviews and height and weight charts

ILLNESS/ CONDITION	MOO - Living Promise	AMERICO - Eagle Premier	PROSPERITY - New Vista	AETNA - Accendo	AM. AMICABLE - Senior Choice	FORESTERS - Plan Right	TRANS - Immediate Solutions
<b>AIDS/HIV/ARC</b>	Decline	Decline	Decline	Decline	Decline* See personal State application	Decline	Decline
<b>AFIB - Atrial Fibrillation / Irregular Heartbeat</b>	Within 2 yrs - Graded	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked - allowed	Treated w/in 2 yrs - <b>Standard</b> ; treatment > 2 yrs - <b>Preferred</b>
<b>Alcohol / Drug Abuse</b>	within 2 yrs - Graded	within 2 yrs - Guaranteed Issue	Within 2 years - <b>Modified</b>	Treatment within the past 2 years – <b>Modified</b>	Treated within 2 years - ROP	Treatment within the past 2 years – <b>Basic</b>	Within 2 yrs - <b>Graded</b> ; Within 2-4 yrs - <b>Standard</b> ; > 4 years - <b>Preferred</b>
<b>ALS (Lou Gehrig's)</b>	Decline	Guaranteed Issue	Decline	Decline	Decline	Decline	Decline
<b>Alzheimers/Dimensia/Memory Loss/Cognitive Disorders</b>	Decline	Guaranteed Issue	Decline	Decline	Decline	Decline	Decline
<b>Amputation</b>	Due to Diabetes - Decline	Due to Diabetes - Decline	Due to Diabetes - <b>Modified</b>	Due to any disease or Diabetes - Decline	Caused by disease - Decline	Decline	Decline
<b>Aneurysm</b>	Not asked - allowed	Not asked - allowed	Within 2 years - <b>Modified</b>	Within 1 year - Modified	Within 2 yrs - ROP	Within 2 years - Basic	Current or w/in 1 yr - <b>Graded</b> ; Surgery 1-2 yrs- <b>Standard</b> ; > 2 years - <b>Preferred</b>
<b>Angina (Chest Pain)</b>	Within 1 yr - <b>Decline</b> ; Within 2 yrs - <b>Graded</b>	within 1 yr - Guaranteed Issue	Within 2 years - <b>Modified</b>	Treated Within 1 year - <b>Modified</b> ; Between 1-2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Within 2 yrs - ROP	Treated within 1 year - <b>Basic</b> ; Within 2 years <b>Standard</b>	Within 1 yrs - <b>Graded</b> ; 1-2 yrs - <b>Standard</b> ; > 3 years - <b>Preferred</b>
<b>Angioplasty</b>	Within 1 yr - <b>Decline</b> ; Within 2 yrs - <b>Graded</b>	within 1 yr - Guaranteed Issue	Within 2 years - <b>Modified</b>	See Heart Surgery	Not asked - allowed	See Heart Surgery	Prior to Age 45 - <b>Graded</b> ; Within 1 yrs - <b>Graded</b> ; 1-2 yrs - <b>Standard</b> ; > 2 years - <b>Preferred</b>
<b>Arthritis</b>	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked - allowed	See Chronic Pain
<b>AFIB - Atrial Fibrillation / Irregular Heartbeat</b>	Within 2 yrs - Graded	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked - allowed	Treated w/in 2 yrs - <b>Standard</b> ; treatment > 2 yrs - <b>Preferred</b>
<b>Assisted Living / Long Term Care Facility</b>	Current - Decline	within 6 months - Guaranteed Issue	Current - <b>Decline</b>	Decline	Decline	Decline	Current - <b>Decline</b> Within 2 years - <b>Graded</b>

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<b>Asthma (Chronic)</b>	Not asked - allowed	Not asked - allowed	Not asked - allowed	Standard	Not asked - allowed	Not asked - allowed	Standard
<b>Autism</b>	Decline	Not asked - allowed	Graded	See Mental Incapacity	Not asked	Not asked	Current age 0-17 - <b>Decline</b> ; Mild/High Functioning - <b>Preferred</b> ; All others - <b>Decline</b>
<b>Bipolar</b>	Within 4 yrs - Graded	Not asked - allowed	Graded	Preferred	Not asked - allowed	Preferred	Current age 0-17 - <b>Decline</b> Current age 18-85 - <b>Standard</b>
<b>Black Lung</b>	Not asked - allowed	Not asked - allowed	Graded	Not asked - allowed	Not asked - allowed	Not asked - allowed	Standard
<b>Blood Clots</b>	See Stent	See Stent and check Med List	See Stent	Not asked - Ask clients questions about Stents or Heart Surgery	Surgical procedure within 2 yrs - <b>ROP</b> ; Within 3 years - <b>Graded</b>	See Stent	Treated within 2 years - <b>Standard</b> Diagnosed and treatment > 2 yrs - <b>Preferred</b>
<b>Blood Disorder - Polycythemia, Thrombocytopenia, Hemophilia coagulation disorders</b>	Not asked - allowed	Not asked - allowed	Graded	Not asked	See Blood Clotting	Not asked	Diagnosed and treated within 2 years - <b>Standard</b> No Current treatment, last treatment > 2 years - <b>Preferred</b>
<b>Bone Marrow Transplant</b>	Decline	Not asked - allowed	Decline	Decline	Not asked - allowed	Decline	Decline
<b>Bronchitis (Chronic)</b>	Graded	Not asked - Check inhalers/meds	Not asked - Check inhalers/meds	Standard	Treated within 2 yrs - <b>ROP</b> ; Within 3 years - <b>Graded</b>	Not asked - Check inhalers/meds	Standard
<b>Cancer (other than Basal Cell)</b>	<2 yrs / Metastatic / Reoccurring - <b>Decline</b> ; w/in 2- 4 yrs - <b>Graded</b> ; > 4 years - <b>allowed</b>	Metastatic / Reoccurring - <b>Decline</b> ; w/in 2 yrs - <b>Guaranteed Issue</b> ; > 2 years - <b>allowed</b>	Reoccurring or current - <b>Decline</b> ; within 3 years - <b>Modified</b>	Current OR treated within 2 years OR reoccurring - <b>Decline</b> ; Basal cell and Squamous - <b>Preferred</b> ; >2 yrs - <b>Preferred</b>	Current - <b>Decline</b> ; Reoccurring / w/in 2 yrs - <b>ROP</b> ; Within 3 years - <b>Graded</b>	Current - <b>Decline</b> ; Deagnosed or treated within 3 years - <b>Basic</b>	Within 2 yrs / Metastatic / Recurring /Lymph node - <b>Decline</b> ; W/in 4 yrs - <b>Graded</b> ; Prior to age 45 - <b>Standard</b>

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<b>Cardiomyopathy</b>	Within 1 yr - <b>Decline</b> ; Within 2 yrs - <b>Graded</b>	Guaranteed Issue	Within 2 years - <b>Modified</b>	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Within 2 yrs - ROP	Decline	Standard
<b>Cerebral Palsy</b>	Not asked - allowed	Not asked - allowed	Not asked - allowed	Decline	Diagnosed or Treated within 3 yrs - Graded	Not asked - allowed	Decline
<b>Chronic Pain (6 or more fills of narcotic pain prescriptions)</b>	Check Med List	Check Med List	Check Med List	Check Meds	Check Med List - See Neuropathy	Check Meds	Currently unemployed/disabled - <b>Graded</b> ; Treated within 1 yr - <b>Graded</b> ; Employed, no disability/treatment < 1 year - <b>Preferred</b>
<b>Cirrhosis</b>	Decline	Guaranteed Issue	Stage C - <b>Decline</b> ; Stage A or B - <b>Graded</b>	Treated within 2 years - <b>Modified</b>	Treated within 2 yrs - ROP; Within 3 years - Graded	Standard	Graded
<b>Congestive Heart Failure/Heart FailureDistolic Heart Failure</b>	Decline	Guaranteed Issue	Within 2 years - <b>Modified</b>	Decline	Decline	Decline	Prior to age 45 - <b>Decline</b> Onset age 45-80 - <b>Graded</b>
<b>Coronary Artery Disease</b>	Within 1 yr - <b>Decline</b> ; Within 2 yrs - <b>Graded</b>	within 1 yr - Guaranteed Issue	See Heart Disease	See Heart Disease	ROP	See Heart Disease	Prior to age 45 - <b>Graded</b> Onset age 45-80 - <b>Standard</b>
<b>COPD</b>	Graded	Guaranteed Issue	Graded	Standard	Treated within 2 yrs - <b>ROP</b> ; Within 3 years - <b>Graded</b> ; > 3 yrs - <b>Immediate</b>	Standard	Standard
<b>Crohn's Disease</b>	Allowed	Allowed	Not asked - Allowed	Not asked	Not asked - allowed	Not asked	Prior age 26 - <b>Graded</b> Onset after age 26 - <b>Standard</b>
<b>Cystic Fibrosis</b>	Graded	Guaranteed Issue	Not asked - Allowed	Decline	Not asked - allowed	Not asked	Decline

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<b>Defibrillator Implant / Pacemaker</b>	See Heart Surgery	Guaranteed Issue	Within 2 years - <b>Modified</b>	See Heart Surgery	Received within 2 years - <b>ROP</b> ; Received within 3 years - <b>Graded</b>	Implanted within 1 year - <b>Basic</b> ; within 2 years - <b>Standard</b> ; Over 2 years - <b>Preferred</b>	Prior age 45 - <b>Decline</b> Within 1 yr - <b>Graded</b> Within 1-2 yrs + still present - <b>Standard</b>
<b>Dementia</b>	Decline	Guaranteed Issue	Decline	Decline	Decline	Decline	Decline
<b>Depression</b>	Bipolar within 4 years - Graded	Not asked - allowed	If Bipolar - <b>Graded</b>	Not asked	Not asked - allowed	Not asked	Current age 0-18 - <b>Decline</b> ; Current age > 19 - <b>Preferred</b>
<b>Diabetes</b>	Diagnosed/treated prior to age 50 - Graded (see diabetic complications)	Allowed - See Diabetic Complications	Allowed - See Diabetic Complications	Allowed - See Diabetic Complications	Insulin prior to age 50- <b>ROP</b> ; otherwise - <b>immediate</b> (see Diabetic Complications)	Allowed - See Diabetic Complications	Prior to age 20 - <b>Graded</b> ; Onset > age 20 with insulin use within 2 yrs - <b>Standard</b> ; Onset > age 20 oral medications within 2 years - <b>Preferred</b> ;
<b>Diabetic Complications (insulin shock, coma, retinopathy, nephropathy, neuropathy)</b>	Insulin shock, diabetic coma - <b>Decline</b> ; Retinopathy, Nephropathy, Neuropathy - <b>Graded</b>	within 2 yrs - Guaranteed Issue	Insulin Shock, diabetic coma, or amputation - <b>Modified</b> ; All other complications - <b>Preferred</b>	Amputation - <b>Decline</b> ; Diabetic Coma, Insulin Shock, Neuropathy, Nephropathy, Retinopathy - <b>Modified</b>	Diagnosed/treated for complications - ROP	Insulin Shock, diabetic coma, or amputation - <b>Decline</b> ; Neuropathy, PVD/PAD, Retinopathy - <b>Basic</b>	Coma or amputation - <b>Decline</b> ; all other complications - <b>Preferred</b>
<b>Dialysis</b>	Decline	Kidney Dialysis - Guaranteed Issue	Decline	Within 1 year - Decline	Decline	Within 1 year - Decline	Received within 1 year - Graded
<b>Down's Syndrome</b>	Decline	Not asked - allowed	Graded	See Mental Incapacity	See Mental Incapacity	Not asked	Decline
<b>DUI</b>	Not asked - allowed	Not asked - allowed	Within 2 years - <b>Modified</b>	Within 2 years - <b>Modified</b>	Not asked - allowed	Within 2 years	Within 2 years - <b>Decline</b> ; Within 2-4 yrs - <b>Standard</b> ; > 4 yrs - <b>Preferred</b>
<b>Emphysema (Chronic)</b>	Graded	Guaranteed Issue	Graded	Standard	Treated within 2 yrs - <b>ROP</b> ; Within 3 years - <b>Graded</b>	Standard	Standard

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Encephalitis	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked	Not asked - allowed	Not asked	Present/treatment within 1 yr - Graded
Epilepsy/Seizures	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked	Within 3 years - Graded	Not asked	6+ within 1 yr - <b>Graded</b> 6+ within 2 yrs - <b>Standard</b>
Felony	Convicted within 2 years or awaiting trial - Graded	within 6 months - Guaranteed Issue	Not asked	Not asked	Not asked - allowed	Not asked	Awaiting Trial - Decline Convicted within 2 yrs - Decline
Heart Attack	Within 1 yr - <b>Decline</b> ; Within 2 yrs - <b>Graded</b>	within 1 yr - Guaranteed Issue	Within 2 years - <b>Modified</b>	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Within 2 yrs - <b>ROP</b> ; Within 3 yrs - <b>Graded</b>	Within 1 year - Basic; within 2 year - Standard	Prior to Age 45 - <b>Graded</b> ; Within 1 yrs - <b>Graded</b> ; Within 1-2 yrs - <b>Standard</b> > 2 years - <b>Preferred</b>
Heart Surgery	Within 1 yr - <b>Decline</b> ; Within 2 yrs - <b>Graded</b>	within 1 yr - Guaranteed Issue	Within 2 years - <b>Modified</b>	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Within 2 yrs - <b>ROP</b> ; Within 3 yrs - <b>Graded</b>	Within 1 year - Basic; within 2 year - Standard	Prior to Age 45 - <b>Graded</b> ; Within 1 yrs - <b>Graded</b> ; Within 1-2 yrs - <b>Standard</b> > 2 years - <b>Preferred</b>
Heart Valve Replacement	Within 1 yr - <b>Decline</b> ; Within 2 yrs - <b>Graded</b>	within 1 yr - Guaranteed Issue	Within 2 years - <b>Modified</b>	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Within 2 yrs - <b>ROP</b> ; Within 3 yrs - <b>Graded</b>	Within 1 year - Basic; within 2 year - Standard	Prior to Age 45 - <b>Graded</b> ; Within 1 yrs - <b>Graded</b> ; Within 1-2 yrs - <b>Standard</b> > 2 years - <b>Preferred</b>
Hepatitis A	Not asked - allowed	Allowed	Chronic or current - <b>Graded</b>	Within 2 years - Modified	Chronic or treated within 2 yrs - ROP	Not asked	See Liver Disorder
Hepatitis B	Not asked - allowed	Guaranteed Issue	Chronic or current - <b>Graded</b>	Within 2 years - Modified	Chronic or treated within 2 yrs - ROP	Standard	Chronic or Current Treatment - <b>Decline</b> ; Treatment/resolved > 2 yrs - <b>Preferred</b>
Hepatitis C	Graded	Guaranteed Issue	Chronic or current - <b>Graded</b>	Within 2 years - Modified	Chronic or treated within 2 yrs - <b>ROP</b> ; within 3 yrs - <b>Graded</b>	Standard	Current or within 2 yrs - <b>Graded</b> ; Cured or > 2 yrs - <b>Standard</b>

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Hospice	Decline	within 6 months - Guaranteed Issue	Decline	Decline	Decline	Decline	Decline
Huntington's Disease	Decline	Not asked - allowed	Not asked	Decline	Not asked - allowed	Not asked	Decline
Irregular Heartbeat	Within 2 yrs - Graded	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked - allowed	Treated w/in 2 yrs - <b>Standard</b> ; treatment > 2 yrs - <b>Preferred</b>
Illegal Drugs	within 2 yrs - Graded	within 2 yrs - Guaranteed Issue	See Felony or DUI	Treatment within the past 2 years – <b>Modified</b>	Used within 2 years - ROP	Within 2 years - Basic	Used/Received treatment within 2 yrs - <b>Graded</b> ; within 4 years - <b>Standard</b>
Jail/incarcerated	Decline	Decline	Not asked	Not asked	Decline	Not asked	Decline
Kidney Disease/Disorder/Fa ilure (also see dialysis)	Decline	Chronic - Guaranteed Issue	Graded (also see dialysis)	Within 2 years - <b>Modified</b>	Dialysis - <b>Decline</b> ; Failure or Disease - <b>ROP</b> ;	Standard (also ask about dialysis)	Any treatment within 4 yrs or Stage 1-3 - <b>Standard</b> ; Stage 4-5 - <b>Graded</b>
Liver Disease	Cirrhosis - Decline	Guaranteed Issue	Graded	Within 2 years - <b>Modified</b>	Liver failure - <b>Decline</b> ; Live diseas within 3 yrs - <b>Graded</b>	Standard	Diagnosed/treated within 2 yrs - <b>Standard</b> ; Treated + Resolved > 2 yrs - <b>Preferred</b>
Lupus (Systemic Lupus Erythematosus)	Within 4 yrs + Systemic - Graded	Not asked - allowed	Graded	Systemic - <b>Standard</b>	Treated/diagnosed within 2 yrs - ROP	Standard	Diagnosed/treated within 2 yrs - <b>Graded</b> ; Remission, not treatment within 2 yrs - <b>Standard</b>
Melanoma	Wtihin 2 yrs - <b>Decline</b> ; Within 4 yrs - <b>Graded</b>	Malignant - Decline	Within 3 years - <b>Modified</b> (but excludes basal/squamous cell skin cancer)	Basal cell and Squamous - <b>Preferred</b>	See Cancer	Basal cell - <b>Preferred</b> ; otherwise see cancer	2 yrs - <b>Decline</b> ; 4 years <b>Graded</b>
Mental Incapacity / Retardation	Not asked - allowed	Not asked - allowed	Graded	Decline	Decline	Not asked	Decline
Multiple Sclerosis (MS)	Within 4 yrs - Graded	Not asked - allowed	Not asked	Standard	Diagnosed/treated within 3 yrs - Graded	Preferred	Standard

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<b>Muscular Dystrophy</b>	Not asked - allowed	Guaranteed Issue	Not asked	Decline	Diagnosed/treated within 3 yrs - Graded	Not asked	Graded
<b>Neuropathy</b>	Due to diabetes prior to age 50 - <b>Graded</b> ; Not due to diabetes - <b>allowed</b>	Due to Diabetes / treated w/in 2 yrs - <b>Guarantee Issue</b> ; Not associated with diabetes - <b>See med list</b>	See diabetic complications	Due to diabetes - <b>Modified</b> ; Otherwise ok	Due to diabetes prior to age 50 - <b>ROP</b> ; Not due to diabetes - <b>Immediate</b>	Due to diabetes - <b>Basic</b> ; Otherwise ok	Not asked - allowed
<b>Oxygen</b>	Decline	w/in 6 mos - Guaranteed	Decline	Within 1 year - <b>Decline</b> (CPAP OK)	Decline	Within 1 year - Decline	Graded
<b>Pacemaker/Defibrillator Implant</b>	Not specifically asked but check meds / heart conditions - could be Graded	within 1 yr - Guaranteed Issue	Within 2 years - <b>Modified</b>	Within 1 year - <b>Modified</b> ; Between 1-2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Received within 2 years - <b>ROP</b> ; Received within 3 years - <b>Graded</b>	Implanted within 1 year - <b>Basic</b> ; within 2 years - <b>Standard</b> ; Over 2 years - <b>Preferred</b>	Prior age 45 - <b>Decline</b> Within 1 years - <b>Graded</b> Within 1-2 yrs + still present - <b>Standard</b>
<b>Pancreatitis</b>	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked	Chronic / treated within 2 yrs - ROP	Not asked	Diagnosed/treatment within 2 yrs - <b>Standard</b> ; Treated + Resolved > 2 yrs - <b>Preferred</b>
<b>Parkinson's Disease</b>	Within 4 yrs - Graded	allowed	Graded	Standard	Treated / diagnosed within 3 yrs - Graded	Standard if able to perform all activities of daily living - Otherwise Decline	Prior to age 45 - <b>Graded</b> ; Onset 45-85 - <b>Standard</b>
<b>Parole/Probation (currently)</b>	2 yrs convicted or awaiting trial - Graded	within 6 months - Guaranteed Issue	Not asked	Not asked	Not asked	Not asked	Within 2 years - Decline
<b>PAD/PVD</b>	Graded	Not asked - allowed	Not asked	Not asked	Not asked - allowed	See Diabetic complication	Prior to age 45 - Graded
<b>PTSD</b>	Not asked - allowed	Allowed	Not asked	Not asked	Not asked - allowed	Not asked	Current age 0-18 - <b>Decline</b> Current age > 19 - <b>Preferred</b>
<b>Pulmonary Fibrosis</b>	Ask about oxygen	Ask about oxygen	Ask about oxygen	Decline	Ask about oxygen	Ask about oxygen	Decline

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<b>Restless Leg Syndrome</b>	Allowed - but Check Meds to make sure medicine doesn't also treat Parkinson's	Allowed	Allowed - but Check Meds to make sure medicine doesn't also treat Parkinson's	Allowed - but Check Meds to make sure medicine doesn't also treat Parkinson's	Allowed - but Check Meds to make sure medicine doesn't also treat Parkinson's	Allowed - but Check Meds to make sure medicine doesn't also treat Parkinson's	Allowed - but Check Meds to make sure medicine doesn't also treat Parkinson's
<b>Rheumatoid Arthritis</b>	Not asked - allowed	Not asked - allowed	Not asked	Not asked	Not asked - allowed	Not asked	See Chronic Pain
<b>Sarcoidosis</b>	Graded	Not asked - allowed	Not asked	Not asked	Not asked - allowed	Not asked	Standard
<b>Schizophrenia</b>	Treated/diagnosed within 4 yrs - Graded	Allowed	Graded	Preferred	Not asked - allowed	Preferred	Ages 0-17 - <b>Decline</b> ; Ages 18-85 - <b>Standard</b>
<b>Seizures</b>	Not asked - allowed	Allowed	Not asked - allowed	Not asked	Within 3 years - Graded	Not asked	6+ w/in 1 yr - <b>Graded</b> 6+ w/in 2 yrs - <b>Standard</b>
<b>Sickle Cell Anemia</b>	Decline	Allowed	Graded	Decline	Not asked - allowed	Not asked	Decline
<b>Sleep Apnea</b>	Graded	Not asked - allowed	Not asked	Not asked	See Oxygen Use	Not asked	CPAP/treatment w/ oxygen - <b>Graded</b> ; CPAP/treatment w/out oxygen - <b>Preferred</b>
<b>Stent</b>	Within 1 yr - <b>Decline</b> ; Within 2 yrs - <b>Graded</b>	within 1 yr - Guaranteed Issue	Within 2 years - <b>Modified</b>	Not asked - See Heart Surgery	Within 2 yrs - <b>ROP</b> ; Within 3 yrs - <b>Graded</b>	Within 1 year - <b>Basic</b> ; within 2 year - <b>Standard</b>	Prior to Age 45 / w/in 1 yr - <b>Graded</b> ; w/in 1-2 yrs - <b>Standard</b> ; > 2 years - <b>Preferred</b>
<b>Stroke / TIA Attack</b>	within 2 yrs - Graded	Within 1 yr - <b>Guaranteed Issue</b> TIA - Not asked - <b>allowed</b>	Within 2 years - <b>Modified</b>	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Stroke or TIA within 2 yrs - <b>ROP</b> ; Stroke within 3 years - <b>Graded</b>	Within 1 year - <b>Basic</b> ; within 2 year - <b>Standard</b>	Prior to Age 45 / w/in 1 yr - <b>Graded</b> ; W/in 1-2 yrs - <b>Standard</b> ; > 2 years - <b>Preferred</b>
<b>Terminal Illness</b>	Death in the next 12 months - Decline	Death within 2 yrs - Decline	Decline	Decline	Death in the next 12 months - Decline	Decline	Decline
<b>Organ Transplant</b>	Decline	Guaranteed Issue	Decline	Decline	Decline	Decline	Decline
<b>Tuberculosis</b>	Not asked - allowed	Not asked - allowed	Graded	Not asked	Not asked - allowed	Not asked	Current - <b>Standard</b> ; > 2 yrs. - <b>Preferred</b>
<b>Ulcerative Colitis</b>	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked	w/in 3 years - Graded	Not asked	Standard
<b>Walker</b>	Not asked	within 6 mos - Guaranteed Issue	Not asked	Not asked	Not asked	Not asked	Not asked
<b>Wheelchair/Electric Scooter/Electric Cart</b>	Due to Illness or Disease - Decline	within 6 months - Guaranteed Issue	Confined or due to diabetes- Decline	Use Wheelchair or scooter - <b>Decline</b>	Due to Illness or Disease - Decline	Confined or due to diabetes - Decline	Any use within 2 years longer than 3 month period - Graded



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# PRODUCT OVERVIEWS

## MUTUAL OF OMAHA LIVING PROMISE

### DESCRIPTION

Living Promise Whole Life Insurance offers simplified underwriting

\*\*Graded Benefit Plan not available in AR, MT and NC.

\*\* Accidental Death Rider not available in all states

\*\* May require phone interview

### ISSUE AGES

LEVEL: AGES 45 -  
85

GRADED: AGES 45-  
80

### FACE AMOUNTS:

LEVEL: \$2,000-  
\$40,000

GRADED: \$2,000 -  
\$20,000

### HEIGHT AND WEIGHT CHART

MINIMUM - LEVEL MAXIMUM - GRADED MAXIMUM

4'8"	74-204-221	5'1"	88-233-250	5'6"	103-268-285	5'11"	119-307-325	6'4"	136-348-367
4'9"	77-209-225	5'2"	91-239-257	5'7"	106-275-293	6'	122-315-333	6'5"	140-357-376
4'10"	79-213-231	5'3"	94-246-264	5'8"	109-283-300	6'1"	126-322-340	6'7"	147-375-394
4'11"	82-222-237	5'4"	97-252-270	5'9"	112-291-309	6'2"	129-331-349	6'8"	151-385-405
5'	85-226-244	5'5"	100-259-277	5'10"	115-300-316	6'3"	133-339-358	6'9"	154-395-415

## FINAL EXPENSE GRID SHEET

See last pages for product overviews and height and weight charts

# AMERICO EAGLE PREMIER

## Underwriting Build Chart

Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (lbs)	79 - 189	81 - 196	84 - 203	87 - 210	90 - 217	93 - 224	96 - 232	99 - 239	102 - 247	106 - 255	109 - 263	112 - 271
Height	5'8"	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
Weight (lbs)	116 - 279	119 - 287	122 - 296	126 - 304	130 - 313	133 - 322	137 - 331	141 - 340	144 - 349	148 - 358	152 - 367	156 - 377

**\*\*AMERICO'S QUIT SMOKING ADVANTAGE** encourages clients to stop smoking while saving them money because:  $\hat{}$  Smokers receive Nonsmoker rates in the first three years  $\hat{}$  If they provide satisfactory evidence that they have quit smoking for at least 12 months during those first three years, they will continue to receive Nonsmoker rates for the life of the policy, without any additional underwriting.

**\*\*ACCIDENTAL DEATH RIDER INCLUDED**

	Eagle Premier	Eagle Guaranteed
Issue Ages (Age Last Birthday)	50-85 Nonsmoker 50-80 Smoker	50-80
Competitive Features	<ul style="list-style-type: none"> <li>• Two instant-decision processes available:                             <ul style="list-style-type: none"> <li>- eApplication</li> <li>- TeleApplication</li> </ul> </li> <li>• Simplified issue</li> <li>• Quit Smoking Advantage - Smokers qualify for Nonsmoker rates</li> </ul>	<ul style="list-style-type: none"> <li>Two instant-decision processes available:                             <ul style="list-style-type: none"> <li>- eApplication</li> <li>- TeleApplication</li> </ul> </li> <li>• Simple application process</li> <li>• Guaranteed issue</li> <li>• Guaranteed level premiums for the life of the policy</li> <li>• Accidental Death Benefit provision included during the graded period at no additional cost</li> </ul>
Face Amounts	Minimum: \$2,000 (\$5,000 in Washington) Maximum: \$30,000	Minimum: \$2,000 Maximum: \$10,000
Death Benefit	Full death benefit day one	3-year graded death benefit Year 1: return of premium plus 5% Year 2: return of premium plus 10% Year 3: 75% of the face amount Year 4+: 100% of the face amount

## FINAL EXPENSE GRID SHEET

See last pages for product overviews and height and weight charts

# PROSPERITY

**ACCEPTS DIRECT EXPRESS CARDS  
FOR PAYMENT PURPOSES\*\*\***

**LEVEL**

Full death benefit all years.

**GRADED**

Limited death benefit for non-accidental death in the first two policy years. Limited benefit equals a percentage of the face amount(30% Year 1, 70% Year 2). Full death benefit for accidental death, all years.

**MODIFIED**

During the first year of coverage, the death benefit is equal to 110% of the annual premium (excluding the policy fee).  
During the second year of coverage, the death benefit is equal to 231% of the annual premium (excluding the policy fee).  
After the second year of coverage, the death benefit is equal to the face amount of the policy.  
Full death benefit for accidental death, all years.

**Minimum Face Amount**

\$1,500 (\$5,000 minimum for WA)

**Maximum Face Amount**

\$35,000

**ACCEPTS DIRECT EXPRESS CARDS  
FOR PAYMENT PURPOSES\*\*\***

Height	Minimum Weight All Plans	Max Weight Level	Max Weight Graded	Max Weight Modified
4'6"	68	187	202	218
4'7"	71	194	209	225
4'8"	74	201	216	232
4'9"	77	208	223	239
4'10"	80	215	230	246
4'11"	83	222	237	253
5'00"	86	229	245	262
5'01"	89	237	253	271
5'02"	92	246	262	280
5'03"	95	253	269	288
5'04"	98	260	278	297
5'05"	101	268	286	306
5'06"	104	275	294	315
5'07"	107	284	304	325
5'08"	110	292	313	334
5'09"	113	299	321	343
5'10"	117	308	330	353
5'11"	121	316	339	362
6'00"	125	325	348	372
6'01"	129	333	356	381
6'02"	133	341	366	391
6'03"	137	349	373	399
6'04"	142	357	382	409
6'05"	147	365	392	419
6'06"	152	373	406	434
6'07"	159	381	413	442

## FINAL EXPENSE GRID SHEET

See last pages for product overviews and height and weight charts

# AETNA - ACCENDO

### \*\*NO HEIGHT AND WEIGHT CHARTS

ISSUE AGES: 40-89

FACE AMOUNTS: \$2,000 - \$50,000 \*\*DEPENDING ON AGE OF CLIENT\*\*

### AVAILABLE PLANS

#### PREFERRED LEVEL COVERAGE

Immediate coverage with answering NO to all questions on Application

#### STANDARD LEVEL COVERAGE

Still immediate coverage; answered one questions in Part C

#### MODIFIED COVERAGE

Return of Premiums if death occurs within the first two years

## FINAL EXPENSE GRID SHEET

See last pages for product overviews and height and weight charts

# AMERICAN AMICABLE

Death Benefit Option	Percentage Paid	Younger Ages (0-49) Minimum \$10,000	Older Ages (50-85) Minimum \$2,500 (\$5,000 WA)
<b>Immediate</b>	<ul style="list-style-type: none"> <li>• 100% all years</li> </ul>	<ul style="list-style-type: none"> <li>• 0-49: Up to \$35,000</li> </ul>	<ul style="list-style-type: none"> <li>• 50-75: Up to \$35,000</li> <li>• 76-85: Up to \$20,000</li> </ul>
<b>Graded*</b>	<ul style="list-style-type: none"> <li>• 30% 1<sup>st</sup> Year</li> <li>• 70% 2<sup>nd</sup> Year</li> <li>• 100% &gt;3 Years</li> </ul>	<ul style="list-style-type: none"> <li>• Not Available</li> </ul>	<ul style="list-style-type: none"> <li>• 50-85: Up to \$20,000</li> </ul>
<b>Return of Premium*</b>	<ul style="list-style-type: none"> <li>• <b>0-64</b> ROP+10% ≤ 3 Years</li> <li>• 100% &gt;3 Years</li> <li>• 100% Accidental</li> <li>• <b>65-85</b> ROP+10% ≤ 2 Years</li> <li>• 100% &gt; 2 Years</li> </ul>	<ul style="list-style-type: none"> <li>• 18-49: Up to \$20,000</li> </ul>	<ul style="list-style-type: none"> <li>• 50-85: Up to \$20,000</li> </ul>

\*100% Accidental death all years

Ht.	Maximum Weight for Plan		
	IMMED	GRADED	ROP
4' 5" <sup>1/2</sup> **	173	174-180	181-190
4' 6" <sup>1/2</sup> **	180	182-188	189-198
4' 7" <sup>1/2</sup> **	187	189-196	197-206
4' 8"	197	198-204	205-214
4' 9"	204	205-212	213-222
4' 10"	211	212-220	221-230
4' 11"	218	219-228	229-238
5'	225	226-236	237-246
5' 1"	233	234-244	245-254
5' 2"	241	242-252	253-262
5' 3"	248	249-260	261-271
5' 4"	256	257-268	269-280
5' 5"	264	265-276	277-288
5' 6"	273	274-285	286-297
5' 7"	281	282-294	295-306
5' 8"	289	290-303	304-316
5' 9"	298	299-312	313-325
5' 10"	307	308-321	322-335
5' 11"	315	316-330	331-344
6'	324	325-339	340-354
6' 1"	334	335-349	350-364
6' 2"	343	344-359	360-374
6' 3"	352	353-368	369-384
6' 4"	361	362-378	379-394
6' 5"	370	371-388	389-404
6' 6"	379	380-398	399-414
6' 7"	388	298-408	409-424
6' 8"	397	398-418	419-434
6' 9"	406	407-428	429-440

# FINAL EXPENSE GRID SHEET

See last pages for product overviews and height and weight charts

## FORESTERS

	PlanRight – Preferred	PlanRight – Standard	PlanRight – Basic <sup>2</sup>
<b>Death Benefit<sup>3</sup></b>	Based on 100% of the face amount in effect	Based on 100% of the face amount in effect	Based on Year 1 – ROP plus 10% annual interest Year 2 – ROP plus 10% annual interest Year 3+ – 100% of the face amount in effect
<b>Riders</b>	Accidental Death Rider available (issue ages 50-80)	Accidental Death Rider not available	
	Accelerated Death Benefit Rider (for Terminal Illness) included at no additional premium		Accelerated Death Benefit Rider (for Terminal Illness) not available
	Common Carrier Accidental Death Rider included at no additional premium		
	Family Health Benefit Rider included at no additional premium		
<b>Premiums</b>	Level, payable to age 121		
<b>Minimum Premium</b>	\$10/month		
<b>Issue Ages (Age last birthday)</b>	50-85	50-85	50-80
<b>Minimum Face Amount<sup>4</sup></b>	\$5,000		
<b>Maximum Face Amounts</b>	Ages 50-80: \$35,000 Ages 81-85: \$15,000	Ages 50-80: \$20,000 Ages 81-85: \$10,000	Ages 50-80: \$15,000 Ages 81-85: N/A

Height	Minimum Weight All Plans	Max Weight PlanRight Preferred	Max Weight PlanRight Standard	Max Weight PlanRight Basic					
4'8"	74	201	216	232					
4'9"	77	208	223	239	5'08"	110	292	313	334
4'10"	80	215	230	246	5'09"	113	299	321	343
4'11"	83	222	237	253	5'10"	117	308	330	353
5'00"	86	229	245	262	5'11"	121	316	339	362
5'01"	89	237	253	271	6'00"	125	325	348	372
5'02"	92	246	262	280	6'01"	129	333	356	381
5'03"	95	253	269	288	6'02"	133	341	366	391
5'04"	98	260	278	297	6'03"	137	349	373	399
5'05"	101	268	286	306	6'04"	142	357	382	409
5'06"	104	275	294	315	6'05"	147	365	392	419
5'07"	107	284	304	325	6'06"	152	373	406	434
					6'07"	159	381	413	442
					6'08"	162	389	421	450
					6'09"	167	397	430	460

# FINAL EXPENSE GRID SHEET

See last pages for product overviews and height and weight charts

<b>TRANSAMERICA</b>	<b>ACCEPTS DIRECT EXPRESS CARDS FOR PAYMENT PURPOSES***</b>			
	<u>HEIGHT</u>	<u>MAX WEIGHT PREFERRED</u>	MAX WEIGHT STANDARD	MAX WEIGHT GRADED
<b>IMMEDIATE SOLUTIONS - PREFERRED / STANDARD</b>	<b>4'5</b>	<b>166</b>	184	192
	<b>4'6</b>	<b>172</b>	191	199
Premium: Level premiums to age 121	<b>4'7</b>	<b>179</b>	198	207
Age last birthday issue ages: 0-85	<b>4'8</b>	<b>185</b>	205	214
Minimum issue amount: \$1,000	<b>4'9</b>	<b>192</b>	213	222
Maximum issue amount:	<b>4'10</b>	<b>199</b>	220	230
0-55 \$50,000 56-65 \$40,000	<b>4'11</b>	<b>205</b>	228	238
66-75 \$30,000 76-85 \$25,000	<b>5'0</b>	<b>213</b>	236	246
<u>OPTIONAL RIDERS:</u>	<b>5'1</b>	<b>220</b>	243	254
Accidental Death Benefit Rider (ADR)	<b>5'2</b>	<b>227</b>	252	262
	<b>5'3</b>	<b>234</b>	260	271
<b>EASY SOLUTIONS: - GRADED</b>	<b>5'4</b>	<b>242</b>	268	280
Premium: Level premiums to age 121	<b>5'5</b>	<b>249</b>	276	288
Age last birthday issue ages: 18-80	<b>5'6</b>	<b>257</b>	285	297
Minimum issue amount: \$1,000	<b>5'7</b>	<b>265</b>	294	307
Maximum issue amount: \$25,000	<b>5'8</b>	<b>273</b>	303	316
Benefit period: matures at age 121	<b>5'9</b>	<b>281</b>	312	325
<u>DEATH BENEFIT:</u>	<b>5'10</b>	<b>289</b>	321	335
The death benefit during the first two policy	<b>5'11</b>	<b>298</b>	330	344
years is based on the face amount for	<b>6'0</b>	<b>306</b>	339	354
accidental	<b>6'1</b>	<b>315</b>	349	364
death of the insured, or will be limited to	<b>6'2</b>	<b>323</b>	358	374
110% of the sum of premiums paid (minus	<b>6'3</b>	<b>332</b>	368	384
the loan	<b>6'4</b>	<b>341</b>	378	394
balance) for the death of the insured from	<b>6'5</b>	<b>350</b>	388	405
any other cause. Death benefit after the	<b>6'6</b>	<b>359</b>	398	415
first two	<b>6'7</b>	<b>368</b>	408	426
years is based on the face amount (minus	<b>6'8</b>	<b>378</b>	419	437
the loan balance) for the death of the	<b>6'9</b>	<b>387</b>	429	448
insured	<b>6'10</b>	<b>397</b>	440	459
<b>ACCEPTS DIRECT EXPRESS CARDS FOR PAYMENT PURPOSES***</b>				