

UNDERWRITING GRID - WHOLE LIFE / FINAL EXPENSE

DISEASE/ DISORDER	AMERICO Eagle Premier	MUTUAL of OMAHA Living Promise	FORESTERS PlanRight	CVS	AMERICAN AMICABLE
NOTES	<p>GRADED: Any Question answered YES or outside of the Weight table</p> <p>LEVEL: All Questions must be answered NO</p>	<p>>GRADED</p> <p>>LEVEL</p>	<p>>BASIC (Graded)</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>MODIFIED/GRADED</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>RETURN OF PREMIUM</p> <p>>GRADED</p> <p>>IMMEDIATE (LEVEL)</p>
AIDS	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Alcoholism	<p>Onset/treatment within 12 months: GRADED</p> <p>> 24 Months: LEVEL</p>	<p>Onset/treatment within 24 months: : GRADED</p> <p>> 24 months: LEVEL</p>	<p>Diagnosed, treated or advised to receive treatment within the past 24 months: BASIC/GRADED DEATH BENEFIT</p> <p>> 24 months: LEVEL</p>	<p>Treatment Within 24 months: MODIFIED/GRADED</p>	<p>Treatment Within 24 months: ROP</p>
ALS (Lou Gehrig's disease)	GRADED	DECLINE	DECLINE	DECLINE	DECLINE
Alzheimer's	GRADED	DECLINE	DECLINE	DECLINE	DECLINE
Amputation	<p>Onset/treatment within 12 months: GRADED</p> <p>> 24 Months: LEVEL</p>	<p>Disease, including diabetes, Quadri/ Paraplegia: DECLINE</p>	<p>Due to Diabetes DECLINE</p>	<p>Due to Diabetes DECLINE</p>	Due to Disease:DECLINE
Anemia Sickle Cell Anemia	Not on application.	<p>If ever diagnosed or treated for Sickle Cell Anemia: DECLINE</p> <p>Otherwise: LEVEL</p>	PREFERRED (Level)	<p>Sickle Cell: DECLINE</p> <p>Iron Deficiency Only: PREFERRED</p>	IMMEDIATE (LEVEL)

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Aneurysm	Not on application.	Can perform all ADL: LEVEL	<p>Within 24 months of diagnosis or any duration of diagnosis if not repaired or removed: BASIC/GRADED DEATH BENEFIT</p> <p>Repaired at least 24 months ago: PREFERRED</p>	<p>Within 12 months: MODIFIED/GRADED</p> <p>Within 13-24 Months: STANDARD</p> <p>>24 months: PREFERRED</p>	<p>Within 2 years: ROP</p> <p>Within 3 years : GRADED</p> <p>Over 3 years: IMMEDIATE</p>
Angina (Chest Pain)	<p>Onset/treatment within 12 months: GRADED</p> <p>>12 Months with no treatment: LEVEL</p>	<p>Not stated on application.</p> <p>If taking 3 or more medications related to to the the heart, review with Manager</p> <p>If specially for Angina: LEVEL</p>	<p>Within 12 months: BASIC/GRADED DEATH BENEFIT</p> <p>Within 24 months: STANDARD DEATH BENEFIT</p>	<p>Within 12 months: MODIFIED/GRADED</p> <p>Within 13-24 Months: STANDARD</p> <p>>24 months: PREFERRED</p>	<p>Within 2 years: ROP</p> <p>Within 3 years : GRADED</p> <p>Diagnosed or Treated Over 3 years: IMMEDIATE</p>
Angioplasty/Stent Implant	<p>Onset/treatment within 12 months: GRADED</p> <p>>12 months: LEVEL</p>	<p>Onset/treatment within 24 months: GRADED</p> <p>> 24 months: LEVEL</p>	<p>Within 12 months: BASIC/GRADED DEATH BENEFIT</p> <p>Within 24 months: STANDARD DEATH BENEFIT</p>	<p>Within 12 months: MODIFIED/GRADED</p> <p>Within 13-24 Months: STANDARD</p> <p>>24 months: PREFERRED</p>	<p>Within 2 years: ROP</p> <p>Within 3 years : GRADED</p> <p>Diagnosed or Treated Over 3 years: IMMEDIATE</p>

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Antipsychotic			ACCEPT		IMMEDIATE (LEVEL)
Arrhythmia	Not on Applicaton	<p>Onset/treatment within 24 months: GRADED</p> <p>> 24 months: LEVEL</p>	<p>Depends on Medications thru APPTICAL - Probable PREFERRED</p>	<p>Not receommended to use. May accept if not treated or diagnosed in last 24 months</p>	IMMEDIATE (LEVEL)
Assisted Living/Long Term Care Facility	<p>Within the past 6 months: GRADED</p>	DECLINE	<p>Current resident of or advised to move into: DECLINE/NO COVERAGE</p>	<p>Cuurent: DECLINE</p>	<p>Current: DECLINE</p>
<p>Asthma (Chronic)</p> <p>Chronic Defined as: Using inhalers year round on a daily or weekly basis, or filling inhalers 6 or more times in any 12 month period</p>	<p>If severe/chronic asthma treated with multiple inhalers and steroid use: GRADED</p> <p>Otherwise: LEVEL</p>	<p>If severe/chronic asthma treated with multiple inhalers and steroid use: GRADED</p> <p>Otherwise: LEVEL</p>	<p>STANDARD Death Benefit</p>	<p>If Chronic: STANDARD</p> <p>If not Chronic: PREFERRED</p>	IMMEDIATE (LEVEL)
Atrial Fibrillation (A-Fib)	Not on Applicaton	<p>Onset/treatment within 24 months: GRADED</p> <p>> 24 months: LEVEL</p>	<p>Depends on Medications thru APPTICAL - Probable PREFERRED</p>	Not on Applicaton	IMMEDIATE (LEVEL)

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Attempted Suicide	Not on Applicaton	If hospitalised for any mental disorder in the past 24 months: GRADED	Not on application. Should be ok w/ PREFERRED	Not on Applicaton	IMMEDIATE (LEVEL)
Autism	Not on Applicaton	Not on application. Should be ok w/ Preferred	Not on application. Should be ok w/ PREFERRED	Not on Applicaton	IMMEDIATE (LEVEL)
Bipolar Disorder All refer to: Schizophrenia and Antipsychotic	Not on Applicaton	Onset/treatment within 48 months: GRADED	PREFERRED	Not on Applicaton	IMMEDIATE (LEVEL)
Blood Clots	Not on Applicaton	Onset/treatment within 24 months: GRADED > 24 months: LEVEL w/Diabetes : GRADED	Not on Application Review with Manager	Not on Applicaton	IMMEDIATE (LEVEL)
Brain Tumor	Onset/treatment within 24 months: : GRADED	In the past 48 months - received care, or advised to seek treatment: GRADED Over 48 months with no treatment: LEVEL	Within 24 months of diagnosis or any duration of diagnosis if not removed: BASIC/GRADED Death Benefit	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED	Not on Application Review with Manager

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Bronchitis	GRADED	Chronic: GRADED	STANDARD DEATH BENEFIT	If Chronic:STANDARD refer to Asthma	<p>If Chronic or Within 2 years: ROP</p> <p>Within 3 years : GRADED</p> <p>Diagnosed or Treated Over 3 years: IMMEDIATE</p>
<p>Bypass Surgery (CABG)</p> <p>(uw based on date of surgery)</p>	<p>Onset/treatment within 12 months: GRADED</p> <p>>12 months: LEVEL</p>	<p>Onset/treatment within 24 months: GRADED</p>	<p>Within 12 months: BASIC/GRADED DEATH BENEFIT</p> <p>Within 24 months: STANDARD DEATH BENEFIT</p> <p>> 24 months since procedure/diagnosis: PREFERRED</p>	<p>Within 12 months: MODIFIED/GRADED</p> <p>Within 13-24 Months: STANDARD</p> <p>>24 months: PREFERRED</p>	<p>Within 2 years: ROP</p> <p>Within 3 years : GRADED</p> <p>Diagnosed or Treated Over 3 years: IMMEDIATE</p>

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NOTES	<p>GRADED: Any Question answered YES or outside of the Weight table</p> <p>LEVEL: All Questions must be answered NO</p>	<p>>GRADED</p> <p>>LEVEL</p>	<p>>BASIC (Graded)</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>MODIFIED/GRADED</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>RETURN OF PREMIUM</p> <p>>GRADED</p> <p>>IMMEDIATE (LEVEL)</p>
Cancer	<p>Metastatic cancer or two or more occurrences of previous cancer: GRADED</p> <p>>24 months: LEVEL</p> <p>Basal Cell: LEVEL</p>	<p>Basal or Squamous cell: LEVEL</p> <p>In the past 48 months - received care, or advised to seek treatment: GRADED</p> <p>Metastatic, or currently being treated for cancer: DECLINE</p> <p>Over 48 months with no treatment: LEVEL</p>	<p>Currently has cancer, or had one or more recurrences or had more than one type of cancer: DECLINE</p> <p>If diagnosis or treatment within 36 months: BASIC/GRADED DEATH BENEFIT</p> <p>> 36 months with no treatment or diagnoses: PREFERRED</p>	<p>Currently has cancer, or had one or more recurrences of same type of different type of cancer: DECLINE</p> <p>>24 months past treatment: PREFERRED, unless had more than one diagnosis of same type or different type of cancer.</p>	<p>Currently has cancer or history of metastatic cancer: DECLINE</p> <p>More than one occurrence in lifetime: ROP</p> <p>Medically diagnosed, treated, or hospitalized for any form of cancer within the past 2 years: ROP</p> <p>Medically diagnosed, treated, or hospitalized for any form of cancer within the past 3 years: GRADED</p> <p>Over 3 years or Basal Cell skin cancer: IMMEDIATE</p>
Cardiomyopathy	GRADED	<p>Onset/treatment within 24 months: GRADED</p>	DECLINE	<p>Within 12 months: MODIFIED/GRADED</p> <p>Within 13-24 Months: STANDARD</p> <p>>24 months: PREFERRED</p>	<p>Medically diagnosed, treated or hospitalized for: ROP</p>

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Cerebral Palsy	Not on Applicaton	Not on application	Depends on Medications thru APPTICAL - Probable PREFERRED	DECLINE	IMMEDIATE (LEVEL)
Chest Pain (see Angina)	Refer to Angina	Refer to Angina	Refer to Angina	Refer to Angina	Refer to Angina
Circulatory Disorder or Surgery (Including Bypass + Angioplasty) PVD=Peripheral Vascular Disease PAD=Peripheral Arterial Disease CAD=Coronary Artery Disease (CAD))	<p>Onset/treatment within 12 months: GRADED</p> <p>>12 months: LEVEL</p>	<p>Treatment advised or received in past 24 months: GRADED</p> <p>>24 months LEVEL</p>	<p>Within 12 months: BASIC/GRADED DEATH BENEFIT</p> <p>Within 24 months: STANDARD DEATH BENEFIT</p> <p>>24 months PREFERRED LEVEL</p>	<p>Within 12 months: MODIFIED/GRADED</p> <p>Within 13-24 Months: STANDARD</p> <p>>24 months: PREFERRED</p>	<p>Within 2 years: ROP</p> <p>Within 3 years : GRADED</p> <p>Diagnosed or Treated Over 3 years: IMMEDIATE</p>
Cirrhosis of Liver	GRADED	DECLINE	STANDARD DEATH BENEFIT	MODIFIED/GRADED	<p>Within 2 years: ROP</p> <p>Within 3 years: GRADED</p> <p>Diagnosed or Treated Over 3 years: IMMEDIATE</p>

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Coronary Artery Disease	<p>Onset/treatment within 12 months: GRADED</p> <p>>12 months: LEVEL</p>	<p>Onset/treatment within 24 months: GRADED</p> <p>> 24 months: LEVEL</p> <p>w/Diabetes : GRADED</p>	<p>Within 12 months: BASIC/GRADED Death Benefit</p> <p>Within 24 months: STANDARD Death Benefit</p>	<p>Within 12 months: MODIFIED/GRADED</p> <p>Within 13-24 Months: STANDARD</p> <p>>24 months: PREFERRED</p>	<p>Within 2 years: ROP</p> <p>Within 3 years: GRADED</p> <p>Diagnosed or Treated Over 3 years: IMMEDIATE</p>
COPD (Chronic Obstructive Pulmonary Disease)	GRADED	<p>Including Chronic Bronchitis or Emphysema: GRADED</p>	STANDARD DEATH BENEFIT	STANDARD	<p>Within 2 years: ROP</p> <p>Within 3 years: GRADED</p> <p>Diagnosed or Treated Over 3 years: IMMEDIATE</p>
Congestive Heart Failure (CHF) Heart Failure	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Crohn's Disease	Not on Application	LEVEL	PREFERRED (Level)	Not on Application	IMMEDIATE (LEVEL)
Cystic Fibrosis	Not on Application	GRADED	STANDARD Death Benefit	DECLINE	IMMEDIATE (LEVEL)

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Defibrillator Implant	GRADED	DECLINE	<p>Implant within 12 months: BASIC/GRADED Death Benefit</p> <p>Implant within 24 months: STANDARD Death Benefit</p>	<p>Within 12 months: MODIFIED/GRADED</p> <p>Within 13-24 Months: STANDARD</p> <p>>24 months: PREFERRED</p>	<p>Inserted within the past 2 years: ROP</p> <p>Over 2 years: IMMEDIATE</p>
Dementia	GRADED	DECLINE	DECLINE	DECLINE	DECLINE
Diabetes	<p>< 24 Months Complications of diabetes, including amputation, retinopathy, nephropathy, neuropathy, insulin shock or diabetic coma: GRADED</p> <p>Otherwise: LEVEL</p>	<p>If ever received treatment or advised to receive treatment for diabetes before age 45, or diabetes at any age with complications of retinopathy, nephropathy, or neuropathy: GRADED</p> <p>Oral or Insulin with NONE of the above: LEVEL</p>	<p>Retinopathy (problems with your eyesight) Nephropathy (kidney disease or kidney damage) Peripheral Neuropathy (nerve damage or numbness) BASIC/GRADED</p> <p>Oral or Insulin with NONE of the above: PREFERRED</p>	<p>Complications of diabetes, including amputation, retinopathy, nephropathy, neuropathy, insulin shock or diabetic coma: GRADED</p> <p>Otherwise: PREFERRED</p>	<p>Retinopathy (problems with your eyesight), Nephropathy (kidney disease or kidney damage), Peripheral Neuropathy (nerve damage or numbness), Taken insulin shots prior to age 50 or treated for insulin shock or diabetic coma: ROP</p> <p>Oral or Insulin after age 50 with NONE of the above: IMMEDIATE</p>

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Down's Syndrome	Not on Application	DECLINE	Depends on Medications thru APPTICAL - Probable PREFERRED	Not on Application	IMMEDIATE (LEVEL)
Driving Record (Including DUI)	Not on Application	In the past 24 months - convicted more than once of reckless driving, felony or D.U.I.: GRADED	Not on application	Within 24 months: MODIFIED/GRADED	IMMEDIATE (LEVEL)
Drug Abuse/Addiction (also see Pain Medication)	<p>In the past 24 months, been diagnosed, treated, tested positive or been given medical advice for: GRADED</p> <p>> 24 Months: LEVEL</p>	In the past 24 months - used unlawful drugs or misused/ abused prescription drugs: GRADED	Diagnosed, treated or advised to receive treatment within the past 24 months: BASIC/GRADED Basic Death Benefit	Treatment Within 24 months: MODIFIED/GRADED	Used illegal drugs, abused drugs, recommended to have treatment or counseling for drug use or advised to discontinue use of drugs within the past 2 years: ROP
Emphysema (Chronic)	GRADED	GRADED	STANDARD DEATH BENEFIT	STANDARD	<p>Within 2 years: ROP</p> <p>Within 3 years : GRADED</p> <p>Diagnosed or Treated Over 3 years: IMMEDIATE</p>
Epilepsy	Not on Application	LEVEL	Not on application, Probable decision: PREFERRED (Level)	Not on Application	<p>Within 3 years : GRADED</p> <p>Diagnosed or Treated Over 3 years: IMMEDIATE</p>

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Felony (Probation & Parole)	Not on Application	Felony in the past 24 months: GRADED	Not on application PREFERRED (Level)	Not on Application	IMMEDIATE (LEVEL)
Gastric Bypass	Not on application Probable Decision: PREFERRED	Not on application Probable Decision: PREFERRED	Not on application Probable Decision: PREFERRED	Not on application Probable Decision: PREFERRED	Not on application Probable Decision: IMMEDIATE (LEVEL)
Heart Procedure / Heart Attack / Heart Surgery / Heart Valve Replacement	Onset/treatment within 12 months: GRADED >12 months: LEVEL	Onset/treatment within 24 months: GRADED >24 months: LEVEL	Within 12 months: BASIC/GRADED Death Benefit Within 24 months STANDARD Death Benefit >24 months: PREFERRED	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED	Within 2 years: ROP Within 3 years : GRADED Diagnosed or Treated Over 3 years: IMMEDIATE
Heart Murmur (refer to A-Fib)	Refer to A-Fib	Refer to A-Fib.	Refer to A-Fib.	Refer to A-Fib	Refer to A-Fib

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Hepatitis	<p>Except Hepatitis A: LEVEL</p> <p>All Others: GRADED</p>	<p>Hepatitis A: LEVEL</p> <p>Hepatitis B: LEVEL</p> <p>Hepatitis C: GRADED</p>	<p>Hepatitis B: STANDARD</p> <p>Death Benefit</p> <p>Hepatitis C: STANDARD</p> <p>Death Benefit</p>	<p>PREFERRED</p>	<p>Hepatitis A: IMMEDIATE</p> <p>Hepatitis B: IMMEDIATE</p> <p>Hepatitis C: Chronic or Medically diagnosed, treated, or hospitalized within the past 2 years: ROP</p> <p>Medically diagnosed, treated, or hospitalized within the past 3 years: GRADED</p>
Huntington's Disease	GRADED	DECLINE	Not on application, Probable DECLINE	Not on Applicaton	IMMEDIATE (LEVEL)
Illegal Drugs	<p>Onset/treatment within 24 months: GRADED</p> <p>> 24 Months: LEVEL</p>	<p>Onset/treatment within 24 months: GRADED</p>	<p>Within 24 months: BASIC/GRADED Death Benefit</p>	<p>Within 24 months: MODIFIED/GRADED</p>	<p>Used illegal drugs, abused drugs, recommended to have treatment or counseling for drug use or advised to discontinue use of drugs within the past 2 years: ROP</p>
Incarceration	Past 6 months: GRADED	<p>Within 24 months, convicted of or currently awaiting trial for Felony: DECLINE</p>	<p>Not on application</p> <p>PREFERRED (Level)</p>	Not on Applicaton	IMMEDIATE (LEVEL)

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Irregular Heartbeat	See Arrhythmia	See Arrhythmia	See Arrhythmia	See Arrhythmia	See Arrhythmia
Kidney Dialysis	GRADED	DECLINE	Had or advised to have within the past 12 months: DECLINE	Had or advised to have within the past 12 months: DECLINE	DECLINE
Kidney Disease / Disorder / Failure (Chronic Kidney Disease)	GRADED	<p>End Stage Renal Failure: DECLINE</p> <p>In the past 48 months - received treatment for or been advised to seek treatment for: GRADED</p>	STANDARD DEATH BENEFIT	Within 24 months: MODIFIED/GRADED	Medically diagnosed, treated, taken medication for, or Chronic: ROP
Liver Disease	GRADED	Cirrhosis: DECLINE	STANDARD DEATH BENEFIT	Within 24 months: MODIFIED/GRADED	<p>Liver Disease: Medically diagnosed, treated, or hospitalized for within the past 3 years: GRADED</p> <p>Liver Failure: DECLINE</p>
Lupus Discoid or Systemic	Not on Application	<p>Systemic Lupus In the past 48 months - received treatment for or been advised to seek treatment for: GRADED</p> <p>Discoid Lupus: LEVEL</p>	STANDARD DEATH BENEFIT	Systemic: Ever been treated or diagnosed: MODIFIED/GRADED	<p>Systemic: Medically diagnosed, treated, or hospitalized for within the past 2 years: ROP</p> <p>Discoid: IMMEDIATE</p>

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DISEASE/ DISORDER	AMERICO Eagle Premier	MUTUAL of OMAHA Living Promise	FORESTERS PlanRight	CVS	AMERICAN AMICABLE
NOTES	<p>GRADED: Any Question answered YES or outside of the Weight table</p> <p>LEVEL: All Questions must be answered NO</p>	<p>>GRADED</p> <p>>LEVEL</p>	<p>>BASIC (Graded)</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>MODIFIED/GRADED</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>RETURN OF PREMIUM</p> <p>>GRADED</p> <p>>IMMEDIATE (LEVEL)</p>
Marijuana	Not on Application	LEVEL	> PREFERRED (Level)	Not on Applicaton	Not on Application & Tobacco use excludes occasional pipe and cigar use: IMMEDIATE (LEVEL)
Memory Loss	GRADED	DECLINE	DECLINE	DECLINE	DECLINE
Mental Retardation	Not on Application	DECLINE	Depends on Medications thru APPTICAL - Probable PREFERRED	Not on Applicaton	DECLINE
Multiple Sclerosis (MS)	Not on Application	Onset/treatment within 48 months: GRADED	Depends on Medications thru APPTICAL - Probable PREFERRED	Ever been treated or diagnosed: MODIFIED/GRADED	Medically diagnosed, treated, or hospitalized for within the past 3 years: GRADED
Muscular Distrophy (MD)	GRADED	Not in application	Depends on Medications thru APPTICAL - Probable PREFERRED	DECLINE	Medically diagnosed, treated, or hospitalized for within the past 3 years: GRADED
Organ Transplant	GRADED	DECLINE	DECLINE	DECLINE	DECLINE
Oxygen Use (Excluding Sleep Apnea)	Within the past 6 months: GRADED	DECLINE	Within 12 months: DECLINE	Within 12 months: DECLINE	Current use: DECLINE Required to use oxygen equipment to assist in breathing within the past 2 years: ROP

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NOTES	<p>GRADED: Any Question answered YES or outside of the Weight table</p> <p>LEVEL: All Questions must be answered NO</p>	<p>>GRADED</p> <p>>LEVEL</p>	<p>>BASIC (Graded)</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>MODIFIED/GRADED</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>RETURN OF PREMIUM</p> <p>>GRADED</p> <p>>IMMEDIATE (LEVEL)</p>
Pacemaker	Not on Application	GRADED	<p>Implant within 12 months: BASIC/GRADED Death Benefit</p> <p>Implant within 24 months: STANDARD Death Benefit</p>	<p>Date of implant:</p> <p>Within 12 months: MODIFIED/GRADED</p> <p>Within 13-24 Months: STANDARD</p> <p>>24 months: PREFERRED</p>	<p>Inserted within the past 2 years: ROP</p> <p>Over 2 years: IMMEDIATE</p>
Pancreatitis (non-alcoholic)	Not on Application	LEVEL	Depends on Medications thru APPTICAL - Probable PREFERRED	Not on Application	Medically diagnosed or treated within the past 2 years: ROP
Paralysis	GRADED	Includes Paraplegia or Quadriplegia: DECLINE	If assistance is required from anyone to perform any ADL's - DECLINE	Not on Application	Medically diagnosed, treated, or hospitalized for within the past 3 years: GRADED
Parole/Probation	Not on Application	Not in application Probable LEVEL	Not in application Probable PREFERRED	PREFERRED	IMMEDIATE (LEVEL)

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NOTES	<p>GRADED: Any Question answered YES or outside of the Weight table</p> <p>LEVEL: All Questions must be answered NO</p>	<p>>GRADED</p> <p>>LEVEL</p>	<p>>BASIC (Graded)</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>MODIFIED/GRADED</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>RETURN OF PREMIUM</p> <p>>GRADED</p> <p>>IMMEDIATE (LEVEL)</p>
<p>Pain Medications (Chronic Pain)</p> <p>Chronic Pain – Defined as: Pain lasting more than 6 months or requiring 6 or more fills of narcotic pain prescription in any 12 month period.</p>	Not on Application	LEVEL	Probable PREFERRED	Refer to Drug Abuse	IMMEDIATE (LEVEL)
Parkinson's Disease	Not on Application	Onset/treatment within 48 months: GRADED	STANDARD Death Benefit if able to perform all ADL's, otherwise - DECLINE	STANDARD	Medically diagnosed, treated, or hospitalized for within the past 3 years: GRADED
Pulmonary Fibrosis	Not on Application	GRADED	STANDARD Death Benefit	STANDARD	IMMEDIATE (LEVEL)
Pulmonary Hypertension	Not on Application	LEVEL	DECLINE	Not on Application	IMMEDIATE (LEVEL)
Rheumatoid Arthritis	Not on Application	Not on Application	Probable PREFERRED	Not on Application	IMMEDIATE (LEVEL)
Sarcoidosis	Not on Application	If ever received care or advised to receive treatment: GRADED	STANDARD Death Benefit	Not on Application	IMMEDIATE (LEVEL)

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NOTES	<p>GRADED: Any Question answered YES or outside of the Weight table</p> <p>LEVEL: All Questions must be answered NO</p>	<p>>GRADED</p> <p>>LEVEL</p>	<p>>BASIC (Graded)</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>MODIFIED/GRADED</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>RETURN OF PREMIUM</p> <p>>GRADED</p> <p>>IMMEDIATE (LEVEL)</p>
Schizophrenia	Not on Application	Onset/treatment within 48 months: GRADED	PREFERRED (Level)	Not on Application	IMMEDIATE (LEVEL)
Seizures	Not on Application	See Epilepsy	PREFERRED (Level)	Not on Application	<p>Within 3 years : GRADED</p> <p>Diagnosed or Treated Over 3 years: IMMEDIATE</p>
Sickle Cell Anemia	Refer to Anemia	Refer to Anemia	Refer to Anemia	DECLINE	IMMEDIATE (LEVEL)
Sleep Apnea	Not on Application	LEVEL (Unless On Oxygen)	PREFERRED (Level) , unless on Oxygen	PREFERRED	IMMEDIATE (LEVEL)
Spina Bifida	Not on Application	Not on application	Depends on Medications thru APPTICAL - Probable PREFERRED	Not on Application	IMMEDIATE (LEVEL)
Stent Implant	<p>Onset/treatment within 12 months: GRADED</p> <p>>12 months: LEVEL</p>	<p>Onset/treatment within 24 months: GRADED</p> <p>>24 months: LEVEL</p>	<p>Within 12 months: BASIC/GRADED DEATH BENEFIT</p> <p>Within 24 months: STANDARD DEATH BENEFIT</p> <p>>24 months PREFERRED LEVEL</p>	<p>Date of implant:</p> <p>Within 12 months: MODIFIED/GRADED</p> <p>Within 13-24 Months: STANDARD</p> <p>>24 months: PREFERRED</p>	<p>Within 2 years: ROP</p> <p>Within 3 years : GRADED</p> <p>Diagnosed or Treated Over 3 years: IMMEDIATE</p>

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NOTES	<p>GRADED: Any Question answered YES or outside of the Weight table</p> <p>LEVEL: All Questions must be answered NO</p>	<p>>GRADED</p> <p>>LEVEL</p>	<p>>BASIC (Graded)</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>MODIFIED/GRADED</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>RETURN OF PREMIUM</p> <p>>GRADED</p> <p>>IMMEDIATE (LEVEL)</p>
Systemic Lupus Erythematosus (SLE)	Not on Application	Onset/treatment within 48 months: GRADED	STANDARD DEATH BENEFIT	MODIFIED/GRADED	Medically diagnosed, treated, or hospitalized for within the past 2 years: ROP
Stroke/CVA/TIA	<p>Onset/treatment within 12 months: GRADED</p> <p>>12 months: LEVEL</p>	<p>Onset/treatment within 24 months: GRADED</p> <p>>24 months: LEVEL</p>	<p>Within 12 months: BASIC/GRADED Death Benefit</p> <p>Within 24 months: STANDARD Death Benefit</p>	<p>Within 12 months: MODIFIED/GRADED</p> <p>Within 13-24 Months: STANDARD</p> <p>>24 months: PREFERRED</p>	<p>Within 2 years: ROP</p> <p>Within 3 years : GRADED</p> <p>Over 3 years: IMMEDIATE</p>
Terminal Illness or End Stage	Within the past 6 months: GRADED	DECLINE	DECLINE	DECLINE	DECLINE
Tobacco	<p align="center">ALL PRODUCTS</p> <p align="center">Tobacco use includes all forms of tobacco and smoking, including cigarettes, cigars, nicotine patch, e-cigarettes, vaping products, snuff, chew, etc.</p>				

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NOTES	<p>GRADED: Any Question answered YES or outside of the Weight table</p> <p>LEVEL: All Questions must be answered NO</p>	<p>>GRADED</p> <p>>LEVEL</p>	<p>>BASIC (Graded)</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>MODIFIED/GRADED</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>RETURN OF PREMIUM</p> <p>>GRADED</p> <p>>IMMEDIATE (LEVEL)</p>
Tobacco Exception					<p>Only exception: If smoke Cigar or Pipe 1 time every 3 months or 1 time greater than 3 months= Non-Tobacco</p>
Tuberculosis	Not on Application	Not on Application	STANDARD DEATH BENEFIT	Not on Application	IMMEDIATE (LEVEL)
Ulcerative Colitis	Not on Application	LEVEL	Depends on Medications thru APPTICAL - Probable PREFERRED	Not on Application	Medically diagnosed, treated, or hospitalized for within the past 3 years: GRADED
Wheelchair/Electric Scooter/Electric Cart	Within the past 6 months: GRADED	DECLINE	DECLINE	DECLINE	<p>Currently confined to a wheelchair due to chronic illness or disease: DECLINE</p> <p>If not chronic illness or disease: IMMEDIATE</p>
Weight	Refer to Height/Weight Table	<i>Unexplained</i> weight loss greater than 10 pounds within 1 year: GRADED	If greater than 10 pounds unexplained loss within the past year: DECLINE	NO HEIGHT / WEIGHT TABLE	Refer to Height/Weight Table
Last Updated: 09/26/24					