

# 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
AIDS/HIV/ARC	Decline	Decline	Decline	Decline	Decline* See personal State application	Decline	Decline
AFIB - Atrial Fibrillation / 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 - Standard; treatment > 2 yrs - Preferred
Alcohol / Drug Abuse	within 2 yrs - Graded	within 2 yrs - Guaranteed Issue	Within 2 years - Modified	Treatment within the past 2 years – Modified	Treated within 2 years - ROP	Treatment within the past 2 years –Basic	Within 2 yrs - Graded; Within 2-4 yrs - Standard; > 4 years - Preferred
ALS (Lou Gehrig's)	Decline	Guaranteed Issue	Decline	Decline	Decline	Decline	Decline
Alzheimers/Dementia/Memory Loss/Cognitive Disorders	Decline	Guaranteed Issue	Decline	Decline	Decline	Decline	Decline
Amputation	Due to Diabetes - Decline	Due to Diabetes - Decline	Due to Diabetes - Modified	Due to any disease or Diabetes - Decline	Caused by disease - Decline	Decline	Decline
Aneurysm	Not asked - allowed	Not asked - allowed	Within 2 years - Modified	Within 1 year - Modified	Within 2 yrs - ROP	Within 2 years - Basic	Current or w/in 1 yr - Graded; Surgery 1-2 yrs- Standard; > 2 years - Preferred
Angina (Chest Pain)	Within 1 yr - Decline; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue	Within 2 years - Modified	Treated Within 1 year - Modified; Between 1-2 years - Standard; > 2 yrs- Preferred	Within 2 yrs - ROP	Treated within 1 year - Basic; Within 2 years Standard	Within 1 yrs - Graded; 1-2 yrs - Standard; > 3 years - Preferred
Angioplasty	Within 1 yr - Decline; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue	Within 2 years - Modified	See Heart Surgery	Not asked - allowed	See Heart Surgery	Prior to Age 45 - Graded; Within 1 yrs - Graded; 1-2 yrs - Standard; > 2 years - Preferred
Arthritis	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked - allowed	See Chronic Pain
AFIB - Atrial Fibrillation / 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 - Standard; treatment > 2 yrs - Preferred
Assisted Living / Long Term Care Facility	Current - Decline	within 6 months - Guaranteed Issue	Current - Decline	Decline	Decline	Decline	Current - Decline Within 2 years - Graded

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Asthma (Chronic)	Not asked - allowed	Not asked - allowed	Not asked - allowed	Standard	Not asked - allowed	Not asked - allowed	Standard
Autism	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>
Bipolar	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>
Black Lung	Not asked - allowed	Not asked - allowed	Graded	Not asked - allowed	Not asked - allowed	Not asked - allowed	Standard
Blood Clots	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>
Blood Disorder - Polycythemia, Thrombocytopenia, Hemophilia coagulation disorders	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>
Bone Marrow Transplant	Decline	Not asked - allowed	Decline	Decline	Not asked - allowed	Decline	Decline
Bronchitis (Chronic)	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
Cancer (other than Basal Cell)	<2 yrs / Metastatic / Reoccuring - <b>Decline</b> ; w/in 2 - 4 yrs - <b>Graded</b> ; > 4 years - <b>allowed</b>	Metastatic / Reoccuring - <b>Decline</b> ; w/in 2 yrs - <b>Guaranteed Issue</b> ; > 2 years - <b>allowed</b>	Reoccuring or current - <b>Decline</b> ; within 3 years - <b>Modified</b>	Current OR treated within 2 years OR reoccuring - <b>Decline</b> ; Basal cell and Squamous - <b>Preferred</b> ; >2 yrs - <b>Preferred</b>	Current - <b>Decline</b> ; Reoccuring / 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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Cardiomyopathy	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
Cerebral Palsy	Not asked - allowed	Not asked - allowed	Not asked - allowed	Decline	Diagnosed or Treated within 3 yrs - Graded	Not asked - allowed	Decline
Chronic Pain (6 or more fills of narcotic pain prescriptions)	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>
Cirrhosis	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
Congestive Heart Failur/Heart FailureDistolic Heart Failure	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>
Coronary Artery Disease	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>
COPD	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
Crohn's Disease	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>
Cystic Fibrosis	Graded	Guaranteed Issue	Not asked - Allowed	Decline	Not asked - allowed	Not asked	Decline

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Defibrillator Implant / Pacemaker	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>
Dementia	Decline	Guaranteed Issue	Decline	Decline	Decline	Decline	Decline
Depression	Bipolar within 4 years - <b>Graded</b>	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>
Diabetes	Diagnosed/treated prior to age 50 - <b>Graded</b> (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>
Diabetic Complications (insulin shock, coma, retinopathy, nephropathy, neuropathy)	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 - <b>ROP</b>	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>
Dialysis	Decline	Kidney Dialysis - Guaranteed Issue	Decline	Within 1 year - Decline	Decline	Within 1 year - Decline	Received within 1 year - <b>Graded</b>
Down's Syndrome	Decline	Not asked - allowed	Graded	See Mental Incapacity	See Mental Incapacity	Not asked	Decline
DUI	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>
Emphysema (Chronic)	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 - <b>Graded</b>	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 - <b>Standard</b>	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 - <b>Standard</b>	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 - <b>Standard</b>	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 - <b>Modified</b>	Chronic or treated within 2 yrs - <b>ROP</b>	Not asked	See Liver Disorder
Hepatitis B	Not asked - allowed	Guaranteed Issue	Chronic or current - <b>Graded</b>	Within 2 years - <b>Modified</b>	Chronic or treated within 2 yrs - <b>ROP</b>	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 - <b>Modified</b>	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 wthin 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 - ROP;	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	Cirhossis - 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 treatement 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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Muscular Dystrophy	Not asked - allowed	Guaranteed Issue	Not asked	Decline	Diagnosed/treated within 3 yrs - Graded	Not asked	Graded
Neuropathy	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
Oxygen	Decline	w/in 6 mos - Guaranteed	Decline	Within 1 year - <b>Decline</b> (CPAP OK)	Decline	Within 1 year - Decline	Graded
Pacemaker/Defibrill ator Implant	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>
Pancreatitis	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked	Chronic / treated within 2 yrs - <b>ROP</b>	Not asked	Diagnosed/treatment within 2 yrs - <b>Standard</b> ; Treated + Resolved > 2 yrs - <b>Preferred</b>
Parkinson's Disease	Within 4 yrs - Graded	allowed	Graded	Standard	Treated / diagnosed within 3 yrs - Graded	Standard if able to perform all acitivities of daily living - Otherwise Decline	Prior to age 45 - <b>Graded</b> ; Onset 45-85 - <b>Standard</b>
Parole/Probation (currently)	2 yrs convicted or awaiting trial - Graded	within 6 months - Guaranteed Issue	Not asked	Not asked	Not asked	Not asked	Within 2 years - Decline
PAD/PVD	Graded	Not asked - allowed	Not asked	Not asked	Not asked - allowed	See Diabetic complication	Prior to age 45 - Graded
PTSD	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>
Pulmonary Fibrosis	Ask about oxygen	Ask about oxygen	Ask about oxygen	Decline	Ask about oxygen	Ask about oxygen	Decline

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

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# 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: ↑ Smokers receive Nonsmoker rates in the first three years ↑ 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>	Two instant-decision processes available: <ul style="list-style-type: none"> <li>- eApplication</li> <li>- TeleApplication</li> </ul> <ul style="list-style-type: none"> <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 <ul style="list-style-type: none"> <li>Year 1: return of premium plus 5%</li> <li>Year 2: return of premium plus 10%</li> <li>Year 3: 75% of the face amount</li> <li>Year 4+: 100% of the face amount</li> </ul>

## 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> <li>0-49: Up to \$35,000</li> <li>76-85: Up to \$20,000</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"**	173	174-180	181-190
4' 6"**	180	182-188	189-198
4' 7"**	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**

		<b>PlanRight – Preferred</b>	<b>PlanRight – Standard</b>	<b>PlanRight – Basic<sup>2</sup></b>
<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

<b>Height</b>	<b>Minimum Weight All Plans</b>	<b>Max Weight PlanRight Preferred</b>	<b>Max Weight PlanRight Standard</b>	<b>Max Weight PlanRight Basic</b>					
4'8"	74	201	216	232	5'08"	110	292	313	334
4'9"	77	208	223	239	5'09"	113	299	321	343
4'10"	80	215	230	246	5'10"	117	308	330	353
4'11"	83	222	237	253	5'11"	121	316	339	362
5'00"	86	229	245	262	6'00"	125	325	348	372
5'01"	89	237	253	271	6'01"	129	333	356	381
5'02"	92	246	262	280	6'02"	133	341	366	391
5'03"	95	253	269	288	6'03"	137	349	373	399
5'04"	98	260	278	297	6'04"	142	357	382	409
5'05"	101	268	286	306	6'05"	147	365	392	419
5'06"	104	275	294	315	6'06"	152	373	406	434
5'07"	107	284	304	325	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>	<u>ACCEPTS DIRECT EXPRESS CARDS FOR PAYMENT PURPOSES***</u>			
	<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
Premium: Level premiums to age 121	<b>4'6</b>	<b>172</b>	191	199
Age last birthday issue ages: 0-85	<b>4'7</b>	<b>179</b>	198	207
Minimum issue amount: \$1,000	<b>4'8</b>	<b>185</b>	205	214
Maximum issue amount:	<b>4'9</b>	<b>192</b>	213	222
0-55 \$50,000 56-65 \$40,000	<b>4'10</b>	<b>199</b>	220	230
66-75 \$30,000 76-85 \$25,000	<b>4'11</b>	<b>205</b>	228	238
<b>OPTIONAL RIDERS:</b>	<b>5'0</b>	<b>213</b>	236	246
Accidental Death Benefit Rider (ADR)	<b>5'1</b>	<b>220</b>	243	254
	<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
<b>DEATH BENEFIT:</b>	<b>5'10</b>	<b>289</b>	321	335
The death benefit during the first two policy years is based on the face amount for accidental death of the insured, or will be limited to 110% of the sum of premiums paid (minus the loan balance) for the death of the insured from any other cause. Death benefit after the first two years is based on the face amount (minus the loan balance) for the death of the insured	<b>5'11</b>	<b>298</b>	330	344
	<b>6'0</b>	<b>306</b>	339	354
	<b>6'1</b>	<b>315</b>	349	364
	<b>6'2</b>	<b>323</b>	358	374
	<b>6'3</b>	<b>332</b>	368	384
	<b>6'4</b>	<b>341</b>	378	394
	<b>6'5</b>	<b>350</b>	388	405
	<b>6'6</b>	<b>359</b>	398	415
	<b>6'7</b>	<b>368</b>	408	426
	<b>6'8</b>	<b>378</b>	419	437
	<b>6'9</b>	<b>387</b>	429	448
	<b>6'10</b>	<b>397</b>	440	459
<b>ACCEPTS DIRECT EXPRESS CARDS FOR PAYMENT PURPOSES**</b>				