

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 applcation	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/Dimensi a/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 - Decline ; Mild/High Functioning - Preferred ; All others - Decline
Bipolar	Within 4 yrs - Graded	Not asked - allowed	Graded	Preferred	Not asked - allowed	Preferred	Current age 0-17 - Decline Current age 18-85 - Standard
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 - ROP ; Within 3 years - Graded	See Stent	Treated within 2 years - Standard Diagnosed and treatment > 2 yrs - Preferred
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 - Standard No Current treatment, last treatment > 2 years - Preferred
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 - ROP ; Within 3 years - Graded	Not asked - Check inhalers/meds	Standard
Cancer (other than Basal Cell)	<2 yrs / Metastatic / Reoccurring - Decline ; w/in 2- 4 yrs - Graded ; > 4 years - allowed	Metastatic / Reoccurring - Decline ; w/in 2 yrs - Guaranteed Issue ; > 2 years - allowed	Reoccurring or current - Decline ; within 3 years - Modified	Current OR treated within 2 years OR reoccurring - Decline ; Basal cell and Squamous - Preferred ; >2 yrs - Preferred	Current - Decline ; Reoccurring / w/in 2 yrs - ROP ; Within 3 years - Graded	Current - Decline ; Deagnosed or treated within 3 years - Basic	Within 2 yrs / Metastatic / Recurring /Lymph node - Decline ; W/in 4 yrs - Graded ; Prior to age 45 - Standard

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Cardiomyopathy	Within 1 yr - Decline ; Within 2 yrs - Graded	Guaranteed Issue	Within 2 years - Modified	Within 1 year - Modified ; Between 1- 2 years - Standard ; > 2 yrs- Preferred	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 - Graded ; Treated within 1 yr - Graded ; Employed, no disability/treatment < 1 year - Preferred
Cirrhosis	Decline	Guaranteed Issue	Stage C - Decline ; Stage A or B - Graded	Treated within 2 years - Modified	Treated within 2 yrs - ROP; Within 3 years - Graded	Standard	Graded
Congestive Heart Failure/Heart FailureDistolic Heart Failure	Decline	Guaranteed Issue	Within 2 years - Modified	Decline	Decline	Decline	Prior to age 45 - Decline Onset age 45-80 - Graded
Coronary Artery Disease	Within 1 yr - Decline ; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue	See Heart Disease	See Heart Disease	ROP	See Heart Disease	Prior to age 45 - Graded Onset age 45-80 - Standard
COPD	Graded	Guaranteed Issue	Graded	Standard	Treated within 2 yrs - ROP ; Within 3 years - Graded ; > 3 yrs - Immediate	Standard	Standard
Crohn's Disease	Allowed	Allowed	Not asked - Allowed	Not asked	Not asked - allowed	Not asked	Prior age 26 - Graded Onset after age 26 - Standard
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 - Modified	See Heart Surgery	Received within 2 years - ROP ; Received within 3 years - Graded	Implanted within 1 year - Basic ; within 2 years - Standard ; Over 2 years - Preferred	Prior age 45 - Decline Within 1 yr - Graded Within 1-2 yrs + still present - Standard
Dementia	Decline	Guaranteed Issue	Decline	Decline	Decline	Decline	Decline
Depression	Bipolar within 4 years - Graded	Not asked - allowed	If Bipolar - Graded	Not asked	Not asked - allowed	Not asked	Current age 0-18 - Decline ; Current age > 19 - Preferred
Diabetes	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- ROP ; otherwise - immediate (see Diabetic Complications)	Allowed - See Diabetic Complications	Prior to age 20 - Graded ; Onset > age 20 with insulin use within 2 yrs - Standard ; Onset > age 20 oral medications within 2 years - Preferred ;
Diabetic Complications (insulin shock, coma, retinopathy, nephropathy, neuropathy)	Insulin shock, diabetic coma - Decline ; Retinopathy, Nephropathy, Neuropathy - Graded	within 2 yrs - Guaranteed Issue	Insulin Shock, diabetic coma, or amputation - Modified ; All other complications - Preferred	Amputation - Decline ; Diabetic Coma, Insulin Shock, Neuropathy, Nephropathy, Retinopathy - Modified	Diagnosed/treated for complications - ROP	Insulin Shock, diabetic coma, or amputation - Decline ; Neuropathy, PVD/PAD, Retinopathy - Basic	Coma or amputation - Decline ; all other complications - Preferred
Dialysis	Decline	Kidney Dialysis - Guaranteed Issue	Decline	Within 1 year - Decline	Decline	Within 1 year - Decline	Received within 1 year - Graded
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 - Modified	Within 2 years - Modified	Not asked - allowed	Within 2 years	Within 2 years - Decline ; Within 2-4 yrs - Standard ; > 4 yrs - Preferred
Emphysema (Chronic)	Graded	Guaranteed Issue	Graded	Standard	Treated within 2 yrs - ROP ; Within 3 years - Graded	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 - Graded 6+ within 2 yrs - Standard
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 - Decline ; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue	Within 2 years - Modified	Within 1 year - Modified ; Between 1- 2 years - Standard ; > 2 yrs- Preferred	Within 2 yrs - ROP ; Within 3 yrs - Graded	Within 1 year - Basic; within 2 year - Standard	Prior to Age 45 - Graded ; Within 1 yrs - Graded ; Within 1-2 yrs - Standard > 2 years - Preferred
Heart Surgery	Within 1 yr - Decline ; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue	Within 2 years - Modified	Within 1 year - Modified ; Between 1- 2 years - Standard ; > 2 yrs- Preferred	Within 2 yrs - ROP ; Within 3 yrs - Graded	Within 1 year - Basic; within 2 year - Standard	Prior to Age 45 - Graded ; Within 1 yrs - Graded ; Within 1-2 yrs - Standard > 2 years - Preferred
Heart Valve Replacement	Within 1 yr - Decline ; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue	Within 2 years - Modified	Within 1 year - Modified ; Between 1- 2 years - Standard ; > 2 yrs- Preferred	Within 2 yrs - ROP ; Within 3 yrs - Graded	Within 1 year - Basic; within 2 year - Standard	Prior to Age 45 - Graded ; Within 1 yrs - Graded ; Within 1-2 yrs - Standard > 2 years - Preferred
Hepatitis A	Not asked - allowed	Allowed	Chronic or current - Graded	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 - Graded	Within 2 years - Modified	Chronic or treated within 2 yrs - ROP	Standard	Chronic or Current Treatment - Decline ; Treatment/resolved > 2 yrs - Preferred
Hepatitis C	Graded	Guaranteed Issue	Chronic or current - Graded	Within 2 years - Modified	Chronic or treated within 2 yrs - ROP ; within 3 yrs - Graded	Standard	Current or within 2 yrs - Graded ; Cured or > 2 yrs - Standard

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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 - Standard ; treatment > 2 yrs - Preferred
Illegal Drugs	within 2 yrs - Graded	within 2 yrs - Guaranteed Issue	See Felony or DUI	Treatment within the past 2 years – Modified	Used within 2 years - ROP	Within 2 years - Basic	Used/Received treatment within 2 yrs - Graded ; within 4 years - Standard
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 - Modified	Dialysis - Decline ; Failure or Disease - ROP ;	Standard (also ask about dialysis)	Any treatment within 4 yrs or Stage 1-3 - Standard ; Stage 4-5 - Graded
Liver Disease	Cirrhosis - Decline	Guaranteed Issue	Graded	Within 2 years - Modified	Liver failure - Decline ; Live diseas within 3 yrs - Graded	Standard	Diagnosed/treated within 2 yrs - Standard ; Treated + Resolved > 2 yrs - Preferred
Lupus (Systemic Lupus Erythematosus)	Within 4 yrs + Systemic - Graded	Not asked - allowed	Graded	Systemic - Standard	Treated/diagnosed within 2 yrs - ROP	Standard	Diagnosed/treated within 2 yrs - Graded ; Remission, not treatment within 2 yrs - Standard
Melanoma	Wtihin 2 yrs - Decline ; Within 4 yrs - Graded	Malignant - Decline	Within 3 years - Modified (but excludes basal/squamous cell skin cancer)	Basal cell and Squamous - Preferred	See Cancer	Basal cell - Preferred ; otherwise see cancer	2 yrs - Decline ; 4 years Graded
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 - Graded ; Not due to diabetes - allowed	Due to Diabetes / treated w/in 2 yrs - Guarantee Issue ; Not associated with diabetes - See med list	See diabetic complications	Due to diabetes - Modified ; Otherwise ok	Due to diabetes prior to age 50 - ROP ; Not due to diabetes - Immediate	Due to diabetes - Basic ; Otherwise ok	Not asked - allowed
Oxygen	Decline	w/in 6 mos - Guaranteed	Decline	Within 1 year - Decline (CPAP OK)	Decline	Within 1 year - Decline	Graded
Pacemaker/Defibrillator Implant	Not specifically asked but check meds / heart conditions - could be Graded	within 1 yr - Guaranteed Issue	Within 2 years - Modified	Within 1 year - Modified ; Between 1-2 years - Standard ; > 2 yrs- Preferred	Received within 2 years - ROP ; Received within 3 years - Graded	Implanted within 1 year - Basic ; within 2 years - Standard ; Over 2 years - Preferred	Prior age 45 - Decline Within 1 years - Graded Within 1-2 yrs + still present - Standard
Pancreatitis	Not asked - allowed	Not asked - allowed	Not asked - allowed	Not asked	Chronic / treated within 2 yrs - ROP	Not asked	Diagnosed/treatment within 2 yrs - Standard ; Treated + Resolved > 2 yrs - Preferred
Parkinson's Disease	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 - Graded ; Onset 45-85 - Standard
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 - Decline Current age > 19 - Preferred
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	Not asked	Not asked	Not asked	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: $\hat{}$ 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"> • Two instant-decision processes available: <ul style="list-style-type: none"> - eApplication - TeleApplication • Simplified issue • Quit Smoking Advantage - Smokers qualify for Nonsmoker rates 	<ul style="list-style-type: none"> Two instant-decision processes available: <ul style="list-style-type: none"> - eApplication - TeleApplication • Simple application process • Guaranteed issue • Guaranteed level premiums for the life of the policy • Accidental Death Benefit provision included during the graded period at no additional cost
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

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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

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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

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AMERICAN AMICABLE

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

*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

	PlanRight – Preferred	PlanRight – Standard	PlanRight – Basic ²
Death Benefit³	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
Riders	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		
Premiums	Level, payable to age 121		
Minimum Premium	\$10/month		
Issue Ages (Age last birthday)	50-85	50-85	50-80
Minimum Face Amount⁴	\$5,000		
Maximum Face Amounts	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

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