

UNDERWRITING GRID - WHOLE LIFE / FINAL EXPENSE

DISEASE/ DISORDER	AMERICO Eagle Premier	COLUMBIAN FIN. GOUP Dignified Choice	MUTUAL of OMAHA Living Promise	FORESTERS PlanRight	TRANSAMERICA Immediate Solutions	CVS
NOTES	<p>GRADED: Any Question answered YES or outside of the Weight table</p> <p>LEVEL: All Questions must be answered NO</p>	<p>>ADVANTAGE (Graded)</p> <p>>SELECT (Level)</p> <p>>ELITE (Level)</p>	<p>>GRADED</p> <p>>LEVEL</p>	<p>>BASIC (Graded)</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>	<p>>GRADED</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p> <p>MULTIPLE IMPAIRMENTS MAY EFFECT DECISION</p>	<p>>MODIFIED/GRADED</p> <p>>STANDARD (Level)</p> <p>>PREFERRED (Level)</p>
AIDS	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Alcoholism	<p>Onset/treatment within 12 months: GRADED</p> <p>> 24 Months: LEVEL</p>	<p>Treatment within 36 months: ADVANTAGE-GRADED</p> <p>>36 Months: ELITE</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: GRADED</p> <p>Treatment Within 24–48 months: STANDARD</p> <p>Recovery (no drinks) > 48 months: PREFERRED</p>	<p>Treatment Within 24 months: MODIFIED/GRADED</p>
ALS (Lou Gehrig's disease)	GRADED	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Alzheimer's	GRADED	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Amputation	<p>Onset/treatment within 12 months: GRADED</p> <p>> 24 Months: LEVEL</p>	DECLINE	<p>Disease, including diabetes, Quadri/Paraplegia: DECLINE</p>	<p>Due to Diabetes DECLINE</p>	<p>Due to disease: DECLINE</p> <p>At time of accident/trauma: PREFERRED</p>	<p>Due to Diabetes DECLINE</p>
Anemia Sickle Cell Anemia	Not on application.	<p>If ever diagnosed or treated for Sickle Cell Anemia: DECLINE</p> <p>Otherwise: ELITE</p>	<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>	<p>Sickle Cell: DECLINE</p> <p>Iron Deficiency Only: PREFERRED</p>

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Aneurysm	Not on application.	Within last 24 months, been diagnosed for: ADVANTAGE-GRADED	Not on application, review with Manager	Within 24 months of diagnosis or any duration of diagnosis if not repaired or removed: BASIC/GRADED DEATH BENEFIT Repaired at least 24 months ago: PREFERRED	Present (not surgically corrected) or surgically corrected within 12 months: GRADED Surgically corrected between 13–24 months: STANDARD Surgically corrected > 24 months: PREFERRED	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED
Angina (Chest Pain)	Onset/treatment within 12 months: GRADED >12 Months with no treatment: LEVEL	Any treatment in last 24 months: ADVANTAGE-GRADED Treated and ended greater than 24 months: ELITE	Not stated on application. If taking 3 or more medications related to to the the heart, review with Manager If specially for Angina: GRADED	Within 12 months: BASIC/GRADED DEATH BENEFIT Within 24 months: STANDARD DEATH BENEFIT	Rx/Onset within 12 months: GRADED Rx/Onset 13-24 months: STANDARD Rx/Onset > 24 months: PREFERRED (active Rx ok for Preferred if started over 24 months ago)	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED
Angioplasty/Stent Implant	Onset/treatment within 12 months: GRADED >12 months: LEVEL	Within last 24 months: ADVANTAGE-GRADED Treated greater than 24 months: ELITE	Onset/treatment within 24 months: GRADED > 24 months: LEVEL	Within 12 months: BASIC/GRADED DEATH BENEFIT Within 24 months: STANDARD DEATH BENEFIT	Prior to the age 45: DECLINE Within 12 months: GRADED Within 13–24 months: STANDARD > 24 months: PREFERRED	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED
Arrhythmia	Not on Applicaton	Ever been diagnosed, treated, tested positive for, or been advised to seek treatment for: CLASSIC SELECT FULL BENEFIT	Onset/treatment within 24 months: GRADED > 24 months: LEVEL	Depends on Medications thru APPTICAL - Probable PREFERRED	Treatment within 24 months: STANDARD No current treatment, last treatment > 24 months: PREFERRED (current Rx = current treatment=STANDARD)	Not on Applicaton

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Assisted Living/Long Term Care Facility	Within the past 6 months: GRADED	DECLINE	DECLINE	Current resident of or advised to move into: DECLINE/NO COVERAGE	Currently: DECLINE Within 24 months: GRADED > 24 months: PREFERRED	Cuurent: DECLINE
Asthma (Chronic) 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	If severe/chronic asthma treated with multiple inhalers and steroid use: GRADED Otherwise: LEVEL	ADVANTAGE-GRADED	If severe/chronic asthma treated with multiple inhalers and steroid use: GRADED Otherwise: LEVEL	STANDARD Death Benefit	If Chronic: STANDARD If not Chronic: PREFERRED	If Chronic: STANDARD If not Chronic: PREFERRED
Atrial Fibrillation (A-Fib)	Not on Applicaton	Ever been diagnosed, treated, tested positive for, or been advised to seek treatment for: CLASSIC SELECT FULL BENEFIT	Onset/treatment within 24 months: GRADED > 24 months: LEVEL	Depends on Medications thru APPTICAL - Probable PREFERRED	Treatment within 24 months: STANDARD No current treatment, last treatment > 24 months: PREFERRED (current Rx = current treatment=STANDARD)	Not on Applicaton
Attempted Suicide	Not on Applicaton	Not on Application	If hospitalised for any mental disorder in the past 24 months: GRADED	Not on application. Should be ok w/ PREFERRED	Within 24 months: DECLINE >24 Months Ago: PREFERRED	Not on Applicaton
Autism	Not on Applicaton	Not on Application	Not on application. Should be ok w/ Preferred	Not on application. Should be ok w/ PREFERRED	Current age 0–17: DECLINE Mild (Highly Functional): PREFERRED All others: DECLINE	Not on Applicaton

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Bipolar Disorder	Not on Applicaton	Not on Application Probable Decision: ELITE	Onset/treatment within 48 months: GRADED	PREFERRED	Current age: 0–17: DECLINE Current age: 18–85: STANDARD	Not on Applicaton
Blood Clots	Not on Applicaton	Not on Application	Not on Application Review with Manager	Not on Application Review with Manager	Diagnosed and treated within 24 months: STANDARD Diagnosed and treated > 24 months: PREFERRED	Not on Applicaton
Brain Tumor	Onset/treatment within 24 months: : GRADED	Within last 36 months, been diagnosed or received treatment for: ADVANTAGE-GRADED	Not on Application Review with Manager	Within 24 months of diagnosis or any duration of diagnosis if not removed: BASIC/GRADED Death Benefit	Not on Application Review with Manager	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED
Bronchitis	GRADED	Ever treated for Chronic Bronchitis: ADVANTAGE-GRADED	Chronic: GRADED	STANDARD DEATH BENEFIT	If Chronic:STANDARD refer to Asthma	If Chronic:STANDARD refer to Asthma
Bypass Surgery (CABG)	Onset/treatment within 12 months: GRADED >12 months: LEVEL	Any treatment in last 24 months: ADVANTAGE-GRADED Treated and ended greater than 24 months: ELITE	Onset/treatment within 48 months: GRADED	Within 12 months: BASIC/GRADED DEATH BENEFIT Within 24 months: STANDARD DEATH BENEFIT	(uw based on date of surgery) Onset prior age 45: GRADED Onset age 45 and above: Within 12 months: GRADED Within 24 months: STANDARD > 24 months: PREFERRED	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED

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Cancer	Metastatic cancer or two or more occurrences of previous cancer: GRADED >24 months: LEVEL Basal Cell: LEVEL	During the last 24 months, diagnosed or treated for any form of cancer (other than basal cell skin cancer): DECLINE In the past 25-60 months, diagnosed, treated, tested positive for or been advised to seek treatment: SELECT - FULL BENEFIT Diagnosed, treated, or tested positive for greater than 60 months: ELITE	Basal or Squamous cell: LEVEL In the past 48 months - received care, or advised to seek treatment: GRADED Metastatic, or currently being treated for cancer: DECLINE Over 48 months with no treatment: LEVEL	Currently has cancer, or had one or more recurrences or had more than one type of cancer: DECLINE If diagnosis or treatment within 36 months: BASIC/GRADED DEATH BENEFIT	Any onset (other than Basal Cell): Within 24 months: DECLINE Metastatic: DECLINE Recurrent: DECLINE Multiple cancers: DECLINE Including lymph node involvement: DECLINE Within last 48 months: GRADED Prior age 45 (other than Basal Cell): STANDARD >48 months past treatment: PREFERRED	Currently has cancer, or had one or more recurrences of same type of different type of cancer: DECLINE >24 months past treatment: PREFERRED, unless had more than one diagnosis of same type or different type of cancer.
Cardiomyopathy	GRADED	Any treatment in last 24 months: ADVANTAGE-GRADED	Onset/treatment within 24 months: GRADED	DECLINE	STANDARD	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED
Cerebral Palsy	Not on Application	DECLINE	Not on application	Depends on Medications thru APPTICAL - Probable PREFERRED	DECLINE	DECLINE
Chest Pain (see Angina)	Refer to 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))	Onset/treatment within 12 months: GRADED >12 months: LEVEL	Treatment advised or received in past 24 months: ADVANTAGE-GRADED >24 months ELITE	Treatment advised or received in past 24 months: GRADED >24 months LEVEL	Within 12 months: BASIC/GRADED DEATH BENEFIT Within 24 months: STANDARD DEATH BENEFIT >24 months PREFERRED LEVEL	Prior to age 45 – GRADED Diagnosed and treated within 24 months: STANDARD No current treatment, last treatment > 24 months: PREFERRED	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED

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Cirrhosis of Liver	GRADED	Refer to Liver Disease	DECLINE	STANDARD DEATH BENEFIT	GRADED	MODIFIED/GRADED
Coronary Artery Disease	Onset/treatment within 12 months: GRADED >12 months: LEVEL	Past 12 months	Onset/treatment within 24 months: GRADED	Within 12 months: BASIC/GRADED Death Benefit Within 24 months: STANDARD Death Benefit	Onset prior age 45: GRADED Onset age > 45: STANDARD	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED
COPD (Chronic Obstructive Pulmonary Disease)	GRADED	ADVANTAGE-GRADED	Including Chronic Bronchitis or Emphysema: GRADED	STANDARD DEATH BENEFIT	STANDARD	STANDARD
Congestive Heart Failure (CHF) Heart Failure	DECLINE	DECLINE	DECLINE	DECLINE	Onset prior age 45: DECLINE Onset age 45–80: GRADED	DECLINE
Crohn's Disease	Not on Application	Not on Application	LEVEL	PREFERRED (Level)	Onset prior to age 26: GRADED Onset age > 26: STANDARD	Not on Applicaton
Cystic Fibrosis	Not on Application	DECLINE	GRADED	STANDARD Death Benefit	DECLINE	DECLINE
Defibrillator Implant	GRADED	DECLINE	GRADED	Implant within 12 months: BASIC/GRADED Death Benefit Implant within 24 months: STANDARD Death Benefit	Prior to age 45 – DECLINE Within 12 months – GRADED Still present regardless of impant date: STANDARD	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED
Dementia	GRADED	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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Diabetes	Complications of diabetes, including amputation, retinopathy, nephropathy, neuropathy, insulin shock or diabetic coma: GRADED Otherwise: LEVEL	Insulin use before the age of 50, and/or diabetic complications, coma, or not under control in last 36 months: ADVANTAGE-GRADED Diabetes that's controlled: ELITE	If ever received treatment or advised to receive treatment for diabetes before age 50, or diabetes at any age with complications of retinopathy, nephropathy, or neuropathy: GRADED Oral or Insulin with NONE of the above: LEVEL	Retinopathy (problems with your eyesight) Nephropathy (kidney disease or kidney damage) Peripheral Neuropathy (nerve damage or numbness) BASIC/GRADED Oral or Insulin with NONE of the above: PREFERRED	Insulin: STANDARD Oral Medications: PREFERRED Will accept Neuropathy	Complications of diabetes, including amputation, retinopathy, nephropathy, neuropathy, insulin shock or diabetic coma: GRADED Otherwise: PREFERRED
Down's Syndrome	Not on Application	DECLINE	DECLINE	Depends on Medications thru APPTICAL - Probable PREFERRED	DECLINE	Not on Application
Driving Record (Including DUI)	Not on Application	Within last 36 months, been diagnosed or received treatment for: CLASSIC ADVANTAGE GRADED BENEFIT	In the past 24 months - convicted more than once of reckless driving, felony or D.U.I.: GRADED	Not on application	Within 24 months: DECLINE Within 25–48 months: STANDARD > 48 months : PREFERRED	Within 24 months: MODIFIED/GRADED
Drug Abuse/Addiction (also see Pain Medication)	In the past 24 months, been diagnosed, treated, tested positive or been given medical advice for: GRADED > 24 Months: LEVEL	Within last 36 months, been diagnosed or received treatment for: ADVANTAGE-GRADED > 36 Months: ELITE	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	Within 24 months: GRADED (including prescription drugs) (also refer to Pain Medication) > 24 Months Ago: PREFERRED	Treatment Within 24 months: MODIFIED/GRADED
Emphysema (Chronic)	GRADED	ADVANTAGE-GRADED	GRADED	STANDARD DEATH BENEFIT	STANDARD	STANDARD

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Epilepsy	Not on Application	Not on Application	LEVEL	Not on application, Probable decision: PREFERRED (Level)	6+ episodes/attacks within 12 months: GRADED 6+ episodes/attacks within 24 months: STANDARD PREFERRED if none of the above are true	Not on Applicaton
Felony (Probation & Parole)	Not on Application	Conviction last 36 months: ADVANTAGE-GRADED > 36 Months: ELITE	Felony in the past 24 months: GRADED	Not on application PREFERRED (Level)	Awaiting Trial: DECLINE Convicted within 24 months: DECLINE PREFERRED if none of the above are true	Not on Applicaton
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: PREFERRED	Not on application Probable Decision: PREFERRED
Heart Procedure / Heart Attack / Heart Surgery / Heart Valve Replacement	Onset/treatment within 12 months: GRADED >12 months: LEVEL	Within last 6 months: DECLINE Within the last 7-24 months: ADVANTAGE-GRADED >24 months: ELITE	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	Onset prior age 45: GRADED Onset age 45 and above: Within 12 months: GRADED Within 13-24 months – Standard > 24 months: PREFERRED	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED
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	Refer to A-Fib

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Hepatitis	<p>Except Hepatitis A: LEVEL</p> <p>All Others: GRADED</p>	<p>Within last 36 months, been diagnosed or received treatment for Chronic Hepatitis: ADVANTAGE-GRADED</p> <p>> 36 Months: ELITE</p>	<p>Hepatitis A: LEVEL</p> <p>Hepatitis B: LEVEL</p> <p>Hepatitis C: GRADED</p>	<p>Hepatitis B: STANDARD Death Benefit</p> <p>Hepatitis C: STANDARD Death Benefit</p>	<p>Hepatitis A: Diagnosed and/or treatment within 24 months: STANDARD</p> <p>Treated and resolved > 24 months: PREFERRED</p> <p>Hepatitis B: Chronic, active or current treatment: DECLINE</p> <p>Treatment and resolved >24 months: PREFERRED</p> <p>Hepatitis C: Currently have or been treated within 24 months: GRADED</p> <p>Cured, treatment over 24 months: STANDARD</p>	PREFERRED
Huntington's Disease	GRADED	DECLINE	DECLINE	Not on application, Probable DECLINE	DECLINE	Not on Applicaton
Illegal Drugs	<p>Onset/treatment within 24 months:: GRADED</p> <p>> 24 Months: LEVEL</p>	See Drug Abuse	Onset/treatment within 24 months: GRADED	Within 24 months: BASIC/GRADED Death Benefit	<p>Used or received treatment for within 24 months: GRADED</p> <p>Used or received treatment for within 48 months: STANDARD</p> <p>PREFERRED if none of the above are true</p>	Within 24 months: MODIFIED/GRADED
Incarceration	Past 6 months: GRADED	<p>Criminal conviction in last 36 months: ADVANTAGE-GRADED</p>	<p>Within 24 months, convicted of or currently awaiting trial for Felony: DECLINE</p>	<p>Not on application</p> <p>PREFERRED (Level)</p>	<p>Within 24 months: DECLINE</p> <p>> 24 Months ago: PREFERRED</p>	Not on Applicaton
Irregular Heartbeat	See Arrhythmia	See Arrhythmia	See Arrhythmia	See Arrhythmia	See Arrhythmia	See Arrhythmia

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Kidney Dialysis	GRADED	Had or advised to have within the past 12 months: DECLINE	DECLINE	Had or advised to have within the past 12 months: DECLINE	Received within 12 months – GRADED	Had or advised to have within the past 12 months: DECLINE
Kidney Disease / Disorder / Failure (Chronic Kidney Disease)	GRADED	Within last 36 months, been diagnosed or received treatment for: ADVANTAGE-GRADED	End Stage Renal Failure: DECLINE In the past 48 months - received treatment for or been advised to seek treatment for: GRADED	STANDARD DEATH BENEFIT	Any treatment within 48 months or Stages 1–3: STANDARD Stages 4–5: GRADED	Within 24 months: MODIFIED/GRADED
Liver Disease	GRADED	Within last 36 months been diagnosed or received treatment: ADVANTAGE-GRADED Treated and resolved > 36 months: ELITE	Cirrhosis: DECLINE	STANDARD DEATH BENEFIT	Diagnosed and/or treatment within 24 months: STANDARD Treated and resolved > 24 months: PREFERRED	Within 24 months: MODIFIED/GRADED
Lupus Discoid or Systemic	Not on Application	Within last 36 months been diagnosed or received treatment for SYSTEMIC LUPUS: ADVANTAGE-GRADED Treated and resolved > 36 months: ELITE	Systemic Lupus In the past 48 months - received treatment for or been advised to seek treatment for: GRADED Discoid Lupus: LEVEL	STANDARD DEATH BENEFIT	Systemic: Current Treatment within 24 months: GRADED Remission, no treatment within 24 months – STANDARD Discoid: PREFERRED	Systemic: Ever been treated or diagnosed: MODIFIED/GRADED
Marijuana	Not on Application	Within 12 Months = TOBACCO RATES	GRADED	>PREFERRED (Level)	Used within 24 months: GRADED Used within 48 months: STANDARD >48 months: PREFERRED	Not on Applicaton
Memory Loss	GRADED	See Alzheimer's	DECLINE	DECLINE	See Alzheimer's	DECLINE
Mental Retardation	Not on Application	DECLINE	DECLINE	Depends on Medications thru APPTICAL - Probable PREFERRED	DECLINE	Not on Applicaton

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Multiple Sclerosis (MS)	Not on Application	Within last 36 months been diagnosed or received treatment: ADVANTAGE-GRADED Treated and resolved > 36 months: ELITE	Onset/treatment within 48 months: GRADED	Depends on Medications thru APPTICAL - Probable PREFERRED	STANDARD	Ever been treated or diagnosed: MODIFIED/GRADED
Muscular Distrophy (MD)	GRADED	DECLINE	Not in application	Depends on Medications thru APPTICAL - Probable PREFERRED	GRADED	DECLINE
Organ Transplant	GRADED	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Oxygen Use (Excluding Sleep Apnea)	Within the past 6 months: GRADED	ADVANTAGE-GRADED	DECLINE	Within 12 months: DECLINE	GRADED	Within 12 months: DECLINE
Pacemaker	Not on Application	Within last 24 months: ADVANTAGE-GRADED Treated and resolved > 24 months: ELITE	Installed within 12 months: DECLINE Installed anytime greater than 12 months and still present: (Question 7a must be YES) GRADED	Implant within 12 months: BASIC/GRADED Death Benefit Implant within 24 months: STANDARD Death Benefit	Prior to age 45 – DECLINE Within 12 months – GRADED Still present regardless of implant date: STANDARD	Date of implant: Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED
Pancreatitis (non-alcoholic)	Not on Application	Not on Application	LEVEL	Depends on Medications thru APPTICAL - Probable PREFERRED	Diagnosed and/or treatment within 24 months: STANDARD Treated and resolved > 24 months: PREFERRED	Not on Application
Paralysis	GRADED	Includes Paraplegia or Quadriplegia: DECLINE	Includes Paraplegia or Quadriplegia: DECLINE	If assistance is required from anyone to perform any ADL's - DECLINE	Wheelchair use within the past 24 months: GRADED	Not on Application
Parole/Probation	Not on Application	Within last 36 months: ADVANTAGE-GRADED	Not in application Probable LEVEL	Not in application Probable PREFERRED	Within 24 months: DECLINE	PREFERRED

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Pain Medications (Chronic Pain) 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.	Not on Application	Not on Application	LEVEL	Probable PREFERRED	Currently unemployed/disabled (even if no Rx): GRADED Diagnosed with/treated for within 12 months: GRADED (current Rx = current treatment) Employed, no disability and no treatment within 12 months: PREFERRED	Refer to Drug Abuse
Parkinson's Disease	Not on Application	Within last 36 months, been diagnosed or received treatment for: ADVANTAGE-GRADED	Onset/treatment within 48 months: GRADED	STANDARD Death Benefit if able to perform all ADL's, otherwise - DECLINE	Onset prior age 45: GRADED Onset 45–85: STANDARD	STANDARD
Pulmonary Fibrosis	Not on Application	Not on Application	GRADED	STANDARD Death Benefit	DECLINE	STANDARD
Pulmonary Hypertension	Not on Application	Not on Application	LEVEL	DECLINE	See Circulatory Disorder	Not on Applicaton
Rheumatoid Arthritis	Not on Application	Not on Application	Not on Application	Probable PREFERRED	See Pain Medication	Not on Applicaton
Sarcoidosis	Not on Application	Within last 36 months, been diagnosed or received treatment for: ADVANTAGE-GRADED	If ever received care or advised to receive treatment: GRADED	STANDARD Death Benefit	STANDARD	Not on Applicaton
Schizophrenia	Not on Application	Within last 36 months, been diagnosed or received treatment for: ADVANTAGE-GRADED	Onset/treatment within 48 months: GRADED	PREFERRED (Level)	Ages 0–17: DECLINE Ages 18–85: STANDARD	Not on Applicaton
Seizures	Not on Application	Not on Application	See Epilepsy	PREFERRED (Level)	6+ episodes/attacks within 12 months: GRADED 6+ episodes/attacks within 24 months: STANDARD	Not on Applicaton
Sickle Cell Anemia	Refer to Anemia	Refer to Anemia	Refer to Anemia	Refer to Anemia	Refer to Anemia	DECLINE

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Sleep Apnea	Not on Application	Not on Application	LEVEL (Unless On Oxygen)	PREFERRED (Level) , unless on Oxygen	CPAP/treatment with supplemental oxygen use: GRADED CPAP/treatment without supplemental oxygen: PREFERRED	PREFERRED
Spina Bifida	Not on Application	DECLINE	Not on application	Depends on Medications thru APPTICAL - Probable PREFERRED	Present and surgically corrected within 24 months: STANDARD Surgically corrected > 24 months: PREFERRED	Not on Applicaton
Stent Implant	Onset/treatment within 12 months: GRADED >12 months: LEVEL	Within last 36 months, been diagnosed or received treatment for: ADVANTAGE-GRADED	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 LEVEL	Onset prior age 45: GRADED Onset age 45 and above: Within 12 months: GRADED Within 24 months: STANDARD > 24 months: PREFERRED	Date of implant: Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED
Systemic Lupus Erythematosus (SLE)	Not on Application	Within last 36 months, been diagnosed or received treatment for: ADVANTAGE-GRADED	Onset/treatment within 48 months: GRADED	STANDARD DEATH BENEFIT	Diagnosed with or been treated within 24 months: GRADED Remission, no treatment within 24 months: STANDARD	MODIFIED/GRADED
Stroke/CVA/TIA	Onset/treatment within 12 months: GRADED >12 months: LEVEL	Onset/treatment within 24 months: ADVANTAGE-GRADED Treated and resolved > 24 months: ELITE	Onset/treatment within 24 months: GRADED >24 months: LEVEL	Within 12 months: BASIC/GRADED Death Benefit Within 24 months: STANDARD Death Benefit	Onset prior age 45: GRADED Onset age 45 and above: Within 12 months: GRADED Within 24 months – STANDARD > 24 months: PREFERRED	Within 12 months: MODIFIED/GRADED Within 13-24 Months: STANDARD >24 months: PREFERRED

UNDERWRITING GRID - WHOLE LIFE / FINAL EXPENSE

DISEASE/ DISORDER	AMERICO Eagle Premier	COLUMBIAN FIN. GOUP Dignified Choice	MUTUAL of OMAHA Living Promise	FORESTERS PlanRight	TRANSAMERICA Immediate Solutions	CVS
Terminal Illness or End Stage	Within the past 6 months: GRADED	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Tuberculosis	Not on Application	Not on Application	Not on Application	STANDARD DEATH BENEFIT	Current: STANDARD Treated and Resolved > 24 months: PREFERRED	Not on Application
Ulcerative Colitis	Not on Application	Not on Application	LEVEL	Depends on Medications thru APPTICAL - Probable PREFERRED	STANDARD	Not on Application
Wheelchair/Electric Scooter/Electric Cart	Within the past 6 months: GRADED	DECLINE	DECLINE	DECLINE	Medical reason: GRADED If for tempory medical reason for use and is expected to resolve in next 3 months or the reason for use has resolved: PREFERRED	DECLINE
Weight	Refer to Height/Weight Table	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	Refer to Height/Weight Table	NO HEIGHT / WEIGHT TABLE