

UNDERWRITING GRID – TERM & UL

Accept is Based on Single Impairment – Review each case with Manager

DISEASE/ DISORDER	FORESTERS	COLUMBIAN FINANCIAL GROUP	AMERICO	GPM	NASSAU RE	MUTUAL OF OMAHA
	<u>Strong- Foundation Smart UL</u>	<u>Safe Shield Term</u>	<u>HMS Plus 125 Payment Protector</u>	<u>Equity Protector Classic 1 Classic 2</u>	<u>Safe HarborTerm Express</u>	<u>TermLife Exp G.U.L.Express</u>

AIDS	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Alcoholism	After 5 Years, without relapse, no current use: ACCEPT	Within past 5Years: DECLINE	DECLINE	Current abuse, or within two years of treatment: DECLINE Treatment within twoto fiveyears: minimum Classic 2 to DECLINE Treatment over five years prior: Classic1	Treated in the last 5 Years: DECLINE	Within past 10 Years: DECLINE
Alzheimer’s	DECLINE	In the past 10 years receivedtreatment/ diagnosis or had follow-up: DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Amputation	Injury: ACCEPT Disease: DECLINE	Injury: POSSIBLE ACCEPT Disease: DECLINE	Accidental - fully recovered, working full time USUALLY ACCEPT	Injury (no impact to ADLs): Classic1 Disease: DECLINE	Caused by injury: ACCEPT Duetodisease within1year: DECLINE	Injury: ACCEPT Disease: DECLINE
Aneurysm	DECLINE	DECLINE	DECLINE	Possible Classic1 if surgically corrected over three years prior. Otherwise minimum Classic2to DECLINE	DECLINE	DECLINE
Angina (Chest Pain)	DECLINE	DECLINE	DECLINE	Over age 60, non-tobacco: minimum Classic2 , if investigated with cardiac catheterization and treated/stable, described as either mild or moderate. Unstable angina, described as severe, not fully investigated with cardiac catheterization, tobacco user, or under age 60 yrs: DECLINE	DECLINE	DECLINE

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Angioplasty	DECLINE	In the past 10 years receivedtreatment/ diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	DECLINE	Underage60: minimum Classic2 if currentlynon-tobacco user. If tobaccouser: DECLINE Overage60: minimum Classic1 if currently non-tobacco user. If tobacco user: Classic2 Ongoing anginaafter procedure: DECLINE .	DECLINE	DECLINE
Anxiety	Mild, > age 25, onset more than 1 year or later, no hospitalizations or time off work: ACCEPT	ACCEPT	ACCEPT	Refer to Depression	3+ Meds or hospitalized within 2yrs: DECLINE	If hospitalized within the past 10 years due to: DECLINE Otherwise: ACCEPT
Arrhythmia	DECLINE	In thepast 10 years receivedtreatment, diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	DECLINE	Refer to AFIB	If diagnosed over2 years ago and currentage 50 or older: ACCEPT Otherwise: DECLINE	DECLINE
Arthritis	Osteoarthritis: ACCEPT Rheumatoid-minorno limitations: ACCEPT Severe/Moderate (RX include Humira, Enbrel, Prednisone): DECLINE	Rheumatoid-required follow-up ever: DECLINE Other: ACCEPT	Rheumatoid DECLINE Psoriaticmild, workingfulltime ACCEPT Disabled due to arthritis DECLINE Methotrexate orsteroid medication DECLINE	Mild or moderate, without use of corticosteroids, Gold, sulphasalazine, chloroquine or methotrexate and able to perform all ADLs: Classic1 Severe, use of any drugs listed above and able to perform most or all ADLs: Classic2 Otherwise: DECLINE	Osteoarthritis: ACCEPT Rheumatoid Arthritis:If treatedwith Enbrel, Remicade, Humira: DECLINE Otherwise: ACCEPT	Moderate/ Severe rheumatoid arthritis treated with Humira, Enbrelor Methotrexate: DECLINE

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Asthma	Mild/Moderate and weight not above STD weight: ACCEPT Severe or hospitalization: DECLINE	Moderate and smoker: DECLINE Moderate is daily symptoms, exacerbations two or more times per week, daily use of bronchodilator, up to 2 wks missed work. Severe: DECLINE	Steroid use DECLINE Smoking Individual Consideration ER visit or hospitalization within last year DECLINE Well controlled, seasonal with allergies ACCEPT	MILD: Treated daily with single medication, inhaler use only as needed. Tobacco or Non-Tobacco: Classic1 MODERATE: Non-tobacco user, treated daily with single medication, inhaler use only as needed: Non-Tobacco: Classic1 Tobacco user: Classic2 SEVERE: Continuous use of steroids and rescue inhalers: Non-Tobacco: Classic2 Recent history of hospitalization or tobacco user: DECLINE	If hospitalized more than 10 days in last 12 mos and/or frequent use of steroids : DECLINE Otherwise: ACCEPT	Chronic or Severe: DECLINE
Atrial Fibrillation (A-Fib)	DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	DECLINE	Corrected with successful Ablation: Classic1 Ongoing treatment or current symptoms: Classic2 Accompanied by coronary or cerebral vascular disease: DECLINE	If diagnosed over 2 years ago and current age 50 or older: ACCEPT Otherwise: DECLINE Heart Murmur: ACCEPT	DECLINE
Bipolar Disorder	DECLINE	If received diagnosis or required follow-up within the past 10 years: DECLINE	DECLINE	Mild or moderate, well controlled with fewer than three medications, little impact on daily living: Classic2 Otherwise: DECLINE	ACCEPT If taking 3+ medications or hospitalization in past 2 years: DECLINE	DECLINE
Blood Pressure (Hypertension)	Controlled with 1 or 2 meds. Refer to STD weight: ACCEPT 3 or more BP meds, call for Risk Assessment.	ACCEPT	Controlled and after 6 months of treatment: ACCEPT	Well controlled (with or without medication): Classic1 Uncontrolled: minimum Classic 2 to DECLINE	ACCEPT	Table 2 or higher build with multiple impairments or hospitalizations within past 10 years: DECLINE Will accept 3+ meds.

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Bronchitis	Acute: ACCEPT Chronic: DECLINE	ACCEPT If moderate to severe, if a smoker or any complications: DECLINE	ACCEPT	ACCEPT If Chronic, Refer to COPD	ACCEPT	DECLINE
Bypass Surgery (CABG)	DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE if more than 10 years: POSSIBLE ACCEPT	DECLINE	Under age 60 non-tobacco: minimum Classic2 to DECLINE Under age 60 tobacco: DECLINE Over age 60 non-tobacco: minimum Classic1 Over age 60 tobacco: Classic2. Ongoing angina after procedure DECLINE	DECLINE	DECLINE
Cancer	Diagnosis and end of treatment over 10 years ago or recurrence: ACCEPT Basal Cell: ACCEPT All others including Hodgkin's Lymphoma: DECLINE	More than 10 years since last diagnosis and treatment: POSSIBLE ACCEPT EVER Metastatic (spread), Hodgkins Disease, Leukemia, Lymphoma, Live, Lung or Pancreatic: DECLINE	DECLINE Skin Cancer Individual Consideration Melanoma DECLINE	BASAL CELL or INTERNAL: Rate class depends on tumor stage, grade, location, type of and time since treatment. BASAL CELL: Stage 1 or 2, over two years since successful treatment: Classic1. INTERNAL: History of Reoccurrence of Cancer: DECLINE	Cancer: Treated in last 5 years: DECLINE Melanoma: Treated in last 5 years: DECLINE Basal Cell: ACCEPT	DECLINE
Cardio myopathy	DECLINE	ACCEPT In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	DECLINE	DECLINE Would consider application for UL policy subject to current cardiac medical records. Minimum two years after diagnosis, stable symptoms. Age 40 to 59 yrs: minimum Table F. Age 60 yrs and over: Minimum Table D	DECLINE	DECLINE
Cirrhosis of Liver	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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Citizenship	<p>Must have SSN and Drivers License. At leads 1 Year in US.</p> <p>Green Card: ACCEPT</p> <p>Valid Work Visas: E1, E2, E3, G1, G2, G3, G4, H1B, H2, H3, J1, K1, K3, L1, O1, P1,P2,P3 ACCEPT</p> <p>Complete the Immigration Questionnaire.</p>	<p>CFG is recommended product for non-US citizens.</p> <p>EIN or Green Card: ACCEPT</p> <p>NO ADDITIONAL FORMS ON APP ARE REQUIRED.</p>	<p>Green Card or Permanent Visa: ACCEPT</p> <p>(B1 - B2 Visas not acceptable)</p>	<p>Green Card: ACCEPT</p> <p>No work visas will be accepted.</p>	<p>Must have Permanent Visa / Green Card and reside in US for minimum of past 2 years: ACCEPT</p>	<p>Green Card: ACCEPT</p> <p>Pending application for Green Card is DECLINE if they do not have one of the visas listed below.</p> <p>Visas: E1, E2, H1B, H4, L1, L2 are all OK.</p> <p>Question on app: US Citizen. Answer NO and provide Foreign National Questionnaire.</p>
CHF (Congestive Heart Failure)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Colitis (Ulcerative Colitis)	<p>Ulcerative: DECLINE</p>	<p>Moderate to severe UC: DECLINE</p>	DECLINE	<p>Intermittent, mild or moderate (single or intermittent attack with clinical remission greater than 1 month), without corticosteroid or immunosuppressive therapy: Classic1</p> <p>Otherwise minimum Classic2 to DECLINE</p>	See Crohn's	ACCEPT
COPD (Chronic Obstructive Pulmonary Disease)	<p>Smoker: DECLINE</p> <p>UL: DECLINE</p> <p>Strong Foundation: Mild, no oxygen, no steroids or serious COPD medications. Little to no shortness of breath (SOB) on exertion; able to climb at least 1 flight of stairs with little to no SOB: ACCEPT</p>	<p>ACCEPT</p> <p>In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE</p> <p>If more than 10 years: POSSIBLE ACCEPT</p>	DECLINE	<p>Mild or moderate, no current shortness of breath, non-smoker and only occasional time off work: Classic 2</p> <p>Severe, on oxygen or smoker: DECLINE</p>	<p>POSSIBLE ACCEPT</p> <p>Tobacco use, oxygen, oral steroids: DECLINE</p>	DECLINE

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Crohn's	> 5 years in remission: ACCEPT	Mild: ACCEPT Moderate to severe, less than 1 year since last attack/flare-up, surgery less than 6 months ago: DECLINE	DECLINE	Over one year since last attack, no ongoing treatment with cortico-steroids or immunosuppressive drugs and no current symptoms: Classic1 Otherwise: Classic2 Current symptoms or within one year of last attack: DECLINE	ACCEPT Hospitalized or complications within 1yr: DECLINE	ACCEPT
Cystic Fibrosis	DECLINE	DECLINE	DECLINE	No info in UW Guide	DECLINE	DECLINE
Depression	Mild > age 25, onset more than 1 year or later, no hospitalizations or time off work: ACCEPT Severe, major depression, bipolar, schizophrenia (Rx include Lithium, Seroquel, Abilify, Respidol) DECLINE	ACCEPT Moderate to severe, multiple medications, more than 1 week missed from work, hospitalizations: DECLINE	Mild with no hospitalizations within 3 years, no more than 1 medication POSSIBLE ACCEPT Otherwise or with alcohol abuse and/or narcotic pain medications DECLINE	Mild: Treated with one or two medications and no impact on daily living: Classic1 Moderate: Treated with 3 or more medications: Classic2 to Decline More than 3 medications, recent hospitalization, interferes with daily living: DECLINE Severe> DECLINE	3+ Meds or hospitalized within 2yrs: DECLINE Otherwise: ACCEPT	ACCEPT Hospitalized within the past 10 years, or severe depression: DECLINE
Dementia	DECLINE	DECLINE	DECLINE	No info in UW Guide	DECLINE	DECLINE
Diabetes (next page)						

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<p>Diabetes</p> <p>*Must be undertable 2 build. Refer to diabetic build chart.</p>	<p>CLICK HERE TO ACCESS POINT SYSTEM OR VIEW AT END OF THIS DOCUMENT</p>	<p>CLICK HERE TO ACCESS POINT SYSTEM OR VIEW AT END OF THIS DOCUMENT</p>	<p>Type 1 or with insulin Onset under age 60 DECLINE</p> <p>Onset age 20-30 DECLINE</p> <p>Onset under age 20 DECLINE</p> <p>Type 2, oral medications or diet controlled after 6 months of treatment POSSIBLE ACCEPT</p> <p>Type 2, Onset under age 20 DECLINE</p>	<p>Type 1 (Insulin): Under age 30 yrs: DECLINE</p> <p>Current age 30 through 59, good control, non-tobacco user: Classic2</p> <p>Current age 30 through 59, good control, tobacco user: DECLINE</p> <p>Current age 60 and older, good control, non-tobacco user: Classic1</p> <p>Current age 60 and older, good control, tobacco user: Classic2</p> <p>History uncontrolled blood sugars or complications such as insulin shock, diabetic coma or significant neuropathy: DECLINE</p> <p>Type2 (oral meds) Underage20: DECLINE</p> <p>History uncontrolled blood sugars or complications such as insulin shock, diabeticcoma or significant neuropathy: DECLINE</p> <p>Current age 20 through 39, good control, non-tobacco user: Classic2 Current age 20 through 39, good control, tobacco user: DECLINE</p> <p>Current age 40 and older, good control, non-tobacco user: Classic1</p> <p>Current age 40 and older, good control, tobacco user: Classic2</p>	<p>Type 1 or 2, Oral Meds or Insulin: POSSIBLE ACCEPT</p> <p>Under age 30: DECLINE</p>	<p>BUILD MUST BE BELOW TABLE 2 WEIGHT</p> <p>Diagnosed Before age 50, Table 2 or higher build, tobacco use or any complications of Retinopathy (eye), Nephropathy (kidney), Neuropathy (nerve): DECLINE</p> <p>Diagnosed at age 50 or older, NON SMOKER, NO Complications, UNDER Table 2 Build: ACCEPT</p>
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Disabled/ Disability	ACCEPT	ACCEPT	ACCEPT	Currently Disabled or Within Last 5 Years: DECLINE	DECLINE	If maternity, fractures, spinal or back disorders, hip or knee replacements: ACCEPT Otherwise: DECLINE
Driving Record (Including D.U.I.)	Single DUI within 12 mos, 2 DUIs within last 5 years, more than 2 DUIs: POSSIBLE DECLINE	License suspended or revoked. Within past 3 years: DWI, DUI, 3 or more driving violations or combination thereof: DECLINE	Adverse driving records will be underwritten on an individual application basis, subject to a motor vehicle report. Multiple or last occurred under age 25: DECLINE	No info in UW Guide	If Current Suspension, Single DUI or reckless driving within 3 yrs, Multiple DUI or reckless any duration, Multiple violations within last 3 yrs DECLINE	Last 5 years: 4 or more moving violations, DUI, or reckless driving convictions: DECLINE
Drug Abuse/ Addiction	Other than occasional marijuana use (tobacco rates apply): DECLINE	In the past 5 years, used or had been treated for amphetamines, cocaine, narcotics, hallucinogens, or barbiturates: DECLINE	Marijuana, occasional use/ not daily POSSIBLE ACCEPT (with Nicotine rate)	Minimum five years after successful treatment, no relapse: Classic1 History of attempted reform with relapse, minimum five years after successful treatment: Classic2 Within five years of treatment or current substance abuse: DECLINE	Drug use in last 12 months or drug treatment, last 5 years: DECLINE	Used or convicted unlawful Drug use in last 12 months or drug treatment, last 5 years: DECLINE
Epilepsy (continued on next page)	Controlled on meds, no seizures for 2 years, no complications: POSSIBLE ACCEPT	With seizures in the past year: DECLINE	Grand Mal attack within 6 months DECLINE Grand Mal attack over 6 months INDIVIDUAL CONSIDERATION (continued on next page)	Absence or petit mal seizures: Classic1 Grand mal seizures, less than 12 episodes per year: Classic1 Grand mal seizures, greater than 12 episodes per year: Classic2 (continued on next page)	Unless diagnosed within past year or hospitalized within past 2 years: ACCEPT Severe: DECLINE	DECLINE

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Epilepsy (continued from previous page)			Petit Mal attack within 6 months DECLINE Petit Mal attack over 6 months INDIVIDUAL CONSIDERATION	History of status epilepticus, personality or cognitive changes, progression of underlying disease: DECLINE																				
Felony (Probation & Parole)	If on probation or parole: DECLINE No jail time and 1 year after probation: ACCEPT If jail time has been served, 5 years after parole POSSIBLE ACCEPT	Past 3 years: DECLINE	No info in UW Guide	Classic1 if conviction, parole, probation over three years ago. Otherwise, or if multiple separate criminal convictions: DECLINE	Past 5 years: DECLINE	Within Past 10 years: DECLINE Probation and Parole: POSSIBLE DECLINE																		
Fibromyalgia	No depression and working full time: ACCEPT	ACCEPT	POSSIBLE ACCEPT	ACCEPT	ACCEPT	ACCEPT																		
Gastric Bypass	After 1 year, weight stabilized: ACCEPT	ACCEPT	POSSIBLE ACCEPT	Classic1 if successful surgery over 6 months before application.	Surgery greater than 6 months ago: ACCEPT	After 1 year: ACCEPT																		
Heart Attack	DECLINE	DECLINE Heart attack after 10 years may be considered, but may require medical records: POSSIBLE ACCEPT	DECLINE	All cases must be at least six months since heart attack, no or minimal heart damage, non-smoker without other medical issues. All ages, described as severe attack, or multiple attacks: DECLINE Any current age, tobacco user: minimum Classic2 to DECLINE <table border="1"> <tr><td colspan="3">MILD</td></tr> <tr><td>18-39</td><td>40 - 59</td><td>60+</td></tr> <tr><td>DECLINE</td><td>Classic2</td><td>Classic1</td></tr> </table> <table border="1"> <tr><td colspan="3">MODERATE</td></tr> <tr><td>18-49</td><td>50-69</td><td>70+</td></tr> <tr><td>DECLINE</td><td>Classic2</td><td>Classic1</td></tr> </table>	MILD			18-39	40 - 59	60+	DECLINE	Classic2	Classic1	MODERATE			18-49	50-69	70+	DECLINE	Classic2	Classic1	DECLINE	DECLINE
MILD																								
18-39	40 - 59	60+																						
DECLINE	Classic2	Classic1																						
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Heart Murmur	“Innocent” and no symptoms: ACCEPT	In the past 10years received treatment/ diagnosis or had follow-up: DECLINE if more than 10 years POSSIBLE ACCEPT	Mitral Valve Prolapse - no medications: POSSIBLE ACCEPT Otherwise: DECLINE	Refer to A-FIB	POSSIBLE ACCEPT	DECLINE
Heart Surgery	DECLINE	In the past 10years received treatment/ diagnosis or had follow-up: DECLINE if more than 10 years POSSIBLE ACCEPT	DECLINE	Refer to By-Pass Surgery	DECLINE	DECLINE
Hepatitis	A, recovered: ACCEPT BorC: DECLINE	A, recovered: ACCEPT BorC: DECLINE	A, recovered: ACCEPT BorC: DECLINE	B: Fully resolved with no residual effects and not currently on anti-viral drugs: Classic1 Currently on anti-viral drug treatment: Classic2 C: DECLINE	Type A (Acute): Fully recovered: ACCEPT Otherwise: DECLINE TypeB(Chronic): DECLINE TypeC: DECLINE	A: POSSIBLE ACCEPT BorC: DECLINE
HIV+VE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Hyper/Hypo Thyroidism	Treated, no symptoms: ACCEPT	ACCEPT	POSSIBLE ACCEPT	ACCEPT	ACCEPT	ACCEPT
Kidney Disease/ Failure/ Dialysis Kidney Stones	Disease/Dialysis: DECLINE Stones, acute infection: ACCEPT	Disease/Dialysis: DECLINE Stones: ACCEPT	DECLINE Stones ACCEPT	DECLINE Would consider application on UL policy subject to medical records. Minimum Table D to Decline. If cleared of virus with Harvoni treatment would consider standard after one year.	Kidney Disease/ Failure/ Transplant/ Dialysis: DECLINE Stones ACCEPT	Disease/Dialysis: DECLINE Stones: ACCEPT

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Leukemia	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Lupus	Discoid: ACCEPT Systemic: (Erythematous) DECLINE	Discoid: ACCEPT Systemic: (Erythematous) if diagnosed less than 5 years ago with medications: DECLINE	Discoid: POSSIBLE ACCEPT Systemic: (Erythematous): DECLINE	Discoid: Classic1 Systemic: (Erythematous) Mild: Classic1 Moderate: Classic2 Severe: DECLINE	Discoid: ACCEPT Systemic: (Erythematous) DECLINE	Discoid: ACCEPT Systemic: (Erythematous) DECLINE
Liver Disease/ Transplant	DECLINE	DECLINE	DECLINE	DECLINE Would consider application for UL policy subject to medical records. Rating dependent upon cause of disease and extent of liver damage.	DECLINE	DECLINE
Marijuana	Possible tobacco rates (occasional use only): ACCEPT	If Smoked: Tobacco Rates. If ingested non-tobacco rates: ACCEPT Used 9 or more times per month, any form: DECLINE	Occasional use only: Tobacco Rates ACCEPT	No info in UW Guide	Possible tobacco rates (occasional use only): ACCEPT	Used or convicted unlawful drugs or prescription drugs other than as prescribed within the past 10 years: DECLINE
Multiple Sclerosis (MS)	DECLINE	DECLINE	DECLINE	Within one year of diagnosis: DECLINE Greater than one year since diagnosis, mild (no or minimal symptoms and disability): Classic1 Moderate (moderate symptoms and disability preventing full time work): Classic2 Severe (requiring assisted ambulation to being restricted to wheelchair): DECLINE	Under Age 45: DECLINE Age 45 and Up: POSSIBLE ACCEPT	DECLINE
Muscular Dystrophy (MD)	DECLINE	DECLINE	DECLINE	No info in UW Guide	DECLINE	DECLINE
Oxygen Use (excluding Sleep Apnea)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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Pacemaker	DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE if more than 10 years POSSIBLE ACCEPT	DECLINE	ACCEPT Classic1 Accompanied by ischemic heart disease or other organic heart disease: DECLINE	DECLINE	DECLINE
Pancreatitis	Single attack, acute > 1 year ago, not Alcohol related, no complications: ACCEPT Alcohol related, chronic: DECLINE	DECLINE	DECLINE	Single acute episode, over one year since recovery, not alcohol related: Classic1 Chronic condition, not related to alcohol, without complications (such as malabsorption, diabetes, or impaired glucose tolerance), less than three years since last symptoms: Classic2 Greater than three years since last symptoms: Classic1 Related to alcohol, or complications mentioned above: DECLINE	Acute: Single episode, fully recovered, no evidence of alcohol abuse: ACCEPT Otherwise: DECLINE Chronic: DECLINE	ACCEPT
Paralysis	Any Paraplegia or Quadriplegia: DECLINE	Any Paraplegia or Quadriplegia: DECLINE	DECLINE	Not Specified in UW Guide	DECLINE	Any Paraplegia or Quadriplegia: DECLINE
Parkinson's Disease	DECLINE	Moderate, Severe or Progressive: DECLINE	DECLINE	Not Specified in UW Guide	DECLINE	DECLINE
Peripheral Vascular Disease (PVD)	DECLINE	DECLINE	DECLINE	Not Specified in UW Guide	If surgically corrected and/or in multiple limbs, or tobacco use: DECLINE Otherwise: POSSIBLE ACCEPT	DECLINE
Pregnancy	ACCEPT	ACCEPT	ACCEPT	ACCEPT	ACCEPT	ACCEPT

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	<u>Strong- Foundation Smart UL</u>	<u>Safe Shield Term</u>	<u>HMS Plus 125 Payment Protector</u>	<u>Equity Protector Classic 1 Classic 2</u>	<u>Safe HarborTerm Express</u>	<u>TermLife Exp G.U.L.Express</u>

Pulmonary Embolism	DECLINE	Not Specified in UW Guide	DECLINE	Not Specified in UW Guide	Twoorfewer episodes, fully recovered: ACCEPT Otherwise: DECLINE	DECLINE
Sarcoidosis	Pulmonary: DECLINE Localized, non-pulmonary: ACCEPT	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE	DECLINE	Not Specified in UW Guide	Mild (stage 0 - stage 1, asymptomatic): ACCEPT Moderate-Severe: DECLINE	DECLINE
Schizophrenia	DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Sleep Apnea	Treated and controlled: ACCEPT	ACCEPT	Current successful treatmentw/ CPAP or BIPAP POSSIBLE ACCEPT	Well controlled with consistent CPAP use: Classic1 If treated with oxygen: DECLINE	POSSIBLE ACCEPT	ACCEPT
Stent	DECLINE	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	DECLINE	Under age 60, non-tobacco: minimum Classic2 Under age 60, tobacco user: Decline Over age 60, non-tobacco: minimum Classic1 Over age 60, tobacco minimum: Classic2 If ongoing angina after procedure: DECLINE	DECLINE	DECLINE

UNDERWRITING GRID – TERM & UL

Accept is Based on Single Impairment – Review each case with Manager

DISEASE/ DISORDER	FORESTERS	COLUMBIAN FINANCIAL GROUP	AMERICO	GPM	NASSAU RE	MUTUAL OF OMAHA
	<u>Strong- Foundation Smart UL</u>	<u>Safe Shield Term</u>	<u>HMS Plus 125 Payment Protector</u>	<u>Equity Protector Classic 1 Classic 2</u>	<u>Safe HarborTerm Express</u>	<u>TermLife Exp G.U.L.Express</u>

Stroke/CVA/ TIA CVA= Cerebrovascular accident TIA= transient ischemic attack	Stroke/ TIA/CVA DECLINE	Stroke/ TIA/CVA DECLINE	Stroke/TIA/CVA DECLINE	If TIA, refer to TIA Stroke/CVA: Must be at least one year since single stroke, no or minimal residual symptoms, non-tobacco user. If multiple strokes or single stroke with severe residuals: DECLINE Under age 40 yrs at time of diagnosis: DECLINE Age at diagnosis 40 to 69 Yrs: Classic2 Age at diagnosis 70 yrs or greater: Classic1	Stroke/TIA/CVA DECLINE	Stroke/ TIA/CVA DECLINE
Suicide Attempt	DECLINE	No info in UW Guide	DECLINE	No info in UW Guide	DECLINE	DECLINE
TIA= transient ischemic attack	Refer to Stroke	Refer to Stroke	Refer to Stroke	All cases must be at least one year since single TIA and non-tobacco use. Ages less than 40: Classic2 Ages 40 and older: Classic1 If multiple TIA's or current tobacco use: DECLINE	Refer to Stroke	Refer to Stroke
Transportation Assistance	DECLINE	Permanentuse: DECLINE	No info in UW Guide	No info in UW Guide	*CallforRisk Assessment	DECLINE

TYPE 2 (oral meds) : TERM or UL

Diabetes Ratings - Strong Foundation or UL Non-Medical Business - Type 2 diabetes

Step 1 - Rating for diabetes duration

Determine the customer's current age and the length of time they have had diabetes and note the number that corresponds to the cell.

Duration of Diabetes			
Age at Application	<=5 years	6-15 years	>15 years
20-29	6	Decline	Decline
30-39	4	5	6
40-49	3	4	5
50-59	2	3	4
60-69	1	2	3
70-79	1	1	2
>=80	0	1	1
Duration Rating			

Step 2 - Rating for current build

Determine the customer's current height and weight and note the rating number at the top of the chart.

Current Weight					
Current Height	0	1	2	3	4
4'8"	74-140	141-162	163-176	177-180	181-189
4'9"	77-145	146-168	169-182	183-187	188-196
4'10"	79-150	151-174	175-188	189-193	194-203
4'11"	82-155	156-180	181-195	196-200	201-210
5'0"	85-161	162-186	187-202	203-207	208-217
5'1"	88-166	167-193	194-209	210-214	215-224
5'2"	91-172	173-199	200-215	215-221	222-232
5'3"	94-177	178-206	207-222	223-228	229-239
5'4"	97-183	184-212	213-230	231-235	236-247
5'5"	100-189	190-219	220-236	237-243	244-255
5'6"	103-195	196-226	227-244	245-250	251-263
5'7"	106-201	202-233	234-252	253-258	259-271
5'8"	109-207	208-240	241-259	260-266	267-279
5'9"	112-213	214-247	248-267	268-274	275-287
5'10"	115-219	220-254	255-275	276-282	283-296
5'11"	119-225	226-261	262-283	284-290	291-304
6'0"	122-232	233-269	270-291	292-298	299-313
6'1"	126-238	239-276	277-299	300-306	307-322
6'2"	129-245	246-284	285-307	308-315	316-330
6'3"	133-252	253-292	293-315	316-323	324-339
6'4"	136-258	259-299	300-324	325-332	333-349
6'5"	140-265	266-307	308-333	334-341	342-358
6'6"	143-272	273-315	316-341	342-350	351-367
6'7"	147-279	280-323	324-350	351-359	360-377
6'8"	151-286	287-332	333-359	360-368	369-386
6'9"	154-293	294-340	341-368	369-377	378-396
**any weight outside of the weights under column 4 would be declined					
Build Rating					

Type 2 diabetes - oral medication or diet controlled.

If any insulin use, use the Type 1 worksheet.

Diabetics under the age of 20 are not eligible for nonmed business.

Control Comment:

If A1c is above 8.9% or if there are any vision, nerve pain or kidney complications do not proceed with a nonmed application and write a fully underwritten application.

Step 3 - Total Rating for Diabetes and Build

Rating from Step 1	
Rating from Step 2	
Total Rating	0

If the total is 6 or less from steps 1 and 2, the diabetes rating qualifies for nonmed coverage subject to review of MIB, prescription history, the application and any additional information we may ask for.

**SMOKERS/CIGARETTES:
POSSIBLE ACCEPT IF
LESS THAN 1 PACK PER
DAY**

Diabetes Ratings - Strong Foundation Non-Medical Business - Type 1 diabetes

INSULIN
is a **DECLINE** with UL

Step 1 - Rating for diabetes duration

Determine the customer's current age and the length of time they have had diabetes and note the number that corresponds to the cell.

Duration of Diabetes				
Age at Application	<=5 years	6-15 years	16-25 years	>25 years
30-39	Decline	Decline	Decline	Decline
40-49	5	Decline	Decline	Decline
50-59	4	Decline	Decline	Decline
60-69	3	3	4	Decline
70-79	2	2	3	Decline
>=80	1	2	2	Decline
Duration Rating				

Step 2 - Rating for current build

Determine the customer's current height and weight and note the rating number at the top of the chart.

Current Weight					
Current Height	0	1	2	3	4
4'8"	74-140	141-162	163-176	177-180	181-189
4'9"	77-145	146-168	169-182	183-187	188-196
4'10"	79-150	151-174	175-188	189-193	194-203
4'11"	82-155	156-180	181-195	196-200	201-210
5'0"	85-161	162-186	187-202	203-207	208-217
5'1"	88-166	167-193	194-209	210-214	215-224
5'2"	91-172	173-199	200-215	215-221	222-232
5'3"	94-177	178-206	207-222	223-228	229-239
5'4"	97-183	184-212	213-230	231-235	236-247
5'5"	100-189	190-219	220-236	237-243	244-255
5'6"	103-195	196-226	227-244	245-250	251-263
5'7"	106-201	202-233	234-252	253-258	259-271
5'8"	109-207	208-240	241-259	260-266	267-279
5'9"	112-213	214-247	248-267	268-274	275-287
5'10"	115-219	220-254	255-275	276-282	283-296
5'11"	119-225	226-261	262-283	284-290	291-304
6'0"	122-232	233-269	270-291	292-298	299-313
6'1"	126-238	239-276	277-299	300-306	307-322
6'2"	129-245	246-284	285-307	308-315	316-330
6'3"	133-252	253-292	293-315	316-323	324-339
6'4"	136-258	259-299	300-324	325-332	333-349
6'5"	140-265	266-307	308-333	334-341	342-358
6'6"	143-272	273-315	316-341	342-350	351-367
6'7"	147-279	280-323	324-350	351-359	360-377
6'8"	151-286	287-332	333-359	360-368	369-386
6'9"	154-293	294-340	341-368	369-377	378-396
**any weight outside of the weights under column 4 would be declined					
Build Rating					

Type 1 diabetes - insulin dependent or any insulin use.

If oral or diet controlled diabetic use Type 2 worksheet.

Diabetics under the age of 40 are not eligible for nonmed business.

Control Comment:

If A1c is above 8.9% or if there are any vision, nerve pain or kidney complications do not proceed with a nonmed application and write a fully underwritten application.

Step 3 - Total Rating for Diabetes and Build

Rating from Step 1	
Rating from Step 2	
Total Rating	0

If the total is 5 or less from steps 1 and 2, the diabetes rating qualifies for nonmed coverage subject to review of MIB, prescription history, the application and any additional information we may ask for.

**SMOKERS/CIGARETTES:
POSSIBLE ACCEPT IF
LESS THAN 1 PACK PER
DAY**

Diabetes Field Underwriting Guidelines

General Guidelines

- **Insulin** guidelines apply if diabetes is controlled with insulin (may also be using oral medication in combination). The following are not eligible:
 - Insulin diabetics under age 50
 - Insulin diabetics who use tobacco or nicotine products
- **Non-insulin** guideline applies if diabetes is controlled with oral medication or diet only. The following are ineligible for coverage:
 - Non-insulin diabetics under age 30
 - Non-insulin diabetics age 30-49 who use tobacco or nicotine products
 - Non-insulin diabetics age 50-65 who use tobacco or nicotine products and have had diabetes for more than 15 years
- Complications such as nerve pain, kidney disease and/or retinopathy (eye disease) will result in ineligibility.
- Calculate points as below to determine whether an application should be submitted.

STEP ONE

Add points based on age, length of time the Proposed Insured has had diabetes.

Age	0 to 15 years	Greater than 15 years
30-39	4	Decline
40-49	3	Decline
50-59	2	4
60-65	1	3

STEP TWO

Add points based on Diabetes Height/Weight Chart on the next page.

STEP THREE

Add 2 points if the Proposed Insured has used nicotine in the past 12 months.

STEP FOUR

Add 2 points if the Proposed Insured uses insulin.

POINTS

Total	Step 1 Age & time	Step 2 Height/Weight	Step 3 Tobacco Use	Step 4 Insulin use
_____	_____	_____	_____	_____
	=	+	+	+

DECISION

- If total is less than or equal to 4 points, submit the application for underwriting.
- If greater than 4 points, do not submit application. The client is ineligible for this product.

Diabetes Height/Weight Chart

Points to add	0	1	2	3
4'8"	83-140	141-167	168-176	177-185
4'9"	86-145	146-173	174-182	183-191
4'10"	89-150	151-179	180-188	189-198
4'11"	92-155	156-185	186-195	196-205
5'0"	95-161	162-191	192-202	203-212
5'1"	98-166	167-198	199-209	210-219
5'2"	102-172	173-205	206-215	216-226
5'3"	105-177	178-211	212-222	223-234
5'4"	108-183	184-218	219-230	231-241
5'5"	112-189	190-225	226-237	238-249
5'6"	115-195	196-232	233-244	245-257
5'7"	119-201	202-239	240-252	253-264
5'8"	122-207	208-246	247-259	260-272
5'9"	126-213	214-253	254-267	268-280
5'10"	129-219	220-261	262-275	276-289
5'11"	133-225	226-268	269-283	284-297
6'0"	137-232	233-276	277-291	292-305
6'1"	141-238	239-284	285-299	300-314
6'2"	145-245	246-292	293-307	308-323
6'3"	148-251	252-299	300-315	316-331
6'4"	152-258	259-308	309-324	325-340
6'5"	156-265	266-316	317-333	334-349
6'6"	161-272	273-324	325-341	342-359
6'7"	165-279	280-332	333-350	351-368
6'8"	169-286	287-341	342-359	360-377
6'9"	173-293	294-349	350-368	369-387

** Any weight above the range in the last column shown for the Proposed Insured's height is a decline.