

UNDERWRITING GUIDELINES*

GRADED DEATH BENEFIT NOT ELIGIBLE FOR APPLICANTS AGES 15 DAYS TO 17 YEARS AND OVER AGE 80. MAY VARY BY STATE.

SUBJECT TO UNDERWRITING AND CHANGE WITHOUT NOTICE.

MEDICAL CONDITION	DECISION
AIDS/HIV/ARC	Decline
Alcoholism/Alcohol Abuse – Used or been diagnosed with, treated, tested positive for, or been given medical advice by a member of medical profession.	Within 2 years – Graded
	Within 2-4 years – Standard
	Recovery (no drinks) > 4 years – Preferred
ALS (Lou Gehrig’s disease)	Decline
Alzheimer’s/Dementia/Memory Loss/Cognitive Disorders	Decline
Amputation (excluding at time of accident/trauma)	Decline
Anemia (other than Iron Deficiency)	Within last 2 years – Standard
Aneurysm	Present (not surgically corrected) or surgically corrected within 1 year – Graded
	Surgically corrected between 1-2 years – Standard
	Surgically corrected > 2 years – Preferred
Angina	Onset within 1 year – Graded
	Onset 1-2 years – Standard
	Onset > 3 years – Preferred
Angioplasty (of any kind)	Prior to the age 45 – Decline
	Within 1 year – Graded
	Within 1-2 years – Standard
	> 2 years – Preferred
Arrhythmia	Treatment within 2 years – Standard
	No current treatment, last treatment > 2 years – Preferred
Assisted Living/Long Term Care Facility – Home health care is defined as: Medical care provided by a medical professional, friends or family member including, but not limited to arranging medications, taking blood pressure or sugar readings, administering medications, wound care, feeding tube, etc.	Currently – Decline
	Within 2 years – Graded
Asthma (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]	Standard
Atrial Fibrillation	Treatment within 2 years – Standard
	No current treatment, last treatment > 2 years – Preferred
Attempted Suicide	Within 2 years – Decline
Autism	Current age 0-17 – Decline
	Mild (Highly Functional): Preferred
	All others – Decline
Bipolar	Current age: 0-17 – Decline
	Current age: 18-85 – Standard
Black Lung	Standard

MEDICAL CONDITION	DECISION
Blood Clots (no complications/time since resolved)	Diagnosed and treated within 2 years - Standard
	Diagnosed and treated > 2 years - Preferred
Blood Disorder - Anemia (excluding Iron Deficiency Anemia), Polycythemia, Thrombocytopenia, Hemophilia and other coagulation disorders.	Diagnosed and treated within 2 years - Standard
	No current treatment, last treatment > 2 years - Preferred
Bone Marrow Transplant (Including donor stem cells)	Decline
Bronchitis (Chronic)	Standard
Build	See chart pg. 23
Bypass	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Cancer (other than Basal Cell)	Any onset (other than Basal Cell): Within 2 years - Decline
	Metastatic - Decline
	Recurrent - Decline
	Multiple cancers - Decline
	Including lymph node involvement - Decline
	Within last 4 years - Graded
	Prior age 45 (other than Basal Cell) - Standard
Cardiac Surgery	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Cardiomyopathy	Standard
Cerebral Palsy	Decline
Chest Pain	See Angina
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.	Currently unemployed/disabled - Graded
	Diagnosed with/treated for within 1 year - Graded
	Employed, no disability or treatment < 1 year - Preferred
Circulatory Disorder - (Peripheral Vascular Disease (PVD) or Peripheral Arterial Disease (PAD), Phlebitis, Arteriosclerosis, Coronary Artery Disease (CAD))	Prior to age 45 - Graded
	Diagnosed and treated within 2 years - Standard
	No current treatment, last treatment > 2 years - Preferred
Cirrhosis	Graded
Clotting Disorder	See Blood Clots
Cognitive Disorder	Decline
Congestive Heart Failure/Heart Failure/Diastolic Heart Failure	Onset prior age 45 - Decline
	Onset age 45-80 - Graded
Coronary Artery Disease	Onset prior age 45 - Graded
	Onset age > 45 - Standard
COPD (Chronic Obstructive Pulmonary Disease)	Standard

MEDICAL CONDITION	DECISION
Crohn's Disease	Onset prior to age 26 - Graded
	Onset age > 26 - Standard
Cystic Fibrosis	Decline
Defibrillator Implant	See Pacemaker Implant
Dementia	Decline
Depression	Current age 0-18 - Decline
	Current age > 19 - Preferred
Diabetes	Onset prior age 20 (other than Gestational Diabetes) - Decline
	Onset > age 20 with insulin use within 2 years - Standard
Diabetic Coma	Decline
	Onset > age 20 oral or diet within 2 years is preferred
Dialysis	Received within 1 year - Graded
Diastolic Heart Failure	See Congestive Heart Failure
Donor Stem-Cell Transplant	Donor stem cells - Decline
	Self-donated stem cells - Preferred
Down's Syndrome	Decline
Driving (Including: Reckless driving, OWI/DUI or three or more moving violations)	Within 2 years - Decline
	Within 2-4 years - Standard
	> 4 years - Preferred
Drug Use/Abuse (including prescription drugs)	Within 2 years - Graded
Electric Cart	See Wheelchair, Electric Scooter
Electric Scooter	See Wheelchair
Emphysema (Chronic)	Standard
Encephalitis	Present/treatment within 1 year - Graded
Epilepsy	See Seizures
Fatty Liver Disease	See Liver Disease
Felony Conviction	Awaiting Trial - Decline
	Convicted within 2 years - Decline
Heart attack	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Heart Failure	See Congestive Heart Failure
Heart Murmur	See Atrial Fibrillation
Heart Valve Replacement	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Hepatitis A	See Liver Disorder

MEDICAL CONDITION	DECISION
Hepatitis B	Chronic, active or current treatment – Decline
	Treatment and resolved >2 years – Preferred
Hepatitis C	Currently have or been treated within 24 months – Graded
	Cured, treatment over 24 months – Standard
Hodgkin's/Non-Hodgkin's/Lymphoma	See Cancer
Home Health Care	See Assisted Living
Hospice	Decline
Hospitalization (currently)	See Assisted Living
Huntington's Disease	Decline
Illegal Drugs	Used or received treatment for within 2 years – Graded
	Used or received treatment for within 4 years – Standard
Incarceration	Within 2 years – Decline
Iron Deficiency Anemia	Preferred
Irregular Heartbeat	See Arrhythmia
Kidney Disease/Disorder (Chronic Kidney Disease)	Any treatment within 4 years or Stages 1-3 – Standard
	Stages 4-5 – Graded
Kidney Failure	See Renal Failure
Liver Disease	Diagnosed and/or treatment within 2 years – Standard
	Treated and resolved > 2 years – Preferred
Long Term Care	See Assisted Living
Lou Gehrig Disease	See ALS
Lupus	See Systemic Lupus Erythematosus (SLE)
Marijuana	Used within 2 years – Graded
	Used within 4 years – Standard
Memory Loss	See Alzheimer's
Mental Health	See specific diagnosis
Mental Incapacity	Decline
Mental Retardation	Decline
Multiple Sclerosis	Standard
Muscular Dystrophy	Graded
Myocardial Infarction	Onset prior age 45 – Graded
	Onset over age 45: Within 1 year – Graded Within 2 years – Standard > 2 years: Preferred
Nursing home	See Assisted Living
Organ Transplant (including donor stem-cell)	Decline
Oxygen	Graded
Pacemaker/Defibrillator Implant	Prior to age 45 – Decline
	Within 1 year – Graded
	Within 1-2 years and still present – Standard

MEDICAL CONDITION	DECISION
Pancreatitis (non-alcoholic)	Diagnosed and/or treatment within 2 years - Standard
	Treated and resolved > 2 years - Preferred
Parkinson's Disease	Onset prior age 45 - Graded
	Onset 45-85 - Standard
Parole/Probation (currently)	Within 2 years - Decline
Peripheral Artery Disease (PAD)	Prior age 45 - Graded
Peripheral Vascular Disease (PVD)	Prior age 45 - Graded
Phlebitis	See Blood Clot
Post-Traumatic Stress Disorder (PTSD)	see Depression
Prison (within 2 years)	See Incarceration
Pulmonary Fibrosis	Decline
Pulmonary Hypertension	See Circulatory Disorder
Renal Failure	Stages 4-5 - Graded
Respiratory Disease (Chronic)	See Asthma
Rheumatoid Arthritis	See Chronic Pain
Sarcoidosis	Standard
Schizophrenia	Ages 0-17 - Decline
	Ages 18-85 - Standard
Seizures	6+ episodes/attacks within 1 year - Graded
	6+ episodes/attacks within 2 years - Standard
Sickle Cell Anemia	Decline
Sleep Apnea	CPAP/treatment with supplemental oxygen use - Graded
	CPAP/treatment without supplemental oxygen - Preferred
Spina Bifida	Present and surgically corrected within 2 years - Standard
	Surgically corrected > 2 years - Preferred
Stent Implant	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Stroke (single attack/no complications or residuals)	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Surgery (Been advised or planning to have surgery requiring general anesthesia)	Decline
Systemic Lupus Erythematosus (SLE)	Diagnosed with or been treated within 2 years - Graded
	Remission, no treatment within 2 years - Standard
Terminal Illness (death expected within 18 month)	Decline
Tissue Transplant	Donor stem cells - Decline
	Self-donated tissue transplant - Preferred

MEDICAL CONDITION	DECISION
Transient Ischemic Attack/TIA	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Tuberculosis	Current - Standard
	Treated and Resolved > 2 years - Preferred
Ulcerative Colitis	Standard
Vascular Disorder	Diagnosed and treated within 2 years - Standard
	No current treatment, last treatment > 2 years - Preferred
Wheelchair/Electric Scooter/Electric Cart**	Any use within 2 years (current use or use occasionally at facilities such as, but not limited to, the grocery store, department stores, warehouse stores, airports) - Graded
	Reason for use is expected to resolve in next 3 months or the reason for use has resolved - Preferred

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**This question should be answered "Yes" even if the proposed insured only uses the wheelchair or scooter for mobility at the mall, grocery store, or other similar facilities. If answering "Yes" and the reason for the use is/was for a reason that is expected to resolve in the next 2-3 months, please provide details on the Supplemental Information to the Application for Life Insurance form and proceed to answering the questions in Part 2 (assuming this was the only "Yes" answer in Part 1).

HEIGHT AND WEIGHT CHART

Ages 0 through 13: If the build for the proposed insured does not fall within the ranges listed, no coverage will be available.

AGE	MIN AND MAX HEIGHT IN INCHES	MIN AND MAX WEIGHT IN LBS
15 days-less than 1 year	18-35"	5-32lbs
0-85	26-42"	14-50lbs
2-4	30-45"	19-71lbs
5-8	38-56"	27-120lbs
9-11	44-70"	40-160lbs
12-13	52-73"	60-195lbs

Ages 14 through 85: If weight exceeds the maximum weight for the Graded product, no coverage will be available.

HEIGHT	MAXIMUM WEIGHT PREFERRED	MAXIMUM WEIGHT STANDARD	MAXIMUM WEIGHT GRADED
4'5	166	184	192
4'6	172	191	199
4'7	179	198	207
4'8	185	205	214
4'9	192	213	222
4'10	199	220	230
4'11	205	228	238
5'0	213	236	246
5'1	220	243	254
5'2	227	252	262
5'3	234	260	271
5'4	242	268	280
5'5	249	276	288
5'6	257	285	297
5'7	265	294	307
5'8	273	303	316
5'9	281	312	325
5'10	289	321	335
5'11	298	330	344
6'0	306	339	354
6'1	315	349	364
6'2	323	358	374
6'3	332	368	384
6'4	341	378	394
6'5	350	388	405
6'6	359	398	415
6'7	368	408	426
6'8	378	419	437
6'9	387	429	448
6'10	397	440	459
6'11	407	451	470
7'0	417	462	482