









# FINAL EXPENSE GRID SHEET

SEE LAST PAGES FOR PRODUCT OVERVIEWS AND HEIGHT AND WEIGHT CHARTS

ILLNESS / CONDITION		 ACCENDO	 SIWL	 SENIOR CHOICE	 PLAN RIGHT	 LIVING PROMISE
AIDS/HIV/ARC	DECLINE	DECLINE	DECLINE	DECLINE* (See personal State application)	DECLINE	DECLINE
AFIB - ATRIAL FIBRILLATION / IRREGULAR HEARTBEAT	Not asked - Allowed	Not asked - Allowed	If diagnosed in last 24 months - <b>GRADED</b> Treated w/meds - <b>LEVEL</b>	Not asked - Allowed	Not asked - Allowed	Within 2 yrs - Graded
ALCOHOL / DRUG ABUSE	within 2 yrs - Guaranteed Issue	Treatment within the past 2 years – <b>Modified</b>	Within 2 years - <b>DECLINE</b>	Treated within 2 years - ROP	Treatment within the past 2 years – <b>Basic</b>	within 2 yrs - Graded
ALS (LOU GEHRIG'S)	Guaranteed Issue	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
ALZHEIMER'S / DEMENTIA / MEMORY LOSS / COGNITIVE	Guaranteed Issue	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
AMPUTATION	Due to Diabetes - DECLINE	Modified Due to any disease or Diabetes - DECLINE	Due to Diabetes - DECLINE	Caused by disease - DECLINE	DECLINE	Due to Diabetes - DECLINE
ANEURYSM	Not asked - allowed	Within 1 Year - Modified	Within 2 years AND repaired or 2+ yrs. <b>LEVEL</b> Not repaired - <b>GRADED</b>	Within 2 yrs - ROP	Within 2 years - <b>Basic</b>	Not Allowed - asked
ANGINA (CHEST PAIN)	within 1 yr - Guaranteed Issue	Treated Within 1 year - Modified; Between 1-2 years - Standard; > 2 yrs- Preferred	with in 2 yrs non tobacco- <b>LEVEL</b> 2 yrs tobacco - <b>GRADED</b> with in 6 mos. <b>DECLINE</b>	Within 2 yrs - ROP	Treated within 1 year - <b>Basic</b> ; Within 2 years - <b>Standard</b>	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
ANGIOPLASTY	within 1 yr - Guaranteed Issue	See Heart Surgery	with in 2 yrs non tobacco- <b>LEVEL</b> 2 yrs tobacco - <b>GRADED</b> with in 6 mos. <b>DECLINE</b>	Not asked - Allowed	See Heart Surgery	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
ARTHRITIS	Not asked - Allowed	Not asked - Allowed	Allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed
AFIB - ATRIAL FIBRILLATION /IRREGULAR HEARTBEAT	Not asked - Allowed	Not asked - Allowed	See Above	Not asked - Allowed	Not asked - Allowed	Within 2 yrs- Graded
ASSISTED LIVING / LONG TERM CARE FACILITY	within 6 months - Guaranteed Issue	DECLINE	Current - <b>DECLINE</b>	DECLINE	DECLINE	Current - DECLINE



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ILLNESS / CONDITION		 <p>ACCENDO</p>	 <p>SIWL</p>	 <p>SENIOR CHOICE</p>	 <p>PLAN RIGHT</p>	 <p>LIVING PROMISE</p>
ASTHMA (CHRONIC)	Not asked - Allowed	Standard	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed
AUTISM	Not asked - Allowed	See Mental Incapacity	Decline	Not asked	Not asked	<b>DECLINE</b>
BIPOLAR	Not asked - Allowed	Preferred	Graded	Not asked - Allowed	Preferred	Within 4 yrs - Graded
BLACK LUNG	Not asked - Allowed	Not asked - allowed	Not asked- allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed
BLOOD CLOTS	See Stent and check Med List	Not asked - Ask clients questions about Stents or Heart Surgery	See Stent	Surgical procedure within 2 yrs - ROP; Within 3 years - Graded	See Stent	See Stent
BLOOD DISORDER - POLYCYTHEMIA, THROMBOCYTOPENIA, HEMOPHILIA COAGULATION DISORDERS	Not asked - Allowed	Not asked	Not Asked	See Blood Clotting	Not asked	Not asked - Allowed
BONE MARROW TRANSPLANT	Not asked - Allowed	<b>DECLINE</b>	<b>DECLINE</b>	Not asked - Allowed	<b>DECLINE</b>	<b>DECLINE</b>
BRONCHITIS (CHRONIC)	Not asked - Check inhalers/meds	Standard	<b>Level</b> if not hospitalized MORE THAN ONCE IN LAST 24 MOS.	Treated within 2 yrs - ROP; Within 3 years - Graded	Not asked - Check inhalers/meds	Graded
CANCER (OTHER THAN BASAL CELL)	Metastatic / Recurrent - <b>DECLINE</b> ; w/in 2 yrs - Guaranteed Issue; > 2 years - allowed	Current OR treated within 2 years OR recurring - <b>DECLINE</b> ; - Preferred; >2 yrs - Preferred	Metastatic or Recurrent <b>Decline</b> (See Addendum next to weight chart)	Current - <b>DECLINE</b> ; Reoccurring / w/in 2 yrs - ROP; Within 3 years - Graded	Current - <b>DECLINE</b> ; Diagnosed or treated within 3 years - Basic	<2 yrs / Metastatic / Recurring - <b>DECLINE</b> ; w/in 2- 4 yrs - <b>Graded</b> ; > 4 years - <b>allowed</b>



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ILLNESS / CONDITION		 <b>ACCENDO</b>	 <b>SIWL</b>	 <b>SENIOR CHOICE</b>	 <b>PLAN RIGHT</b>	 <b>LIVING PROMISE</b>
<b>CEREBRAL PALSY</b>	Not asked - Allowed	<b>DECLINE</b>	Not asked - Allowed	Diagnosed or Treated within 3 yrs - Graded	Not asked - Allowed	Not asked - Allowed
<b>CHRONIC PAIN (6 OR MORE FILLS OF NARCOTIC PAIN PRESCRIPTIONS)</b>	Check Med List	Check Meds	Check Med List	Check Med List - See Neuropathy	Check Meds	Check Med List
<b>CIRRHOSIS</b>	Guaranteed Issue	Treated within 2 years - <b>Modified</b>	<b>DECLINE;</b>	Treated within 2 yrs - ROP; Within 3 years - Graded	Standard	<b>DECLINE</b>
<b>CONGESTIVE HEART FAILURE / HEART FAILURE DIASTOLIC HEART FAILURE</b>	Guaranteed Issue	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
<b>CORONARY ARTERY DISEASE</b>	within 1 yr - Guaranteed Issue	See Heart Disease	See Stent	ROP	See Heart Disease	Within 1 yr - <b>DECLINE;</b> Within 2 yrs - <b>Graded</b>
<b>COPD</b>	Guaranteed Issue	Standard	Graded	Treated within 2 yrs - <b>ROP;</b> Within 3 years - <b>Graded;</b> > 3 yrs - <b>Immediate</b>	Standard	Graded
<b>CROHN'S DISEASE</b>	Allowed	Not asked	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed
<b>CYSTIC FIBROSIS</b>	Guaranteed	<b>DECLINE</b>	Not asked - Allowed	Not asked - Allowed	Not asked	Graded
<b>DEMENTIA</b>	Guaranteed Issue	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>



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ILLNESS / CONDITION						
	ACCENDO	ACCENDO	SIWL	SENIOR CHOICE	PLAN RIGHT	LIVING PROMISE
DEPRESSION	Not asked - Allowed	Not asked	If Bipolar - <b>Graded</b>	Not asked - Allowed	Not asked	Bipolar within 4 years - Graded
DIABETES	Allowed - See Diabetic Complications	Allowed - See Diabetic Complications	Allowed - See Diabetic Complications	Insulin prior to age 50- <b>ROP</b> ; otherwise - <b>immediate</b> (see Diabetic Complications)	Allowed - See Diabetic Complications	Diagnosed / treated prior to age 50 - Graded (see diabetic complications)
DIABETIC COMPLICATIONS (INSULIN SHOCK, COMA, RETINOPATHY, NEPHROPATHY, NEUROPATHY)	within 2 yrs - Guaranteed Issue	Amputation - <b>DECLINE</b> : Diabetic Coma, Insulin Shock, Neuropathy, Nephropathy, Retinopathy - <b>Modified</b>	Insulin - <b>Graded</b> Stroke/ CAD Ever - <b>Decline</b> A1C < 8.6 <b>Level</b> A1C 8.7-9.9 <b>Graded</b> A1C > 10 <b>Decline</b> Hospitalized last 24 mo. <b>Decline</b>	Diagnosed/treated for complications - ROP	Insulin Shock, diabetic coma, or amputation - <b>DECLINE</b> : Neuropathy, PVD/PAD, Retinopathy - <b>Basic</b>	Insulin shock, diabetic coma - <b>DECLINE</b> ; Retinopathy, Nephropathy, Neuropathy - <b>Graded</b>
DIALYSIS	Kidney Dialysis - Guaranteed Issue	Within 1 year - <b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	Within 1 year - <b>DECLINE</b>	<b>DECLINE</b>
DOWN'S SYNDROME	Not asked - Allowed	See Mental Incapacity	Graded	See Mental Incapacity	Not asked	<b>DECLINE</b>
DUI	Not asked - Allowed	Within 2 years - <b>Modified</b>	Within 2 years - <b>Graded</b>	Not asked - allowed	Within 2 years	Not asked - allowed
EMPHYSEMA (CHRONIC)	Guaranteed Issue	Standard	<b>Level</b> if not hospitalized MORE THAN ONCE IN LAST 24 MOS.	Treated within 2 yrs - <b>ROP</b> ; Within 3 years - <b>Graded</b>	Standard	Graded
EPILEPSY/SEIZURES	Not asked - Allowed	Not asked	Not asked - Allowed	Within 3 years - Graded	Not asked	Not asked - Allowed



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ILLNESS / CONDITION		 <b>ACCENDO</b>	 <b>SIWL</b>	 <b>SENIOR CHOICE</b>	 <b>PLAN RIGHT</b>	 <b>LIVING PROMISE</b>
<b>FELONY</b>	within 6 months - Guaranteed Issue	Not asked	Within 2 yrs. - Decline	Not asked - Allowed	Not asked	Convicted within 2 years or awaiting trial - Graded
<b>HEART ATTACK</b>	within 1 yr - Guaranteed Issue	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	with in 2 yrs non tobacco- <b>LEVEL</b> 2 yrs tobacco - <b>GRADED</b> with in 6 mos. <b>DECLINE</b>	Within 2 yrs - <b>ROP</b> ; Within 3 yrs - <b>Graded</b>	Within 1 year - Basic; within 2 year - Standard	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
<b>HEART SURGERY</b>	within 1 yr - Guaranteed Issue	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	with in 2 yrs non tobacco- <b>LEVEL</b> 2 yrs tobacco - <b>GRADED</b> with in 6 mos. <b>DECLINE</b>	Within 2 yrs - <b>ROP</b> ; Within 3 yrs - <b>Graded</b>	Within 1 year - Basic; within 2 year - Standard	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
<b>HEART VALVE REPLACEMENT</b>	within 1 yr - Guaranteed Issue	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	with in 2 yrs non tobacco- <b>LEVEL</b> 2 yrs tobacco - <b>GRADED</b> with in 6 mos. <b>DECLINE</b>	Within 2 yrs - <b>ROP</b> ; Within 3 yrs - <b>Graded</b>	Within 1 year - Basic; within 2 year - Standard	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
<b>HEPATITIS A</b>	Allowed	Within 2 years - Modified	Not Asked - Allowed	Chronic or treated within 2 yrs - ROP	Not asked	Not asked - Allowed
<b>HEPATITIS B</b>	Guaranteed Issue	Within 2 years - Modified	Chronic or current - <b>Graded</b>	Chronic or treated within 2 yrs - ROP	Standard	Not asked - Allowed
<b>HEPATITIS C</b>	Guaranteed Issue	Within 2 years - Modified	Not Asked - Allowed	Chronic or treated within 2 yrs - <b>ROP</b> ; within 3 yrs - <b>Graded</b>	Standard	Graded
<b>HUNTINGTON'S DISEASE</b>	Not asked - Allowed	<b>DECLINE</b>	Decline	Not asked - Allowed	Not asked	<b>DECLINE</b>
<b>IRREGULAR HEARTBEAT</b>	Not asked - Allowed	Not asked - allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Within 2 yrs - Graded



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ILLNESS / CONDITION	 AMERICO Eagle Premier Series	 CVS Health. aetna ACCENDO	 corebridge financial SIWL	 American Amicable SENIOR CHOICE	 Foresters PLAN RIGHT	 Mutual of Omaha LIVING PROMISE
ILLEGAL DRUGS	within 2 yrs - Guaranteed Issue	Treatment within the past 2 years - <b>Modified</b>	Last 24 mos. <b>Decline</b>	Used within 2 years - ROP	Within 2 years - Basic	within 2 yrs - Graded
JAIL / INCARCERATED	<b>DECLINE</b>	Not asked	Decline	<b>DECLINE</b>	Not asked	<b>DECLINE</b>
KIDNEY DISEASE / DISORDER / FAILURE (ALSO SEE DIALYSIS)	Chronic - Guaranteed Issue	Graded (also see dialysis)	Dialysis - Decline All other CKD - Graded	Dialysis - <b>DECLINE</b> ; Failure or Disease - <b>ROP</b> ;	Standard (also ask about dialysis)	<b>DECLINE</b>
LIVER DISEASE	Guaranteed Issue	Graded	Graded	Liver failure - <b>DECLINE</b> ; Live disease within 3 yrs - <b>Graded</b>	Standard	Cirrhosis - <b>DECLINE</b>
LUPUS (SYSTEMIC LUPUS ERYTHEMATOSUS)	Not asked - Allowed	Graded	Graded	Treated / Diagnosed within 2 yrs - ROP	Standard	Within 4 yrs + Systemic - Graded
MELANOMA	Malignant - <b>DECLINE</b>	Within 3 years - <b>Modified</b> (but excludes basal / squamous cell skin cancer)	(See Cancer Addendum next to weight chart)	See Cancer	Basal cell - <b>Preferred</b> ; otherwise see cancer	Within 2 yrs - <b>DECLINE</b> ; Within 4 yrs - Graded
MENTAL INCAPACITY / RETARDATION	Not asked - Allowed	Graded	Graded	<b>DECLINE</b>	Not asked	Not asked - Allowed
MULTIPLE SCLEROSIS (MS)	Not asked - Allowed	Not asked	Graded	Diagnosed / treated within 3 yrs - Graded	Preferred	Within 4 yrs - Graded
NEUROPATHY	Due to Diabetes / treated w/in 2 yrs - <b>Guarantee Issue</b> ; Not associated with diabetes - See med list	Due to diabetes - <b>Modified</b> ; Otherwise ok	Not Asked	Due to diabetes prior to age 50 - <b>ROP</b> ; Not due to diabetes - <b>Immediate</b>	Due to diabetes - Basic; Otherwise ok	Due to diabetes prior to age 50 - <b>Graded</b> ; Not due to diabetes - <b>allowed</b>
OXYGEN	w/in 6 mos - Guaranteed	Within 1 year - <b>DECLINE</b> (CPAP OK)	<b>DECLINE</b>	<b>DECLINE</b>	Within 1 year - <b>DECLINE</b>	<b>DECLINE</b>



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ILLNESS / CONDITION		 <b>ACCENDO</b>	 <b>SIWL</b>	 <b>SENIOR CHOICE</b>	 <b>PLAN RIGHT</b>	 <b>LIVING PROMISE</b>
<b>PACEMAKER / DEFIBRILLATOR IMPLANT</b>	within 1 yr - Guaranteed Issue	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	<b>Decline</b>	Received within 2 years - <b>ROP</b> ; Received within 3 years - <b>Graded</b>	Implanted within 1 year - Basic; within 2 years - Standard; Over 2 years - Preferred	Not specifically asked but check meds / heart conditions - could be Graded
<b>PANCREATITIS</b>	Not asked - Allowed	Not asked	Not asked - Allowed	Chronic / treated within 2 yrs - ROP	Not asked	Not asked - Allowed
<b>PARKINSON'S DISEASE</b>	Allowed	Standard	Graded	Treated / diagnosed within 3 yrs - Graded	Standard if able to perform all activities of daily living - Otherwise <b>DECLINE</b>	Within 4 yrs - Graded
<b>PAROLE / PROBATION (CURRENTLY)</b>	within 6 months - Guaranteed Issue	Not asked	Not asked	Not asked	Not asked	2 yrs convicted or awaiting trial - Graded
<b>PAD / PVD</b>	Not asked - allowed	Not asked	Not asked	Not asked - Allowed	See Diabetic complication	Graded
<b>PTSD</b>	Allowed	Not asked	Not asked	Not asked - Allowed	Not asked	Not asked - Allowed
<b>PULMONARY FIBROSIS</b>	Ask about oxygen	<b>DECLINE</b>	Ask about oxygen	Ask about oxygen	Ask about oxygen	Ask about oxygen
<b>RHEUMATOID ARTHRITIS</b>	Not asked - Allowed	Not asked	Not asked	Not asked - Allowed	Not asked	Not asked - Allowed
<b>SARCOIDOSIS</b>	Not asked - Allowed	Not asked	Not asked	Not asked - Allowed	Not asked	Graded
<b>SCHIZOPHRENIA</b>	Allowed	Preferred	Graded	Not asked - Allowed	Preferred	Treated/diagnosed within 4 yrs - Graded



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<b>SEIZURES</b>	Allowed	Not asked	Not asked - allowed	Within 3 years - Graded	Not asked	Not asked - allowed
<b>SICKLE CELL ANEMIA</b>	Allowed	<b>DECLINE</b>	Decline	Not asked - allowed	Not asked	<b>DECLINE</b>
<b>SLEEP APNEA</b>	Not asked - Allowed	Not asked	Level	See Oxygen Use	Not asked	Graded
<b>STENT</b>	within 1 yr - Guaranteed Issue	Not asked - See Heart Surgery	with in 2 yrs non tobacco- <b>LEVEL</b> 2 yrs tobacco - <b>GRADED</b> with in 6 mos. <b>DECLINE</b>	Within 2 yrs - <b>ROP</b> ; Within 3 yrs - <b>Graded</b>	Within 1 year - <b>Basic</b> ; within 2 year - <b>Standard</b>	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
<b>STROKE / TIA ATTACK</b>	Within 1 yr - Guaranteed Issue TIA - Not asked - allowed	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Stroke Within 12 mos. Decline Within 2 years - Graded TIA within 6 mo. Decline Multiple TIA Decline	Stroke or TIA within 2 yrs - <b>ROP</b> ; Stroke within 3 years - <b>Graded</b>	Within 1 year - Basic; within 2 year - Standard	Within 2 yrs - Graded
<b>TERMINAL ILLNESS</b>	Death within 2 yrs - <b>DECLINE</b>	<b>DECLINE</b>	Death in the next 12 months - <b>DECLINE</b>	Death in the next 12 months - <b>DECLINE</b>	<b>DECLINE</b>	Death in the next 12 months- <b>DECLINE</b>
<b>ORGAN TRANSPLANT</b>	Guaranteed Issue	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
<b>TUBERCULOSIS</b>	Not asked - Allowed	Not asked	Not asked	Not asked - Allowed	Not asked	Not asked - Allowed
<b>ULCERATIVE COLITIS</b>	Not asked - Allowed	Not asked	Not asked - Allowed	within 3 years - Graded	Not asked	Not asked - Allowed
<b>WALKER</b>	within 6 mos - Guaranteed Issue	Not asked	Not asked	Not asked	Not asked	Not asked
<b>WHEELCHAIR / ELECTRIC SCOOTER / ELECTRIC CART</b>	within 6 months - Guaranteed Issue	Use Wheelchair or scooter - <b>DECLINE</b>	<b>DECLINE</b>	Due to Illness or Disease - <b>DECLINE</b>	Confined or due to diabetes - <b>DECLINE</b>	Due to Illness or Disease - <b>DECLINE</b>





Underwriting Build Chart												
Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (lbs)	79 - 189	81 - 196	84 - 203	87 - 210	90 - 217	93 - 224	96 - 232	99 - 239	102 - 247	106 - 255	109 - 263	112 - 271
Height	5'8"	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
Weight (lbs)	116 - 279	119 - 287	122 - 296	126 - 304	130 - 313	133 - 322	137 - 331	141 - 340	144 - 349	148 - 358	152 - 367	156 - 377

**\*\*AMERICO'S QUIT SMOKING ADVANTAGE** encourages clients to stop smoking while saving them money because: † Smokers receive Nonsmoker rates in the first three years † If they provide satisfactory evidence that they have quit smoking for at least 12 months during those first three years, they will continue to receive Nonsmoker rates for the life of the policy, without any additional underwriting.

**\*\*ACCIDENTAL DEATH RIDER INCLUDED**

	Eagle Premier	Eagle Guaranteed
Issue Ages (Age Last Birthday)	50-85 Nonsmoker 50-80 Smoker	50-80
Competitive Features	<ul style="list-style-type: none"> <li>• Two instant-decision processes available:               <ul style="list-style-type: none"> <li>- eApplication</li> <li>- TeleApplication</li> </ul> </li> <li>• Simplified issue</li> <li>• Quit Smoking Advantage - Smokers qualify for Nonsmoker rates</li> </ul>	<ul style="list-style-type: none"> <li>• Two instant-decision processes available:               <ul style="list-style-type: none"> <li>- eApplication</li> <li>- TeleApplication</li> </ul> </li> <li>• Simple application process</li> <li>• Guaranteed issue</li> <li>• Guaranteed level premiums for the life of the policy</li> <li>• Accidental Death Benefit provision included during the graded period at no additional cost</li> </ul>
Face Amounts	Minimum: \$2,000 (\$5,000 in Washington) Maximum: \$30,000	Minimum: \$2,000 Maximum: \$10,000
Death Benefit	Full death benefit day one	3-year graded death benefit 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



**\*\*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



## CANCER ADDENDUM

Bladder	Last 48 Months	Graded
Bone	Last 48 Months	Graded
Brain	Last 24 Months	Decline
Breast Stage I	Last 48 Months	Level
Breast Stage II	Last 48 Months	Graded
Carcinoid or Neuroendocrine Tumor	Last 24 Months	Decline
Cervical Stage I	Last 48 Months	Level
Cervical Stage II	Last 48 Months	Graded
Colon Rectum Anus Cancer Stage I	Last 48 Months	Level
Colon Rectum Anus Cancer Stage II	Last 48 Months	Graded
Endometrial (Uterine) Stage I	Last 48 Months	Level
Endometrial (Uterine) Stage II	Last 48 Months	Graded
Esophageal	Last 24 Months	Decline
Head or Neck	Last 24 Months	Decline
Kidney or Ureter Stage I	Last 48 Months	Level
Kidney or Ureter Stage II	Last 48 Months	Graded
Leukemia	Last 24 Months	Decline
Liver	Last 24 Months	Decline
Lung	Last 24 Months	Decline
Lymphoma	Last 24 Months	Decline
Melanoma (skin/mole) Stage I	Last 48 Months	Level
Melanoma (skin/mole) Stage II	Last 48 Months	Graded
Metastatic or Recurrent Cancer of the same type (Stage III or Stage IV cancer)	Ever	Decline
Multiple Myeloma	Last 24 Months	Decline
Ovarian	Last 24 Months	Decline
Pancreas	Last 24 Months	Decline
Prostate Stage I	Last 48 Months	Level
Prostate Stage II	Last 48 Months	Graded
Sarcoma	Last 24 Months	Decline
Small Intestine	Last 24 Months	Decline
Stomach	Last 24 Months	Decline
Testicular Stage I	Last 48 Months	Level
Testicular Stage II	Last 48 Months	Graded
Thyroid Stage I	Last 48 Months	Level
Thyroid Stage II	Last 48 Months	Graded
Other Cancer Not Listed	Last 48 Months	Graded

### Build Chart

Reference this chart for the SimpliNow Legacy Graded death benefit and the SimpliNow Legacy Max Level death benefit.

Height	SimpliNow Legacy		SimpliNow Legacy Max	
	Minimum Weight	Maximum Weight	Minimum Weight	Maximum Weight
4'8"	74	203	79	189
4'9"	77	210	81	196
4'10"	79	217	84	203
4'11"	82	225	87	210
5'	85	232	90	217
5'1"	88	240	93	224
5'2"	91	248	96	232
5'3"	94	256	99	239
5'4"	97	265	103	247
5'5"	100	273	106	255
5'6"	103	281	109	263
5'7"	106	290	112	271
5'8"	109	299	116	279
5'9"	112	307	119	287
5'10"	116	316	123	296
5'11"	119	326	126	304
6'	122	335	130	313
6'1"	126	344	133	321
6'2"	129	354	137	330
6'3"	133	363	141	339
6'4"	136	373	145	348
6'5"	140	383	148	358
6'6"	144	393	152	367
6'7"	147	403	156	376
6'8"	151	413	160	386
6'9"	155	424	164	396
6'10"	159	434	168	406



# FINAL EXPENSE GRID SHEET

American-Amicable



Death Benefit Option	Percentage Paid	Younger Ages (0-49) Minimum \$10,000	Older Ages (50-85) Minimum \$2,500 (\$5,000 WA)
<b>Immediate</b>	• 100% all years	• 0-49: Up to \$35,000	• 50-75: Up to \$35,000 • 76-85: Up to \$20,000
<b>Graded*</b>	• 30% 1 <sup>st</sup> Year • 70% 2 <sup>nd</sup> Year • 100% >3 Years	• Not Available	• 50-85: Up to \$20,000
<b>Return of Premium*</b>	• <b>0-64</b> ROP+10% ≤ 3 Years • 100% >3 Years • 100% Accidental • <b>65-85</b> ROP+10% ≤ 2 Years • 100% > 2 Years	• 18-49: Up to \$20,000	• 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



	PlanRight – Preferred	PlanRight – Standard	PlanRight – Basic <sup>2</sup>
<b>Death Benefit<sup>3</sup></b>	Based on 100% of the face amount in effect	Based on 100% of the face amount in effect	Based on Year 1 – ROP plus 10% annual interest Year 2 – ROP plus 10% annual interest Year 3+ – 100% of the face amount in effect
<b>Riders</b>	Accidental Death Rider available (issue ages 50-80)	Accidental Death Rider not available	
	Accelerated Death Benefit Rider (for Terminal Illness) included at no additional premium		Accelerated Death Benefit Rider (for Terminal Illness) not available
	Common Carrier Accidental Death Rider included at no additional premium		
	Family Health Benefit Rider included at no additional premium		
<b>Premiums</b>	Level, payable to age 121		
<b>Minimum Premium</b>	\$10/month		
<b>Issue Ages (Age last birthday)</b>	50-85	50-85	50-80
<b>Minimum Face Amount<sup>4</sup></b>	\$5,000		
<b>Maximum Face Amounts</b>	Ages 50-80: \$35,000 Ages 81-85: \$15,000	Ages 50-80: \$20,000 Ages 81-85: \$10,000	Ages 50-80: \$15,000 Ages 81-85: N/A

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



**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