

Final Expense Underwriting Product Guidelines

DISEASE/DISORDER	Foresters: PlanRight! AGE 50-85!	Mutual of Omaha: Living Promise! AGE 50-85	CFG:! DigniPed Choice! AGE 25-85!	TransAmerica:! Immediate Solution AGE 45-85	Oxford:! Assurance! AGE 50-85	American Amicable/ Occidental:! Dignity Solutions! AGE 45-85	Phoenix Life! AGE 30-80	UHL! AGE 0-80
			Please note: Below decisions are based on single impairments. See page 2 of app for multiple impairment decisions.	Please note: Below decisions are based on single impairments. See page 3 of app for multiple impairment decisions.			This product is not recommended for clients with existing or history of any heart condition - rated up to a table 6	Underwriting below does not represent OUHL Provider Whole LifeO
Gastric Bypass	Had or diagnosed within 2 years: MODIFIED	In the past 2 years - received care, or advised to seek treatment: ! GRADED! *Rate Build	Last 24 months:! CLASSIC ADVANTAGE	Within the past 1 year - diagnosed, treated, or advised to seek treatment:! GRADED! 2 years: ! STANDARD	Within the past 24 months - diagnosed, treated, or taken medication for:! DECLINE	N/A	Surgery more than 6 months ago without complications:! USUALLY ACCEPT	N/A
Heart Attack	Had or diagnosed within past 2 years: MODIFIED	In the past 2 years - received care, or advised to seek treatment: ! GRADED	Last 6 months:! CLASSIC SECURITY! Within 7-24 months:! CLASSIC ADVANTAGE	Within the past 1 year - diagnosed, treated, or advised to seek treatment:! GRADED! 2 years: ! STANDARD	Within the past 24 months - diagnosed, treated, or taken medication for:! DECLINE	Diagnosed or treated within the past 2 years:! RETURN OF PREMIUM! Within the past 3 years:! GRADED	If ever diagnosed, treated, or taken medication for:! DECLINE	! In the past 2 years - treated, diagnosed, or currently under treatment for:! E.I. WHOLE LIFE! Within the past 12 months:! DECLINE!
Heart Murmur	Had or diagnosed within past 2 years: MODIFIED	N/A	CLASSIC SELECT	Within the past 1 year - diagnosed, treated, or advised to seek treatment:! GRADED! 2 years: ! STANDARD	Within the past 24 months - diagnosed, treated, or taken medication for:! DECLINE	Diagnosed or treated within the past 2 years:! RETURN OF PREMIUM! Within the past 3 years:! GRADED	ACCEPT	N/A
Heart Surgery!	Had or diagnosed within 2 years: MODIFIED	More than 24 months:! POSSIBLE LEVEL! 13-23 months:! GRADED! Within the past 12 months: ! DECLINE	Last 24 months:! CLASSIC ADVANTAGE	Within the past 1 year - diagnosed, treated, or advised to seek treatment:! GRADED! 2 years: ! STANDARD	Within the past 24 months - diagnosed, treated, or taken medication for:! DECLINE	Diagnosed or treated within the past 2 years:! RETURN OF PREMIUM! Within the past 3 years:! GRADED	If ever diagnosed, treated, or taken medication for:! DECLINE	! In the past 2 years - treated, diagnosed, or currently under treatment for:! E.I. WHOLE LIFE!
Hepatitis	Chronic: GRADED	Hepatitis C:! GRADED	Chronic within the last 36 months:! CLASSIC ADVANTAGE	Within the past 1 year - diagnosed, treated, or advised to seek treatment:! GRADED! 2 years: ! STANDARD	Within the past 24 months - diagnosed, treated, or taken medication for:! DECLINE	Hepatitis C:! Diagnosed or treated within the past 2 years:! RETURN OF PREMIUM! Within the past 3 years:! GRADED	Hepatitis A and fully recovered:! ACCEPT! Hepatitis B & C:! DECLINE	! In the past 2 years - treated, diagnosed, or currently under treatment for Hepatitis B or C: ! E.I. WHOLE LIFE!
HIV + VE	DECLINE	Tested positive: DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Hospitalization	Current or Question 3A Yes:! DECLINE	Current:! DECLINE	Current:! DECLINE	Current:! DECLINE	Current:! DECLINE	Current:! DECLINE	Current:! DECLINE	Currently confined or hospitalized more than two times within the past 12 months, other than temporary or minor conditions:! DECLINE
Kidney Disease/Failure/Dialysis!	Kidney Disease: GRADED! Dialysis within past 12 months: ! DECLINE	DECLINE	Last 36 months:! CLASSIC ADVANTAGE	Within the past 1 year - received dialysis, diagnosed, treated or advised to seek treatment for kidney failure due to disease:! GRADED! Within the past 4 years - had, diagnosed with, treated or advised to seek treatment for kidney disease:! STANDARD	DECLINE	Kidney Failure - Treated or diagnosed: ! RETURN OF PREMIUM! If ever had Kidney Dialysis: ! DECLINE	DECLINE	! In the past 2 years - treated, diagnosed, or currently under treatment for:! E.I. WHOLE LIFE!

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Leukemia	DECLINE	DECLINE	Last 24 months: CLASSIC SECURITY Last 25-60 months: CLASSIC SELECT	Diagnosed with, treated, or advised to seek treatment within the past 4 years (other than Basal Cell): GRADED	Within the past 24 months - diagnosed, treated, or taken medication for: DECLINE	DECLINE	DECLINE	In the past 2 years - treated, diagnosed, or currently under treatment for: E.I. WHOLE LIFE Within the past 12 months: DECLINE
Lupus	GRADED	Within the past 4 years - received care or advised to seek treatment for Systemic Lupus: DECLINE	Systemic Lupus within the last 36 months: CLASSIC ADVANTAGE	N/A	Within the past 24 months - diagnosed, treated, or taken medication for: DECLINE	Within the past 2 years - (SLE) Medically diagnosed or treated for: RETURN OF PREMIUM	Lupus (Discoid): ACCEPT Systemic: DECLINE	In the past 2 years - treated, diagnosed, or currently under treatment for SLE: E.I. DELUXE
Liver Disease/ Transplant	GRADED	DECLINE	Transplant: DECLINE Disease within last 36 months: CLASSIC ADVANTAGE	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED	Within the past 24 months - diagnosed, treated, or taken medication for: DECLINE	Diagnosed or treated for Liver Failure: DECLINE Within the past 3 years - diagnosed, treated or taken medication for Liver Disease: GRADED	If ever diagnosed, treated, or taken medication for: DECLINE	In the past 2 years - treated, diagnosed, or currently under treatment for: E.I. WHOLE LIFE
Marijuana	Tobacco Rate	Illegal drug use or treatment within the past 2 years: DECLINE	Tobacco Rate	Used within the past 1 year: GRADED 2 years: STANDARD	Tobacco Rate	In the past 2 years - used illegal drugs or had been recommended to have treatment or counseling, or advised to discontinue use of drugs: RETURN OF PREMIUM	ACCEPT Possible tobacco rates	
Multiple Sclerosis (MS)	*Check current medication use/mix *Check wheelchair use or ADL assistance	In the past 4 years - received care, or advised to seek treatment: GRADED	Last 36 months: CLASSIC ADVANTAGE	If ever diagnosed, treated, or advised to seek treatment: STANDARD	Within the past 24 months - diagnosed, treated, or taken medication for: DECLINE	Within the past 3 years - diagnosed, treated or taken medication for: GRADED	If ever diagnosed, treated, or taken medication for: DECLINE	In the past 2 years - treated, diagnosed, or currently under treatment for: E.I. WHOLE LIFE
Muscular Dystrophy (MD)	*Check current medication use/mix *Check wheelchair use or ADL assistance	DECLINE	CLASSIC SECURITY	Within the past 1 year - treated or advised to seek treatment for MD: GRADED	Within the past 24 months - diagnosed, treated, or taken medication for: DECLINE	Within the past 3 years - diagnosed, treated or taken medication for: GRADED	If ever diagnosed, treated, or taken medication for: DECLINE	In the past 2 years - treated, diagnosed, or currently under treatment for: E.I. WHOLE LIFE
Oxygen Use (excluding Sleep Apnea)	Within past 12 months: DECLINE	Current use only: DECLINE	CLASSIC ADVANTAGE	Within the past 1 year: GRADED	Current use or within the past 24 months: DECLINE	Used within the past 2 years: RETURN OF PREMIUM Current use: DECLINE	DECLINE	Current use: DECLINE

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Pacemaker	Had or diagnosed within past 2 years: MODIFIED	In the past 2 years - received care, or advised to seek treatment: GRADED	Last 24 months: CLASSIC ADVANTAGE	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD	Within the past 24 months - diagnosed, treated, or taken medication for: DECLINE	Inserted within the past 2 years: RETURN OF PREMIUM	If ever diagnosed, treated, or taken medication for: DECLINE	Had surgery for any heart disorder within the past 2 years: E.I. WHOLE LIFE
Paralysis	If any Activities of Daily Living (ADL) are impacted OR wheelchair use: DECLINE	Includes Paraplegia or Quadriplegia: DECLINE	Kidney complications or ADL assistance: CLASSIC ADVANTAGE Confined to a wheelchair due to disease: DECLINE	Wheelchair use within the past 2 years: GRADED	If ever - Two or more extremities: DECLINE	Medically diagnosed or treated for paralysis of two or more extremities within the past 3 years: GRADED	Includes Paraplegia or Quadriplegia: DECLINE	If any ADLs are impacted: DECLINE
Parkinson's Disease	If able to perform all ADLs: GRADED Otherwise: DECLINE	DECLINE	Last 36 months: CLASSIC ADVANTAGE	If ever diagnosed, treated, or advised to seek treatment: STANDARD	Within the past 24 months - diagnosed, treated, or taken medication for: DECLINE	Medically diagnosed or treated within the past 3 years: GRADED	DECLINE	In the past 2 years - treated, diagnosed, or currently under treatment for: E.I. WHOLE LIFE
Peripheral Vascular Disease (PVD)	*Check medications (especially blood thinners and first fill date) and ALL heart questions: LEVEL	If ever received care or advised to receive treatment for PVD or PAD: GRADED	Last 36 months: CLASSIC ADVANTAGE	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD	Within the past 24 months - diagnosed, treated, or taken medication for: DECLINE	If treated within the past 2 years: RETURN OF PREMIUM Within the past 3 years: GRADED	ACCEPT If surgically corrected and/or in multiple limbs, or tobacco use: DECLINE	*Other than preventive maintenance or risk-lowering medications In the past 2 years - treated, diagnosed, or currently under treatment for: E.I. WHOLE LIFE
Pulmonary Embolism	*Check medications (especially blood thinners and first fill date) and ALL heart questions: LEVEL	In the past 2 years - received care, or advised to seek treatment: GRADED	Within the past 24 months: CLASSIC ADVANTAGE	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD	Within the past 24 months - diagnosed, treated, or taken medication for: DECLINE	Diagnosed or treated within the past 2 years: RETURN OF PREMIUM Within the past 3 years: GRADED	Two or fewer episodes, fully recovered: ACCEPT Otherwise: DECLINE	*Other than preventive maintenance or risk-lowering medications In the past 2 years - treated, diagnosed, or currently under treatment for: E.I. WHOLE LIFE
Sarcoidosis	*Decision based on current medication use within the past 2 years	If ever received care or advised to receive treatment: GRADED	Last 36 months: CLASSIC ADVANTAGE	If ever diagnosed, treated, or advised to seek treatment: STANDARD	Within the past 24 months - diagnosed, treated, or taken medication for: DECLINE	Diagnosed or treated within the past 2 years: RETURN OF PREMIUM Within the past 3 years: GRADED *Treatment DOES include use of inhaler	Mild (stage 0-1, asymptomatic): ACCEPT Moderate to Severe: DECLINE	In the past 2 years - treated, diagnosed, or currently under treatment for: E.I. WHOLE LIFE

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Schizophrenia	No medication for Dementia, must be able to complete aptical and legal capacity to make their own decisions: LEVEL	In the past 4 years - received care, or advised to seek treatment: GRADED	Last 36 months: CLASSIC ADVANTAGE	N/A	DECLINE	N/A	DECLINE	In the past 2 years - treated, diagnosed, or currently under treatment for: E.I. DELUXE
Seizures	LEVEL	N/A	N/A	Within the past 1 year - had more than 12 seizures: GRADED 2 years: STANDARD	N/A	Diagnosed or treated within the past 3 years: GRADED	ACCEPT Diagnosed within the past year, severe, or hospitalized within past 2 years: DECLINE	No seizures within the past 2 years: E.I. PREMIER If within the past 2 years: E.I. WHOLE LIFE
Stroke/CVA/TIA	Had or diagnosed within past 2 years: MODIFIED	In the past 2 years - received care, or advised to seek treatment: GRADED	Last 24 months: CLASSIC ADVANTAGE	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD	Within the past 24 months - diagnosed, treated, or taken medication for: DECLINE	Diagnosed or treated within the past 2 years: RETURN OF PREMIUM Within the past 3 years: GRADED	DECLINE	In the past 2 years - treated, diagnosed, or currently under treatment for: E.I. WHOLE LIFE Within the past 12 months: DECLINE
Terminal Illness or End-stage	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Transportation Assistance	If any ADLs are impacted OR wheelchair use: DECLINE	Wheelchair or scooter (other than for fractures, bone or joint injury or replacement): DECLINE	Confined to a wheelchair: DECLINE	Wheelchair use within the past 2 years: GRADED	Within the past 5 years - If any ADLs are impacted OR wheelchair use: DECLINE	Confined to a wheelchair: DECLINE	If any ADLs are impacted OR wheelchair use: DECLINE	If any ADLs are impacted: DECLINE
Weight	SEE BUILD CHART	SEE BUILD CHART	SEE BUILD CHART	N/A	SEE BUILD CHART	SEE BUILD CHART	SEE BUILD CHART	SEE BUILD CHART

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Height	FORESTERS PlanRight - Level	FORESTERS Graded	FORESTERS Modified	Mutual of Omaha Living Promise Level	Mutual of Omaha Living Promise Graded	AMAM/ Occidental Dignity Solutions Immediate	AMAM/ Occidental Dignity Solutions Graded	AMAM/ Occidental Dignity Solutions Return of Premium	OXFORD	PHOENIX	UHL Premier	UHL Deluxe
4'8"	201	216	232	204	221				186	212	Outside these ranges use E.I.W.L.	
4'9"	208	223	239	209	225				193	219		
4'10"	215	230	246	214	231	211	212-220	221-230	210	226		
4'11"	222	237	253	220	237	218	219-228	229-238	207	233		
5'	229	245	262	226	244	225	226-236	237-246	214	240	210	240
5'1"	237	253	271	233	250	233	234-244	245-254	221	248		
5'2"	246	262	280	239	257	241	242-252	253-262	228	256	225	
5'3"	253	269	288	246	264	248	249-260	261-271	235	264		
5'4"	260	278	297	252	270	256	257-268	269-280	242	272	240	270
5'5"	268	286	306	259	277	264	265-276	277-288	251	280		
5'6"	275	294	315	268	285	273	274-285	286-297	259	288	255	
5'7"	284	304	325	275	293	281	282-294	295-306	267	296		
5'8"	292	313	334	283	300	289	290-303	304-316	275	304	270	305
5'9"	299	321	343	291	309	298	299-312	313-325	284	312		
5'10"	308	330	353	300	316	307	308-321	322-335	293	320	285	
5'11"	316	339	362	307	325	315	316-330	331-344	299	328		
6'	325	348	372	315	333	324	325-339	340-354	308	337	305	340
6'1"	333	356	381	322	340	334	335-349	350-364	318	346		
6'2"	341	366	391	331	349	343	344-359	360-374	325	355		
6'3"	349	373	399	339	358	352	353-368	369-384	336	364		
6'4"	357	382	409	348	367	361	362-378	379-394	345	374	340	385
6'5"	365	392	419	357	376				354	384		
6'6"	373	406	434	366	385				363	394		
6'7"	381	413	442	375	394				372	409		
6'8"	389	421	450	385	405				381			
6'9"	397	430	460	395	415				392			

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