

Final Expense Underwriting Product Guidelines

DISEASE/DISORDER	Foresters: PlanRight  AGE 50-85	Mutual of Omaha: Living Promise  AGE 50-85	CFG: Dignified 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
Key: N/A - Not Applicable for this product  E.I. - Express Issue  “A” Phone Interview required	A		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.	A	A	This product is not recommended for clients with existing or history of any heart condition - rated up to a table 6	A  Underwriting below does not represent “UHL Provider Whole Life”
AIDS	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Alcoholism	Diagnosed, treated, or advised to receive treatment within past 2 years: MODIFIED	Diagnosed, treated, or advised to receive treatment within past 2 years: GRADED	Last 36 months: CLASSIC ADVANTAGE	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED  2 years: STANDARD	Diagnosed, treated, or advised to receive treatment, or excessively used alcohol within past 5 years: DECLINE	Within past 2 years - including alcohol abuse: RETURN OF PREMIUM	5 or more years since treatment: ACCEPT  Current: DECLINE	Excessively used, been treated for, or advised to have treatment within the past 2 years: E.I. WHOLE LIFE
Alzheimer’s	DECLINE  *Aricept, Cognex, Denepezil, Exelon, Razadyne, Namenda* (AUTO DECLINE)	DECLINE	CLASSIC SECURITY	DECLINE	DECLINE	DECLINE	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
Amputation	ACCEPT  Complications from diabetes: DECLINE	Injury: ACCEPT  Disease, including diabetes, Quadri/ Paraplegia: DECLINE	Due to disease: DECLINE	Due to disease: DECLINE	Due to disease within the past 2 years OR current paralysis of two or more extremities: DECLINE	Due to disease: DECLINE	Injury: ACCEPT  Due to disease within past 1 year: DECLINE	N/A
Aneurysm	Within 2 years of diagnosis or if it has been removed: 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: DECLINE	Within past 2 years: RETURN OF PREMIUM  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
Angina (Chest Pain)	Within 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	Within past 2 years: RETURN OF PREMIUM  Past 3 years: GRADED	If ever diagnosed, treated, or taken medication for: 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
Angioplasty/Stent Implant	Within 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	Within past 2 years: RETURN OF PREMIUM  Past 3 years: GRADED	If ever diagnosed, treated, or taken medication for: 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  Within the past 12 months: DECLINE
Arrhythmia	N/A  *Check current medication for dual usage	In the past 2 years - received care, or advised to seek treatment: GRADED	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	If treated within the past 2 years: RETURN OF PREMIUM  If treated within the past 3 years: GRADED	If diagnosed more than 2 years ago and current age 50 or older: ACCEPT  Otherwise: DECLINE	N/A
Atrial Fibrillation (A-Fib)	N/A  *Check current medication for dual usage	In the past 2 years - received care, or advised to seek treatment: GRADED	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	If treated within the past 2 years: RETURN OF PREMIUM  Treated within the past 3 years: GRADED	If diagnosed more than 2 years ago and current age 50 or older: 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

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Bipolar Disorder	N/A	Bipolar Depression: <b>DECLINE</b>  <i>(This is not the same as Depression)</i>	N/A	N/A	<b>DECLINE</b>	<b>IMMEDIATE</b>	<b>ACCEPT</b>  If taking 3+ medications or hospitalization in past 2 years: <b>DECLINE</b>	In the past 2 years - treated, diagnosed, or currently under treatment for: <b>E.I. DELUXE</b>
Bronchitis	Chronic: <b>GRADED</b>	Chronic (Including Lung Disease, COPD, Emphysema or Sarcoidosis): <b>GRADED</b>	Chronic: <b>CLASSIC ADVANTAGE</b>	If ever diagnosed, treated, or advised to seek treatment: <b>STANDARD</b>	Within the past 24 months - diagnosed, treated, or taken medication for: <b>DECLINE</b>	If Chronic and treated within the past 2 years: <b>RETURN OF PREMIUM</b>  Treated within the past 3 years: <b>GRADED</b>	<b>ACCEPT</b>	In the past 2 years - treated, diagnosed, or currently under treatment for: <b>E.I. WHOLE LIFE</b>
Bypass Surgery (CABG)	In the past 2 years - received care or advised to seek treatment: <b>MODIFIED</b>	In the past 2 years - received care or advised to seek treatment: <b>GRADED</b>	Last 24 months: <b>CLASSIC ADVANTAGE</b>	Within the past 1 year - treated or advised to seek treatment: <b>GRADED</b>  2 years: <b>STANDARD</b>	Within the past 24 months - diagnosed, treated, or taken medication for: <b>DECLINE</b>	Within the past 2 years: <b>RETURN OF PREMIUM</b>  Within the past 3 years: <b>GRADED</b>	If ever diagnosed, treated, or taken medication for: <b>DECLINE</b>	<i>*Other than preventive maintenance or risk-lowering medications</i>  In the past 2 years - treated, diagnosed, or currently under treatment for: <b>E.I. WHOLE LIFE</b>
Cancer	Basal Cell: <b>ACCEPT</b>  If diagnosis, or received treatment within past 3 years: <b>MODIFIED</b>  Currently has cancer, or had one or more reoccurrences, or had more than one type of cancer: <b>DECLINE</b>	Basal or Squamous cell: <b>ACCEPT</b>  In the past 4 years - received care, or advised to seek treatment: <b>GRADED</b>  Metastatic, or currently being treated for cancer: <b>DECLINE</b>	Last 24 months: <b>CLASSIC SECURITY</b>  Last 25-60 months: <b>CLASSIC SELECT</b>  <i>(Basal Cell not included)</i>	Diagnosed, treated for, or advised to seek treatment within the past 4 years: <b>GRADED</b>	Within the past 24 months - or reoccurrence of cancer, or any metastasis of any cancer <i>(excluding Basal or Squamous Cell)</i> : <b>DECLINE</b>	<i>(EXCLUDES BASAL CELL)</i>  Current: <b>DECLINE</b>  More than one occurrence in lifetime: <b>RETURN OF PREMIUM</b>  Within the past 2 years: <b>RETURN OF PREMIUM</b>  Within the past 3 years: <b>GRADED</b>	Diagnosis and end of treatment over 5 years ago: <b>ACCEPT</b>  Otherwise: <b>DECLINE</b>	In the past 2 years - treated, diagnosed, or currently under treatment for any form of cancer: <b>E.I. WHOLE LIFE</b>  Within the past 12 months: <b>DECLINE</b>  <i>(other than Basal Cell)</i>
Cardiomyopathy	Had or diagnosed in past 2 years: <b>MODIFIED</b>	In the past 2 years - received care, or advised to seek treatment: <b>GRADED</b>	<b>CLASSIC SELECT</b>	Within the past 1 year - diagnosed, treated, or advised to seek treatment: <b>GRADED</b>  Past 2 years: <b>STANDARD</b>	<b>DECLINE</b>	If ever diagnosed or treated: <b>RETURN OF PREMIUM</b>	If ever diagnosed, treated, or taken medication for: <b>DECLINE</b>	<i>*Other than preventive maintenance or risk-lowering medications</i>  In the past 2 years - treated, diagnosed, or currently under treatment for: <b>E.I. WHOLE LIFE</b>
Circulatory Surgery (Including bypass, angioplasty)	Treatment advised or received in past 2 years: <b>MODIFIED</b>	Treatment advised or received in past 2 years: <b>GRADED</b>	Treatment advised or received in past 2 years: <b>CLASSIC ADVANTAGE</b>	Within the past 1 year - treated, advised, or received: <b>GRADED</b>  2 years: <b>STANDARD</b>	Within the past 24 months - diagnosed, treated, or taken medication for: <b>DECLINE</b>	Within the past 2 years: <b>RETURN OF PREMIUM</b>  Within the past 3 years: <b>GRADED</b>	Treatment advised or received, or taken medication for: <b>DECLINE</b>	<i>*Other than preventive maintenance or risk-lowering medications</i>  In the past 2 years - treatment advised or received, or under treatment for: <b>E.I. WHOLE LIFE</b>
Cirrhosis of Liver	<b>GRADED</b>	<b>DECLINE</b>	Last 36 months: <b>CLASSIC ADVANTAGE</b>	Within the past 1 year - diagnosed, treated, or advised to seek treatment: <b>GRADED</b>  2 years: <b>STANDARD</b>	Within the past 24 months - diagnosed, treated, or taken medication for: <b>DECLINE</b>	Diagnosed or treated within the past 2 years: <b>RETURN OF PREMIUM</b>  Within the past 3 years: <b>GRADED</b>	<b>DECLINE</b>	In the past 2 years - treated, diagnosed, or currently under treatment for: <b>E.I. WHOLE LIFE</b>

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			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 "UHL Provider Whole Life"
COPD (Chronic Obstructive Pulmonary Disease)	Including Chronic Bronchitis or Emphysema: <b>GRADED</b>	Including chronic Bronchitis or Emphysema: <b>GRADED</b>	<b>CLASSIC ADVANTAGE</b>	If ever diagnosed, treated, or advised to seek treatment: <b>STANDARD</b>	Within the past 24 months - diagnosed, treated, or taken medication for: <b>DECLINE</b>	Diagnosed or treated within the past 2 years: <b>RETURN OF PREMIUM</b>  Within the past 3 years: <b>GRADED</b>  <i>*Treatment DOES include use of inhaler</i>	<b>ACCEPT</b>  <i>*Possible reasons for decline includes current tobacco use, or within past 12 months, current oxygen use or chronic oral steroids required</i>	In the past 2 years - treated, diagnosed, or currently under treatment for: <b>E.I. WHOLE LIFE</b>
CHF (Congestive Heart Failure)	<b>DECLINE</b>	<b>DECLINE</b>	<b>CLASSIC SECURITY</b>	Within the past 1 year - diagnosed, treated, or advised to seek treatment: <b>GRADED</b>  2 years: <b>STANDARD</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	In the past 2 years - treated, diagnosed, or currently under treatment for: <b>E.I. WHOLE LIFE</b>  Within the past 12 months: <b>DECLINE</b>
Dementia	<b>DECLINE</b>	<b>DECLINE</b>	<b>CLASSIC SECURITY</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	In the past 2 years - treated, diagnosed, or currently under treatment for: <b>E.I. WHOLE LIFE</b>
Diabetes	<b>ACCEPT</b>  Coma in past 2 years: <b>MODIFIED</b>  Diabetic Nephropathy/ Retinopathy or Neuropathy in past 2 years: <b>MODIFIED</b>	<b>ACCEPT</b>  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: <b>GRADED</b>	Complications, insulin use before age 50, coma, or not under control in the past 36 months: <b>CLASSIC ADVANTAGE</b>	Diagnosed before the age of 18 ( <i>other than gestational</i> ): <b>GRADED</b>	Diagnosed prior to age 30 or ever had any complications such as insulin shock, retinopathy, or diabetic neuropathy: <b>DECLINE</b>	Any complications including retinopathy, nephropathy, or neuropathy: <b>RETURN OF PREMIUM</b>  Insulin shots prior to age 50, or treated for diabetic shock or coma: <b>RETURN OF PREMIUM</b>	Type 1 or 2: <b>POSSIBLE ACCENT</b>  Under age 30: <b>DECLINE</b>	Within the past 2 years - diagnosed, treated for, or currently under treatment for diabetes requiring insulin: <b>E.I. DELUXE</b>
Driving Record (Including D.U.I.)	Advised to receive treatment for alcohol or drug abuse as a result of a D.U.I. or driving violation: <b>DECLINE</b>	In the past 2 years - convicted more than once of reckless driving, felony or D.U.I.: <b>GRADED</b>	Three or more moving violations within past 36 months: <b>CLASSIC ADVANTAGE</b>	N/A	Within the last 5 years: <b>DECLINE</b>	N/A	Driver's license suspended or revoked or any D.U.I. violations within the past 3 years: <b>DECLINE</b>	In the past 2 years - convicted of D.U.I. or driver's license suspended or revoked: <b>E.I. DELUXE</b>
Drug Abuse/Addiction	Diagnosed, treated, or advised to receive treatment within past 2 years: <b>MODIFIED</b>	In the past 2 years - used unlawful drugs or misused/abused prescription drugs: <b>GRADED</b>	Last 36 months: <b>CLASSIC ADVANTAGE</b>	Used illegal drugs within the past 1 year or diagnosed, treated, or advised to seek treatment: <b>GRADED</b>  2 years: <b>STANDARD</b>	Within the last 5 years: <b>DECLINE</b>	In the past 2 years - used illegal drugs or had been recommended to have treatment or counseling or advised to discontinue use of drugs: <b>RETURN OF PREMIUM</b>	5 or more years since treatment: <b>ACCEPT</b>  Current or within the past 5 years: <b>DECLINE</b>	Excessively used, been treated for, or advised to have treatment within the past 2 years: <b>E.I. WHOLE LIFE</b>  Within past 12 months: <b>DECLINE</b>
Felony (Probation & Parole)	Confined to a correctional facility: <b>DECLINE</b>	Felony in the past 2 years: <b>GRADED</b>	Pled guilty to any crime: <b>CLASSIC ADVANTAGE</b>	N/A	Within the last 10 years: <b>DECLINE</b>	N/A	Felony in the past 5 years: <b>DECLINE</b>	In the past 10 years - convicted or currently have pending charges for a felony, or on parole: <b>E.I. WHOLE LIFE</b>

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

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Final Expense Underwriting Product Guidelines

DISEASE/DISORDER	Foresters: PlanRight  AGE 50-85	Mutual of Omaha: Living Promise  AGE 50-85	CFG: Dignified 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 "UHL Provider Whole Life"
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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# Final Expense Underwriting Product Guidelines

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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