

EQUIS FINANCIAL TERM & UNIVERSAL LIFE GUIDELINES

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DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series	American Amicable: Home Protector
AIDS	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Alcoholism	Within past 5 years: DECLINE	After 5 years, without relapse, no current use: ACCEPT	Within past 10 years: DECLINE	Years since successful treatment without relapse: >5 years: CLASSIC 1 2-5 years: CLASSIC 2 <2 years: DECLINE Current use: DECLINE	DECLINE	After 4 years since abstained use: STANDARD
Alzheimer's	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Amputation	Injury: POSSIBLE ACCEPT Disease: DECLINE	Injury: ACCEPT Disease: DECLINE	Injury: ACCEPT Disease: DECLINE	Injury: CLASSIC 1 Disease: DECLINE	Accidental, fully recovered and working full time: USUALLY ACCEPT All Others: DECLINE	Amputation from injury only: STANDARD
Aneurysm	DECLINE	DECLINE	DECLINE	Surgically corrected over 3 years prior: CLASSIC1 Otherwise: DECLINE	DECLINE	DECLINE
Angina (Chest Pain)	DECLINE	DECLINE	DECLINE	Investigated w/ heart catheterization, described as stable mild or moderate: Non-tobacco ≥age 60: CLASSIC1 ≥age 60: CLASSIC2 Tobacco <age 60: CLASSIC2 <age 60: DECLINE Unstable chest pain, described as severe, not investigated w/ cardiac catheterization: DECLINE Combined with diabetes: DECLINE	DECLINE	DECLINE

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Angioplasty/Stent Implant	<p>In the past 10 years received treatment/diagnosis or had follow-up: DECLINE</p> <p>If more than 10 years: POSSIBLE ACCEPT</p> <p>*Medical Records Required</p>	DECLINE	DECLINE	<p>Non-tobacco ≥age 60: CLASSIC1 <age 60: CLASSIC2</p> <p>Tobacco ≥age 60: CLASSIC2 <age 60: DECLINE</p> <p>Ongoing chest pain after surgery: DECLINE</p> <p>Combined with diabetes: DECLINE</p> <p>Combined with <u>stroke/tia</u>: DECLINE</p>	DECLINE	DECLINE
Anxiety	ACCEPT	<p>Mild, > age 25, onset more than 1 year or later, no hospitalizations or time off work: ACCEPT</p>	<p>If hospitalized within the past 10 years due to: DECLINE</p> <p>Otherwise: ACCEPT</p>	<p>Mild: treated with ≤2 meds. CLASSIC1</p> <p>Moderate: treated with 3 meds. CLASSIC2</p> <p>Severe: treated with >3 meds, recent hospitalization, and/or interferes with daily living: DECLINE</p>	USUALLY ACCEPT	<p>1 medication, situational in nature</p> <p>STANDARD</p>

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Arrhythmia	<p>In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE</p> <p>If more than 10 years: POSSIBLE ACCEPT</p> <p>*Medical Records Required</p>	DECLINE	DECLINE	<p>Atrial fibrillation (see below)</p> <p>Paroxysmal supraventricular tachycardia: CLASSIC1</p> <p>Paroxysmal ventricular tachycardia: DECLINE</p> <p>Premature atrial complexes: CLASSIC1</p> <p>Premature ventricular complexes: DECLINE</p> <p>Sick Sinus Syndrome: DECLINE</p> <p>Sinus bradycardia (BPM ≥45) CLASSIC1</p> <p>Sinus tachycardia (BPM≤120) CLASSIC1</p> <p>Ventricular fibrillation DECLINE</p> <p>Wandering pacemaker CLASSIC1</p> <p>Any arrhythmia combined with ischemic heart disease or other organic heart disease DECLINE</p>	DECLINE	DECLINE

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Arthritis	<p>If Severe - can include deformities in joints, nodules, restrictions in movement, need assistance with some ADLs, chronic daily pain: DECLINE</p> <p>Other: ACCEPT</p>	<p>Osteoarthritis: ACCEPT</p> <p>Rheumatoid - minor no limitations: ACCEPT</p> <p>Severe/Moderate (RX include Humira, Enbrel, Prednisone): DECLINE</p>	<p>Moderate/Severe rheumatoid arthritis treated with Humira, Enbrel or Methotrexate: DECLINE</p>	<p>Osteoarthritis: CLASSIC 1</p> <p>Psoriatic: CLASSIC1</p> <p>Rheumatoid Mild/Moderate: No use of corticosteroids, Gold, sulphasalazine, chloroquine or methotrexate. Able to perform all ADLs: CLASSIC1</p> <p>Severe: use of any of the meds listed above, able to perform all ADLs: CLASSIC2</p> <p>Otherwise: DECLINE</p>	<p>Psoriatic mild, working full time: USUALLY ACCEPT</p> <p>Rheumatoid, Methotrexate or Steroid use: DECLINE</p>	<p>Rheumatoid - minimal, slight impairment STANDARD</p> <p>Rheumatoid - all others DECLINE</p>
Asthma	<p>Tobacco use or moderate/severe or complications: DECLINE</p> <p>MODERATE: Daily symptoms and exacerbations two or more times per weeks, some restrictions on activities, daily use of bronchodilator, up to two weeks of missed time from work in the past 12 months.</p> <p>SEVERE: Daily symptoms, hospital admission within the past year, symptoms not relieved with treatment, history of life-threatening attack, or greater than two weeks of work missed due to asthma in the past 12 months.</p>	<p>Mild: ACCEPT</p> <p>Moderate if build is 50 lbs lighter than the build chart, ages 6-75: ACCEPT</p> <p>Severe or hospitalization: DECLINE</p>	<p>Chronic or Severe: DECLINE</p>	<p>Mild: treated with single med, rare inhaler use. CLASSIC1 (with or without tobacco use)</p> <p>Moderate: treated with more than 1 med, inhaler as needed. CLASSIC1 (Non-tobacco) CLASSIC2 (Tobacco User)</p> <p>Severe: treated continuous use of steroids and rescue inhalers. CLASSIC2 (Non-tobacco) DECLINE (Tobacco User)</p> <p>Recent history of hospitalization: DECLINE</p>	<p>Well controlled, seasonal with allergies: ACCEPT</p> <p>Tobacco use: POSSIBLE ACCEPT</p> <p>Steroid use or hospitalized within last year: DECLINE</p>	<p>Mild, occasional, brief episodes, allergic, seasonal: STANDARD</p> <p>Moderate, more than 1 episode a month STANDARD</p> <p>Steroidal use, or combined with tobacco use - smoker: DECLINE</p>

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Atrial Fibrillation (A-Fib)	In the past 10 years received treatment/diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	DECLINE	DECLINE	Corrected with successful ablation: CLASSIC1 Ongoing treatment or current symptoms: CLASSIC2 Accompanied by coronary or cerebral vascular disease: DECLINE	With RF ablation, no re-occurrence after 3 months: POSSIBLE ACCEPT Otherwise: DECLINE	DECLINE
Bipolar Disorder	DECLINE	DECLINE	DECLINE	≥1 year since diagnosis. Mild or moderate: well controlled with fewer than three meds, little impact on daily living (ex: actively working): CLASSIC2 Otherwise: DECLINE	DECLINE	DECLINE
Blood Pressure (Hypertension)	ACCEPT	If controlled. MUST be 50 lbs lighter than relative build chart: ACCEPT	ACCEPT Table 2 or higher build with multiple impairments or hospitalizations within past 10 years: DECLINE	Well controlled (with or without medication): CLASSIC 1 Uncontrolled: DECLINE	Controlled and after 6 months of treatment: ACCEPT	Controlled, 2 or fewer medications - must provide current BP history: STANDARD Uncontrolled, more than 3 medications, or combined with Thyroid disorder: DECLINE
Bronchitis	DECLINE	Acute: ACCEPT Chronic: DECLINE	DECLINE	<u>Chronic (COPD)</u> Mild/Moderate Non-tobacco: CLASSIC2 Mild/Moderate Tobacco: DECLINE Symptomatic/Shortness Breath: DECLINE Oxygen: DECLINE	DECLINE	Acute - recovered: STANDARD Chronic: DECLINE

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Bypass Surgery (CABG)	<p>In the past 10 years received treatment/diagnosis or had follow-up: DECLINE</p> <p>If more than 10 years: POSSIBLE ACCEPT</p> <p>*Medical Records Required</p>	<p>DECLINE</p>	<p>DECLINE</p>	<p>Non-tobacco ≥age 60: CLASSIC1 <age 60: CLASSIC2</p> <p>Tobacco ≥age 60: CLASSIC2 <age 60: DECLINE</p> <p>Ongoing chest pain after surgery: DECLINE</p> <p>Combined with diabetes: DECLINE</p> <p>Combined with stroke/tia: DECLINE</p>	<p>DECLINE</p>	<p>DECLINE</p>
Cancer Melanoma/Skin/ Basal/Squamous	<p>More than 5 years since last diagnosis and treatment: POSSIBLE ACCEPT</p> <p>In the past 10 years received treatment/diagnosis or had follow-up: Metastatic (spread), Hodgkins Disease, Leukemia, Lymphoma, Liver, Lung or Pancreatic: DECLINE</p> <p>*If cancer was any type other than those listed above for decline, consideration is possible with medical records provided by the proposed at the time of application.</p>	<p>Diagnosis and end of treatment over 10 years ago or recurrence: ACCEPT</p> <p>Basal Cell: ACCEPT</p> <p>All others including Hodgkin's Lymphoma: DECLINE</p>	<p>DECLINE</p>	<p>Basal Cell Stage 1&2, 2 years since successful treatment: CLASSIC1</p> <p>The following cancers may be considered if:</p> <ul style="list-style-type: none"> -single occurrence, -over 5 years since successful treatment -Regular follow up testing completed: <p>Breast Stage 0 & 1 CLASSIC1</p> <p>Prostate Stage 1 & 2 CLASSIC1</p> <p>Testicular Stage 1 CLASSIC1</p> <p>Thyroid Stage 1 & 2 CLASSIC1</p> <p>Melanoma Stage 1A & 1B CLASSIC1</p> <p>Cervical- Stage 0 & 1A CLASSIC1</p> <p>All other: types, staging, multiple cancers, recurrence, spreading to lymph nodes or other areas of the body: DECLINE</p>	<p>DECLINE</p>	<p>Basal or Squamous cell carcinoma, isolated occurrence: STANDARD</p> <p>7 years since surgery, diagnosis, or last treatment, no recurrence or additional occurrence: STANDARD</p>

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Cardiomyopathy	In the past 10 years received treatment/diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT *Medical Records Required	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Crohn's	If less than 1 year since last flare-up (fever, anemia, severe colic, dehydration, weight loss and/or hospitalization, pending surgery or surgery less than 6 months ago): DECLINE	> 5 years in remission: ACCEPT	ACCEPT	>1 year since last attack, no ongoing treatment with corticosteroids or immunosuppressive therapy and no current symptoms: CLASSIC1 corticosteroids or immunosuppressive drugs CLASSIC2 Current symptoms or within one year of last attack: DECLINE	DECLINE	Diagnosed prior to age 20 or within the past 12 months: DECLINE
Colitis	Moderate to severe UC: DECLINE	Ulcerative: Mild to moderate, intermittent: ACCEPT	ACCEPT	Colitis - Ulcerative Intermittent, mild or moderate (single or intermittent attack with clinical remission greater than 1 month), without corticosteroid or immunosuppressive therapy: CLASSIC1 Otherwise: CLASSIC2	IBS: ACCEPT Ulcerative Colitis: DECLINE	Ulcerative, diagnosed prior to age 20 or within the last 12 months: DECLINE
COPD (Chronic Obstructive Pulmonary Disease)	DECLINE	Strong Foundation: Non Smoker, mild COPD, no oxygen, no steroids or serious COPD medications: ACCEPT Smart UL: COPD, Chronic Bronchitis or Emphysema: DECLINE	Chronic Bronchitis or Emphysema: DECLINE	Chronic (COPD) Mild/Moderate Non-tobacco: CLASSIC2 Mild/Moderate Tobacco: DECLINE Symptomatic/Shortness Breath: DECLINE Oxygen: DECLINE	DECLINE	DECLINE
CHF (Congestive Heart Failure)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Cystic Fibrosis	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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Depression	<p>ACCEPT</p> <p>Moderate to severe: DECLINE</p> <p>*Moderate/severe: multiple medications for depression, more than one week of work missed in the past 12 months due to depression, history of hospitalizations for depression, history of suicidal ideation or attempt.</p>	<p>Mild > age 25, onset more than 1 year or later, no hospitalizations or time off work: ACCEPT</p> <p>Severe, major depression, bipolar, schizophrenia(Rx include Lithium, Seroquel, Abilify, Respidol) DECLINE</p>	<p>ACCEPT</p> <p>Hospitalized within the past 10 years, or severe depression: DECLINE</p>	<p>Mild: treated with ≤2 meds. CLASSIC1</p> <p>Moderate: treated with 3 meds. CLASSIC2</p> <p>Severe: treated with >3 meds, recent hospitalization, and/or interferes with daily living: DECLINE</p>	<p>Mild with no hospitalization within 3 years, no more than 1 medication: USUALLY ACCEPT</p> <p>Otherwise or with alcohol abuse and/or narcotic pain medication: DECLINE</p>	<p>1 medication, situational in nature</p> <p>STANDARD</p>
Dementia	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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<p>Diabetes</p> <p>*Must be under table 2 build. Refer to diabetic build chart.</p>	<p>GENERAL GUIDELINES:</p> <p>Insulin: diabetics under age 50, tobacco or nicotine use. DECLINE</p> <p>Non-insulin: diabetics under age 30, age 30-49 who use tobacco or nicotine products, age 50-65 who use tobacco or nicotine and have had diabetes for more than 15 years. DECLINE</p> <p>Complications such as nerve pain, kidney disease and/or retinopathy: DECLINE</p> <p>ALL DIABETIC PROPOSED INSURED MUST FIT WITHIN THE DIABETIC BUILD CHART ACCORDING TO DIABETIC CALCULATIONS FOUND ON PAGE 9 OF THE SAFE SHIELD PRODUCT GUIDE (8/2020)</p>	<p>Strong Foundation: Treated with oral meds, Insulin or diet; and good control; and non-smoker or <1 pack/day. ACCEPT</p> <p>*REQUIRED: See Foresters Product Guide for criteria on age of diagnosis and duration since diagnosis.</p> <p>Smart UL: Treated with oral meds, or diet; and good control; and non-smoker or <1 pack/day: ACCEPT</p> <p>Treated with insulin; or any treatment with build exceeding standard build chart, poor control or complications: DECLINE</p>	<p>Diagnosed < age 50, table 2 or higher build, tobacco use or PVD: DECLINE</p> <p>Otherwise: ACCEPT</p>	<p>Type 2 (Well Controlled)</p> <p>Non-tobacco <age 20: DECLINE age 20-39: CLASSIC2 ≥age 40: CLASSIC1</p> <p>Tobacco <age 20: DECLINE age 20-39: DECLINE ≥age 40: CLASSIC2</p> <p>Type 1 (Well Controlled)</p> <p>Non-tobacco <age 30: DECLINE age 30-59: CLASSIC2 ≥age 60: CLASSIC1</p> <p>Tobacco <age 30: DECLINE age 30-59: DECLINE ≥age 60: CLASSIC2</p> <p>Type 1 or 2 History uncontrolled blood sugars or complications such as insulin shock, diabetic coma or significant neuropathy: DECLINE</p> <p>Combined with heart disease, stroke/tia, or vascular disease: DECLINE</p>	<p>Type 2, oral meds or diet controlled after 6 months of treatment: USUALLY ACCEPT</p> <p>Type 2, onset under age 20: DECLINE</p> <p>Type 1 or with insulin - onset under age 60: DECLINE</p>	<p>Controlled with oral medications: STANDARD</p> <p>Combined with overweight, gout, retinopathy, protein in urine, diagnosed prior to age 35, or tobacco use within the past 12 months, <u>or uses insulin:</u> DECLINE</p>
Disabled/Disability	ACCEPT	ACCEPT	<p>If maternity, fractures, spinal or back disorders, hip or knee replacements: ACCEPT</p> <p>Otherwise: DECLINE</p>	DECLINE	<p>Due to arthritis: DECLINE</p>	<p>If receiving SSDI, income benefits, or not working: DECLINE</p>

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Driving Record (Including D.U.I.)	License suspended or revoked. Past 3 years: DWI, DUI, 3 or more driving violations or combination thereof: DECLINE	Past 5 years: License suspended or revoked, 3 or more moving violations or 1 or more DUIs: POSSIBLE DECLINE	Last 5 years: 4 or more moving violations, DUI, or reckless driving convictions: DECLINE	*Call for Risk Assessment. Call for consideration.	Adverse driving records underwritten on individual basis, subject to motor vehicle report. DUI/DWI: multiple or last occurred under age 25: DECLINE	License currently suspended or revoked. DWI, or 2 or more accidents, or 3 or more driving violations or combination thereof within the last 3 years: DECLINE
Drug Abuse/Addiction	In the past 5 years, used or had been treated for amphetamines, cocaine, narcotics, hallucinogens, or barbiturates (OTHER THAN MARIJUANA): DECLINE * See Marijuana for specific guidelines	Other than occasional marijuana use (tobacco rates apply): DECLINE *See marijuana for additional details*	Used or convicted unlawful drugs or prescription drugs other than as prescribed within the past 10 years: DECLINE	Minimum 5 years since successful treatment, no relapse: CLASSIC 1 History of attempted relapse, minimum 5 years since treatment: CLASSIC 2 Within 5 years of treatment or current substance abuse: DECLINE	Occasional marijuana use: ACCEPT Cocaine, Amphetamines within 5 years: DECLINE Prescription Narcotics, abuse/ long-term use: DECLINE	Treatment 4 years or more, non- usage since: STANDARD Treatment, or illegal drug use within the last 4 years: DECLINE
Epilepsy	With seizures in the past year: DECLINE	Controlled on meds, no seizures for 2 years, no complications: POSSIBLE ACCEPT	DECLINE	Absence or petit mal seizures, or less than 12 grand mal seizures per year: CLASSIC 1 More than 12 grand mal seizures per year: CLASSIC 2 History of Epilepticus, personality or cognitive changes, progression of underlying disease: DECLINE	Grand Mal or Petit Mal attack over 6 months: POSSIBLE ACCEPT Grand Mal or Petit Mal attack within 6 months: DECLINE	Petit Mal seizures: STANDARD All others: DECLINE
Felony (Probation & Parole)	Past 3 years: DECLINE	If on probation or parole: DECLINE 1 year after probation: ACCEPT If jail time has been served, consider 5 years after parole.	Within past 10 years: DECLINE Probation and Parole: POSSIBLE DECLINE	Three + years since nonviolent conviction, parole or probation: CLASSIC 1 Otherwise, or multiple separate criminal convictions: DECLINE	10 year look back 24 months outside of Probation/Parole: POSSIBLE ACCEPT	Felony within the past 5 years: DECLINE Probation or Parole within the past 6 months: DECLINE
Fibromyalgia	ACCEPT	No depression and working full time: ACCEPT	ACCEPT	Mild: treated with ≤2 meds. CLASSIC1 Moderate: treated with 3 meds. CLASSIC2 Severe: treated with >3 meds, and/or interferes with daily living: DECLINE	Not disabled, no narcotic pain medications: ACCEPT	STANDARD

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Gastric Bypass	6+ months since surgery: ACCEPT	After 1 year, weight stabilized: ACCEPT	After 1 year: ACCEPT	6+ months since successful surgery: CLASSIC 1	Over 5 years w/ no complications and within height/weight: POSSIBLE ACCEPT Otherwise: DECLINE	Weight reduction within the past 1 year or any history of complications such as dumping syndrome: DECLINE
Heart Attack	In the past 10 years received treatment/diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT *Medical Records Required	DECLINE	DECLINE	SEE UNDERWRITING GUIDE	DECLINE	DECLINE
Heart Murmur	In the past 10 years received treatment/diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT *Medical Records Required	"Innocent" and no symptoms: ACCEPT	DECLINE	CLASSIC 1	Mitral Valve Prolapse, no medications: USUALLY ACCEPT Otherwise: POSSIBLE DECLINE	DECLINE
Heart Surgery	In the past 10 years received treatment/diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT *Medical Records Required	DECLINE	DECLINE	See bypass or stent above. Heart Valve: DECLINE	Heart Valve Repair: DECLINE	DECLINE
Hepatitis	A, recovered: ACCEPT B or C: DECLINE	A, recovered: ACCEPT B or C: DECLINE	A: POSSIBLE ACCEPT B or C: DECLINE	Hepatitis B: Fully resolved with no current anti-viral drugs: CLASSIC 1 Currently taking anti-viral drugs: CLASSIC 2 Hepatitis A: Fully resolved with no current anti-viral drugs: CLASSIC 1 Hepatitis C: Decline	A, recovered: ACCEPT B or C: DECLINE	Any history of, diagnosis of, or treatment for Hep B or C: DECLINE

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HIV + VE	DECLINE	DECLINE	DECLINE	Currently taking anti-viral medications, but never diagnosed with HIV: Call for risk assessment Diagnosed: DECLINE	DECLINE	Tested Positive: DECLINE
Kidney Disease/ Failure/Dialysis Kidney Stones	Disease/Dialysis: DECLINE Stones: ACCEPT	Disease/Dialysis: DECLINE Stones, acute infection: ACCEPT	Disease/Dialysis: DECLINE Stones: ACCEPT	Disease/Failure/Dialysis: DECLINE	Kidney transplant donor or kidney stones: USUALLY ACCEPT Otherwise: DECLINE	Stones: STANDARD Disease/Failure/Dialysis: DECLINE
Leukemia	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Lupus	Discoid: ACCEPT Systemic: moderate or severe. Can include swollen joints, pleuritic chest pain or effusion and/or complications with kidneys: DECLINE	Discoid: ACCEPT Systemic: (Erythematous) DECLINE	Discoid: ACCEPT Systemic: (Erythematous) DECLINE	Discoid: CLASSIC 1 Systemic: Mild: CLASSIC 1 Moderate: CLASSIC 2 Severe: DECLINE	Discoid: ACCEPT Systemic: DECLINE	Systemic: DECLINE
Liver Disease/ Transplant	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Marijuana	If smoked within the past 12 months, tobacco rates apply. If ingested, tobacco rates to not apply.	Recreational use up to 6 times per week: ACCEPT Daily use: Individual consideration Medical use: Depends on the reason for use. Call for Risk assessment	Used or convicted unlawful drugs or prescription drugs other than as prescribed within the past 10 years: DECLINE	Individual Consideration. Please call for Risk Assessment	Possible tobacco rates (occasional use only): ACCEPT	Medicinal with proof of card. Tobacco rates may apply. Risk assessment recommended. POSSIBLE ACCEPT Recreational: DECLINE
Multiple Sclerosis (MS)	DECLINE	DECLINE	DECLINE	1+ year since diagnosis, mild, no or minimal symptoms: CLASSIC 1 Moderate symptoms preventing full time work or on disability: CLASSIC 2 Severe: DECLINE	DECLINE	DECLINE
Oxygen Use (excluding Sleep Apnea)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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Pacemaker	In the past 10 years received treatment/diagnosis or had follow-up: DECLINE POSSIBLE ACCEPT if more than 10 years	DECLINE	DECLINE	CLASSIC 1 Accompanied by ischemic heart disease or other organic heart disease: DECLINE	DECLINE	DECLINE
Pancreatitis	DECLINE	Single attack, acute > 1 year ago, non alcohol-related, no complications: ACCEPT Alcohol related, chronic: DECLINE	ACCEPT	Acute, more than 1 year since recovery and last symptoms, not alcohol related: CLASSIC 1 Chronic, not related to alcohol, without complications, less than three years since last symptoms: CLASSIC 2 Related to alcohol or complications mentioned above: DECLINE	DECLINE	Chronic or multiple episodes: DECLINE
Paralysis	Any Paraplegia or Quadriplegia: DECLINE	Paraplegia or Quadriplegia: DECLINE	Any Paraplegia or Quadriplegia: DECLINE	DECLINE	Due to accident: POSSIBLE ACCEPT Otherwise: DECLINE	Includes para/quadriplegia: DECLINE
Parkinson's Disease	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Peripheral Vascular Disease (PVD)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Pulmonary Embolism	N/A	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Sarcoidosis	If active disease and/or residual pulmonary impairment: DECLINE	Pulmonary: DECLINE Localized, non-pulmonary: ACCEPT	DECLINE	DECLINE	DECLINE	Pulmonary: DECLINE
Schizophrenia	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Sleep Apnea	ACCEPT	Treated and controlled: ACCEPT	ACCEPT	If well controlled and uses C-PAP consistently: CLASSIC 1 Treated with oxygen: DECLINE	Current Successful treatment w/ CPAP or BIPAP: ACCEPT	Combined with history of overweight, poorly-controlled blood pressure, COPD, or heart arrhythmia: DECLINE

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Stroke/CVA/TIA	DECLINE	DECLINE	DECLINE	<p>Must be at least one year since single stroke, no or minimal residual symptoms, non-tobacco user.</p> <p>70+ years old at diagnosis: CLASSIC 1</p> <p>Ages 40-69 at diagnosis: CLASSIC 2</p> <p>Under the age of 40 at diagnosis, or multiple strokes, or a single stroke with severe residuals: DECLINE</p>	DECLINE	DECLINE
Suicide Attempt	N/A	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Transportation Assistance	Permanent use: DECLINE	DECLINE	DECLINE	*Call for Risk Assessment	DECLINE	DECLINE
Weight	SEE BUILD CHART.	SEE BUILD CHART OR DIABETIC BUILD CHART.	SEE BUILD CHART OR MULTIPLE IMPAIRMENT BUILD CHART(TABLE 2).	SEE BUILD CHART for Classic 1 or Classic 2.	SEE BUILD CHART.	SEE BUILD CHART.

BUILD CHARTS - GENDER NEUTRAL

Height	CFG	FORESTERS	FORESTERS Standard Max Build (Medical Impairments)	MUTUAL OF OMAHA	MUTUAL OF OMAHA *TABLE 2	GPM Classic 1/ Classic 2	AMERICO HMS Series	American Amicable Home Protector
4'8"	189	185	140	197	184	177/195	189	
4'9"	196	193	145	202	189	183/201	196	
4'10"	203	198	150	208	194	189/209	203	199
4'11"	210	207	155	214	199	196/216	210	205
5'	217	212	161	220	205	203/223	217	212
5'1"	224	221	166	226	211	210/231	224	220
5'2"	232	225	172	232	215	216/238	232	227
5'3"	239	234	177	238	220	223/246	239	234
5'4"	247	243	183	245	225	231/254	247	242
5'5"	255	250	189	251	231	238/262	255	249
5'6"	263	259	195	258	239	245/270	263	257
5'7"	271	265	201	265	245	253/278	271	265
5'8"	279	274	207	274	251	260/287	279	273
5'9"	287	281	213	282	258	268/295	287	281
5'10"	296	292	219	289	266	276/304	296	289
5'11"	304	298	225	298	274	284/312	304	298
6'	313	307	232	305	281	292/321	313	306
6'1"	322	314	238	313	289	300/330	322	315
6'2"	331	325	245	321	296	308/339	331	323
6'3"	340	336	252	329	303	316/348	340	332
6'4"	349	342	258	338	311	325/358	349	341
6'5"	358	353	265	347	319	334/367	358	350
6'6"	367	360	272	358	328	342/377	367	359
6'7"	377			367	336	351/387	377	368
6'8"	386			376	345	360/396		378
6'9"	396			385	352	369/406		387
6'10"				395	359			