

FINAL EXPENSE GRID SHEET

See last pages for product overviews and height and weight charts

ILLNESS/CONDITION	MOO - LIVING PROMISE	AMERICO EAGLE PREMIER		AMERICAN AMICABLE	TRANSAMERICA
AIDS/HIV/ARC	Decline	Decline		Decline* See personal State application	Decline
Alcohol / Drug Abuse	within 2 yrs - Graded	within 2 yrs - Guaranteed Issue		Treated within 2 years - ROP	Within 2 yrs - Graded Within 2-4 yrs - Standard > 4 years - Preferred
ALS (Lou Gehrig's)	Decline	Guaranteed Issue		Decline	Decline
Alzheimers/Dimensia/Memory Loss/Cognitive Disorders	Decline	Guaranteed Issue		Decline	Decline
Amputation	Due to Diabetes - Decline	Due to Diabetes - Decline		Caused by disease - Decline	Decline
Aneurysm	Not asked - allowed	Not asked - allowed		Within 2 yrs - ROP	Current or w/in 1 yr - Graded ; Surgery 1-2 yrs- Standard ; Surgery > 2 years - Preferred
Angina (Chest Pain)	Within 1 yr - Decline ; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue		Within 2 yrs - ROP	Within 1 yrs - Graded ; 1-2 yrs - Standard ; > 3 years - Preferred
Angioplasty	Within 1 yr - Decline ; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue		Not asked - allowed	Prior to Age 45 - Graded ; Within 1 yrs - Graded ; 1-2 yrs - Standard ; > 2 years - Preferred
Arthritis	Not asked - allowed	Not asked - allowed		Not asked - allowed	See Chronic Pain
Arrhythmia (AFIB - Atrial Fibrillation)	Within 1 yr - Decline ; Within 2 yrs - Graded	Not asked - allowed		Not asked - allowed	Treated w/in 2 yrs - Standard No current treatment + last treatment > 2 yrs - Preferred
Assisted Living / Long Term Care Facility	Current - Decline	within 6 months - Guaranteed Issue		Decline	Current - Decline Within 2 years - Graded
Asthma (Chronic)	Not asked - allowed	Not asked - allowed		Not asked - allowed	Standard
Attempted Suicide	Not asked - allowed	Not asked - allowed		Not asked - allowed	Within 2 years - Decline
Autism	Decline	Not asked - allowed		See Mental Incapacity	Current age 0-17 - Decline Mild/High Functioning - Preferred All others - Decline
Bipolar	Within 4 yrs - Graded	Not asked - allowed		Not asked - allowed	Current age 0-17 - Decline Current age 18-85 - Standard
Black Lung	Not asked - allowed	Not asked - allowed		Not asked - allowed	Standard

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Blood Clots	See Stent	See Stent and check Med List		Surgical procedure within 2 yrs - ROP ; Within 3 years - Graded	Treated within 2 years - Standard Diagnosed and treatment > 2 yrs - Preferred
Blood Disorder - Polycythemia, Thrombocytopenia, Hemophilia coagulation disorders	Not asked - allowed	Not asked - allowed		See Blood Clotting	Diagnosed and treated within 2 years - Standard No Current treatment, last treatment > 2 years - Preferred
Bone Marrow Transplant	Decline	Not asked - allowed		Not asked - allowed	Decline
Bronchitis (Chronic)	Graded	Not asked - allowed		Treated within 2 yrs - ROP ; Within 3 years - Graded	Standard
Cancer (other than Basal Cell)	<2 yrs / Metastatic / Reoccurring - Decline ; w/in 2-4 yrs - Graded ; > 4 years - allowed	Metastatic / Reoccurring - Decline ; w/in 2 yrs - Guaranteed Issue ; > 2 years - allowed		Current - Decline ; Reoccurring / w/in 2 yrs - ROP ; Within 3 years - Graded	Within 2 yrs / Metastatic / Recurring /Lymph node - Decline ; W/in 4 yrs - Graded ; Prior to age 45 - Standard
Cardiomyopathy	Within 1 yr - Decline ; Within 2 yrs - Graded	Guaranteed Issue		Within 2 yrs - ROP	Standard
Cerebral Palsy	Not asked - allowed	Not asked - allowed		Diagnosed or Treated within 3 yrs - Graded	Decline
Chronic Pain (6 or more fills of narcotic pain prescriptions)	Check Med List	Check Med List		Check Med List - See Neuropathy	Currently unemployed/disabled - Graded Treated within 1 yr - Graded Employed, no disability/treatment < 1 year - Preferred
Cirrhosis	Decline	Guaranteed Issue		Treated within 2 yrs - ROP; Within 3 years - Graded	Graded
Congestive Heart Failur/Heart FailureDistolic Heart Failure	Decline	Guaranteed Issue		Decline	Prior to age 45 - Decline Onset age 45-80 - Graded
Coronary Artery Disease	Within 1 yr - Decline ; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue		ROP	Prior to age 45 - Graded Onset age 45-80 - Standard

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COPD	Graded	Guaranteed Issue		Treated within 2 yrs - ROP ; Within 3 years - Graded ; > 3 yrs - Immediate	Standard
Crohn's Disease	Allowed	Allowed		Not asked - allowed	Prior age 26 - Graded Onset after age 26 - Standard
Cystic Fibrosis	Graded	Guaranteed Issue		Not asked - allowed	Decline
Defibrillator Implant / Pacemaker	Graded	Guaranteed Issue		Received within 2 years - ROP ; Received within 3 years - Graded	Prior age 45 - Decline Within 1 years - Graded Within 1-2 yrs + still present - Standard
Dementia	Decline	Guaranteed Issue		Decline	Decline
Depression	Bipolar within 4 years - Graded	Not asked - allowed		Not asked - allowed	Current age 0-18 - Decline Current age > 19 - Preferred
Diabetes	Diagnosed/treated prior to age 50 - Graded	Not asked - allowed		Diagnosed/treated prior to age 50 - ROP	Prior to age 20 - Graded ; Onset > age 20 with insulin use within 2 yrs - Standard ; Onset > age 20 oral medications within 2 years - Preferred ;
Diabetic Complications (insulin shock, coma, retinopathy, nephropathy, neuropathy)	Insulin shock, diabetic coma - Decline ; Retinopathy, Nephreopathy, Neuropathy - Graded	within 2 yrs - Guaranteed Issue		Diagnosed/treated prior to age 50 - ROP	Coma - Decline
Dialysis	Decline	Kidney Dialysis - Guaranteed Issue		Decline	Received within 1 year - Graded
Down's Syndrome	Decline	Not asked - allowed		See Mental Incapacity	Decline
DUI	Not asked - allowed	Not asked - allowed		Not asked - allowed	Within 2 years - Decline ; Within 2-4 yrs - Standard ; > 4 yrs - Preferred
Emphysema (Chronic)	Graded	Guaranteed Issue		Treated within 2 yrs - ROP ; Within 3 years - Graded	Standard
Encephalitis	Not asked - allowed	Not asked - allowed		Not asked - allowed	Present/treatment within 1 yr - Graded
Epilepsy/Seizures	Not asked - allowed	Not asked - allowed		Within 3 years - Graded	6+ within 1 yr - Graded 6+ within 2 yrs - Standard

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ILLNESS/CONDITION	MOO - LIVING PROMISE	AMERICO EAGLE PREMIER		AMERICAN AMICABLE	TRANSAMERICA
Felony	Convicted within 2 years or awaiting trial - Graded	within 6 months - Guaranteed Issue		Not asked - allowed	Awaiting Trial - Decline Convicted within 2 yrs - Decline
Heart Attack	Within 1 yr - Decline ; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue		Within 2 yrs - ROP ; Within 3 yrs - Graded	Prior to Age 45 - Graded ; Within 1 yrs - Graded ; Within 1-2 yrs - Standard > 2 years - Preferred
Heart Surgery	Within 1 yr - Decline ; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue		Within 2 yrs - ROP ; Within 3 yrs - Graded	Prior to Age 45 - Graded ; Within 1 yrs - Graded ; Within 1-2 yrs - Standard > 2 years - Preferred
Heart Valve Replacement	Within 1 yr - Decline ; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue		Within 2 yrs - ROP ; Within 3 yrs - Graded	Prior to Age 45 - Graded ; Within 1 yrs - Graded ; Within 1-2 yrs - Standard > 2 years - Preferred
Hepatitis A	Not asked - allowed	Allowed		Chronic or treated within 2 yrs - ROP	See Liver Disorder
Hepatitis B	Not asked - allowed	Guaranteed Issue		Chronic or treated within 2 yrs - ROP	Chronic or Current Treatment - Decline ; Treatment/resolved > 2 yrs - Preferred
Hepatitis C	Graded	Guaranteed Issue		Chronic or treated within 2 yrs - ROP ; Treated within 3 years - Graded	Current Treatment or within 2 yrs - Graded ; Cured or treatment > 2 yrs - Standard
Hospice	Decline	within 6 months - Guaranteed Issue		Decline	Decline
Huntington's Disease	Decline	Not asked - allowed		Not asked - allowed	Decline
Illegal Drugs	within 2 yrs - Graded	within 2 yrs - Guaranteed Issue		Used within 2 years - ROP	Used/Received treatment within 2 yrs - Graded ; within 4 years - Standard
Jail/incarcerated	Decline	Decline		Decline	Decline
Kidney Disease/Disorder/Failure (also see dialysis)	Decline	Chronic - Guaranteed Issue		Dialysis - Decline ; Failure or Disease - ROP ;	Any treatment within 4 yrs or Stage 1-3 - Standard ; Stage 4-5 - Graded

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Leukemia	Within 4 yrs - Graded	Not asked - allowed		See Cancer	Not asked - allowed
Liver Disease	Cirrhosis - Decline	Guaranteed Issue		Liver failure - Decline ; Live diseases within 3 yrs - Graded	Diagnosed/treated within 2 yrs - Standard ; Treated + Resolved > 2 yrs - Preferred
Lupus (Systemic Lupus Erythematosus)	Within 4 yrs + Systemic - Graded	Not asked - allowed		Treated/diagnosed within 2 yrs - ROP	Diagnosed/treated within 2 yrs - Graded ; Remission, not treatment within 2 yrs - Standard
Melanoma	Within 2 yrs - Decline ; Within 4 yrs - Graded	Malignant - Decline		See Cancer	2 yrs - Decline ; 4 years Graded
Mental Incapacity / Retardation	Not asked - allowed	Not asked - allowed		Decline	Decline
Multiple Sclerosis (MS)	Within 4 yrs - Graded	Not asked - allowed		Diagnosed/treated within 3 yrs - Graded	Standard
Muscular Dystrophy	Not asked - allowed	Guaranteed Issue		Diagnosed/treated within 3 yrs - Graded	Graded
Neuropathy	Due to diabetes prior to age 50 - Graded ; Not due to diabetes - allowed	Due to Diabetes / treated w/in 2 yrs - Guarantee Issue ; Not associated with diabetes - See med list		Due to diabetes prior to age 50 - ROP ; Not due to diabetes - Immediate	Not asked - allowed
Oxygen	Decline	w/in 6 mos -Guaranteed Issue		Decline	Graded
Pacemaker/Defibrillator Implant	Graded	within 1 yr - Guaranteed Issue		Received within 2 years - ROP ; Received within 3 years - Graded	Prior age 45 - Decline Within 1 years - Graded Within 1-2 yrs + still present - Standard
Pancreatitis	Not asked - allowed	Not asked - allowed		Chronic / treated within 2 yrs - ROP	Diagnosed/treatment within 2 yrs - Standard ; Treated + Resolved > 2 yrs - Preferred
Parkinson's Disease	Within 4 yrs - Graded	allowed		Treated / diagnosed within 3 yrs - Graded	Prior to age 45 - Graded ; Onset 45-85 - Standard
Parole/Probation (currently)	2 yrs convicted or awaiting trial - Graded	within 6 months - Guaranteed Issue		Not asked	Within 2 years - Decline
PAD/PVD	Graded	Not asked - allowed		Not asked - allowed	Prior to age 45 - Graded

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PTSD	Not asked - allowed	Allowed		Not asked - allowed	Current age 0-18 - Decline Current age > 19 - Preferred
Pulmonary Fibrosis	Ask about oxygen	Ask about oxygen		Ask about oxygen	Decline
Restless Leg Syndrome	Allowed - but Check Meds to make sure that medication does not also treat Parkinsons - put in agent notes	Allowed		Allowed - but Check Meds to make sure that medication does not also treat Parkinsons - put in agent notes	Allowed - but Check Meds to make sure that medication does not also treat Parkinsons - put in agent notes should be preferred
Rheumatoid Arthritis	Not asked - allowed	Not asked - allowed		Not asked - allowed	See Chronic Pain
Sarcoidosis	Graded	Not asked - allowed		Not asked - allowed	Standard
Schizophrenia	Treated/diagnosed within 4 yrs - Graded	Allowed		Not asked - allowed	Ages 0-17 - Decline ; Ages 18-85 - Standard
Seizures	Not asked - allowed	Allowed		Within 3 years - Graded	6+ w/in 1 yr - Graded 6+ w/in 2 yrs - Standard
Sickle Cell Anemia	Decline	Allowed		Not asked - allowed	Decline
Sleep Apnea	Graded	Not asked - allowed		See Oxygen Use	CPAP/treatment w/ oxygen - Graded ; CPAP/treatment w/out oxygen - Preferred
Spina Bifida	Not asked - allowed	Not asked - allowed		Not asked - allowed	Present / Surgically corrected within 2 yrs - Standard ; Surgically > 2 yrs - Preferred
Stent	Within 1 yr - Decline ; Within 2 yrs - Graded	within 1 yr - Guaranteed Issue		Within 2 yrs - ROP ; Within 3 yrs - Graded	Prior to Age 45 / w/in 1 yr - Graded ; w/in 1-2 yrs - Standard ; > 2 years - Preferred
Stroke / TIA Attack	within 2 yrs - Graded	Within 1 yr - Guaranteed Issue TIA - Not asked - allowed		Stroke or TIA within 2 yrs - ROP ; Stroke within 3 years - Graded	Prior to Age 45 / w/in 1 yr - Graded ; W/in 1-2 yrs - Standard ; > 2 years - Preferred
Terminal Illness	Death in the next 12 months - Decline	Death within 2 yrs - Decline		Death in the next 12 months - Decline	Decline
Organ Transplant	Decline	Guaranteed Issue		Decline	Decline
Tuberculosis	Not asked - allowed	Not asked - allowed		Not asked - allowed	Current - Standard ; > 2 yrs. - Preferred
Ulcertive Colitis	Not asked - allowed	Not asked - allowed		Within 3 years - Graded	Standard
Wheelchair/Electric Scooter/Electric Cart	Due to Illness or Disease - Decline	within 6 months - Guaranteed Issue		Due to Illness or Disease - Decline	Any use within 2 years longer than 3 month period - Graded

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PRODUCT OVERVIEWS

MUTUAL OF OMAHA LIVING PROMISE

DESCRIPTION

Living Promise Whole Life Insurance offers simplified underwriting and level and graded benefit plans for seniors to help cover final and other expenses.

**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

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AMERICO EAGLE PREMIER

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: $\hat{}$ Smokers receive Nonsmoker rates in the first three years $\hat{}$ 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"> • Two instant-decision processes available: <ul style="list-style-type: none"> - eApplication - TeleApplication • Simplified issue • Quit Smoking Advantage - Smokers qualify for Nonsmoker rates 	<ul style="list-style-type: none"> Two instant-decision processes available: <ul style="list-style-type: none"> - eApplication - TeleApplication • Simple application process • Guaranteed issue • Guaranteed level premiums for the life of the policy • Accidental Death Benefit provision included during the graded period at no additional cost
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

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AMERICAN AMICABLE

Death Benefit Option	Percentage Paid	Younger Ages (0-49) Minimum \$10,000	Older Ages (50-85) Minimum \$2,500 (\$5,000 WA)
Immediate	<ul style="list-style-type: none"> 100% all years 	<ul style="list-style-type: none"> 0-49: Up to \$35,000 	<ul style="list-style-type: none"> 50-75: Up to \$35,000 76-85: Up to \$20,000
Graded*	<ul style="list-style-type: none"> 30% 1st Year 70% 2nd Year 100% >3 Years 	<ul style="list-style-type: none"> Not Available 	<ul style="list-style-type: none"> 50-85: Up to \$20,000
Return of Premium*	<ul style="list-style-type: none"> 0-64 ROP+10% ≤ 3 Years 100% >3 Years 100% Accidental 65-85 ROP+10% ≤ 2 Years 100% > 2 Years 	<ul style="list-style-type: none"> 18-49: Up to \$20,000 	<ul style="list-style-type: none"> 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

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TRANSAMERICA

	HEIGHT	MAX WEIGHT PREFERRED	MAX WEIGHT STANDARD	MAX WEIGHT GRADED
IMMEDIATE SOLUTIONS - PREFERRED / STANDARD	4'5	166	184	192
Premium: Level premiums to age 121	4'6	172	191	199
Age last birthday issue ages: 0-85	4'7	179	198	207
Minimum issue amount: \$1,000	4'8	185	205	214
Maximum issue amount:	4'9	192	213	222
0-55 \$50,000 56-65 \$40,000	4'10	199	220	230
66-75 \$30,000 76-85 \$25,000	4'11	205	228	238
OPTIONAL RIDERS:	5'0	213	236	246
Accidental Death Benefit Rider (ADR)	5'1	220	243	254
Issue ages 18-70	5'2	227	252	262
	5'3	234	260	271
EASY SOLUTIONS: - GRADED	5'4	242	268	280
Premium: Level premiums to age 121	5'5	249	276	288
Age last birthday issue ages: 18-80	5'6	257	285	297
Minimum issue amount: \$1,000	5'7	265	294	307
Maximum issue amount: \$25,000	5'8	273	303	316
Benefit period: matures at age 121	5'9	281	312	325
DEATH BENEFIT:	5'10	289	321	335
The death benefit during the first two policy years is based on	5'11	298	330	344
the face amount for accidental	6'0	306	339	354
death of the insured, or will be limited to 110% of the sum of	6'1	315	349	364
premiums paid (minus the loan	6'2	323	358	374
balance) for the death of the insured from any other cause.	6'3	332	368	384
Death benefit after the first two	6'4	341	378	394
years is based on the face amount (minus the loan balance)	6'5	350	388	405
for the death of the insured	6'6	359	398	415
regardless of cause of death.	6'7	368	408	426
ADDITIONAL RIDERS:	6'8	378	419	437
No riders available on this policy	6'9	387	429	448
	6'10	397	440	459