

DISEASE/DISORDER	Foresters: PlanRight AGE 50-85	CFG: Dignified Choice AGE 18-85	Americo Eagle Premier AGE 50-85	GPM Final Expense AGE 50-85	TransAmerica: Immediate Solution AGE 0-85
Key: N/A - Not Applicable for this product E.I. - Express Issue "A" Phone Interview required		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.
AIDS	DECLINE	DECLINE	EAGLE GUARANTEE	DECLINE	DECLINE
Alcoholism	Diagnosed, treated, or advised to receive treatment within past 2 years: BASIC	Last 36 months: ADVANTAGE	Within 24 months diagnosed, treated, tested positive, received medical advise, counseling, or prescribed medication: EAGLE GUARANTEE	Diagnosed, treated, or advised to receive treatment within past 2 years: GRADED	Within the past 2 years - diagnosed, treated, or advised to seek treatment: GRADED 2-4 years: STANDARD Recovery (no drinks) >4 years: PREFERRED
Alzheimer's	DECLINE <i>*Aricept, Cognex, Denepezil, Exelon, Razadyne, Namenda*</i> (AUTO DECLINE)	DECLINE	EAGLE GUARANTEE	DECLINE	DECLINE

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Amputation	ACCEPT Complications from diabetes: DECLINE	Due to disease: DECLINE	From complications like diabetes: EAGLE GUARANTEE	If any ADLs are impacted: MODIFIED	Due to disease: DECLINE
Aneurysm	Within 2 years of diagnosis or if it has been removed: BASIC	Last 24 months: ADVANTAGE	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Present (not surgically corrected) within 1 year: GRADED Surgically corrected 1-2 years STANDARD Surgically corrected >2 years: PREFERRED

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Angina (Chest Pain)	Within 2 years: BASIC	Last 24 months: ADVANTAGE	Diagnosed, treated, tested positive, been given medical advice or prescribed medication within the last 12 months: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Onset within 1 year: GRADED Onset 1-2 years: Standard Onset >3 years: PREFERRED
Angioplasty/Stent Implant	Within 2 years: BASIC	Last 24 months: ADVANTAGE	Diagnosed, treated, tested positive, been given medical advice or prescribed medication within last 12 months: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Prior to age 45, or within 1 year: GRADED Within 1-2 years: STANDARD >2 years: PREFERRED

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Arrhythmia	N/A <i>*Check current medication for dual usage</i>	SELECT	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Treatment within 2 years: STANDARD No treatment, last treatment >2 years: PREFERRED
Atrial Fibrillation (A-Fib)	N/A <i>*Check current medication for dual usage</i>	SELECT	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Treatment within 2 years: STANDARD No treatment, last treatment >2 years: PREFERRED

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Bipolar Disorder	N/A	N/A	N/A	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Current age 18-85: STANDARD Current age 0-17: DECLINE
Bronchitis	Chronic: STANDARD	Chronic: ADVANTAGE	EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Chronic: STANDARD

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<p>Bypass Surgery (CABG)</p>	<p>In the past 2 years - received care or advised to seek treatment: STANDARD</p>	<p>Last 24 months: ADVANTAGE</p>	<p>EAGLE GUARANTEE</p>	<p>During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED</p>	<p>Prior to age 45, or within 1 year: GRADED</p> <p>Within 1-2 years: STANDARD</p> <p>>2 years: PREFERRED</p>

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Cancer	<p>Basal Cell: ACCEPT</p> <p>If diagnosis, or received treatment within past 3 years: BASIC</p> <p>Currently has cancer, or had one or more reoccurrences, or had more than one type of cancer: DECLINE</p>	<p>Last 24 months: DECLINE</p> <p>Last 25-60 months: SELECT</p> <p><i>(Basal Cell not included)</i></p>	<p>Basal Cell: ACCEPT</p> <p>Internal cancer within last 24 months: EAGLE GUARANTEE</p> <p>Two or more occurrences of cancer of any kind or a reoccurrence of a previous cancer: EAGLE GUARANTEE</p> <p>Metastatic Cancer: EAGLE GUARANTEE</p>	<p>During the past 4 years, treated, given medical advice by a medical professional, including office visits, medications, or surgeries for Melanoma, internal cancer, or Leukemia: MODIFIED</p>	<p>Prior to age 45 (other than Basal Cell): STANDARD</p> <p>Within 4 years: GRADED</p> <p>Any onset (other than Basal Cell) within 2 years, Metastatic, Recurrent, Multiple cancers, cancers including lymph node involvement: DECLINE</p>

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Cardiomyopathy	DECLINE	SELECT	EAGLE GUARANTEE	DECLINE	STANDARD
Circulatory Surgery (Including bypass, angioplasty)	Treatment advised or received in past 2 years: BASIC	Treatment advised or received in past 2 years: ADVANTAGE	Within the last 12 months: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Prior to age 45, or within 1 year: GRADED Within 1-2 years: STANDARD >2 years: PREFERRED

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Cirrhosis of Liver	STANDARD	Last 36 months: ADVANTAGE	EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	GRADED
COPD (Chronic Obstructive Pulmonary Disease)	Including Chronic Bronchitis or Emphysema: STANDARD	ADVANTAGE	EAGLE GUARANTEE	Within the past 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery (excluding mild asthma requiring occasional inhaler use): GRADED	STANDARD

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CHF (Congestive Heart Failure)	DECLINE	DECLINE	EAGLE GUARANTEE	DECLINE	Onset age 45-85: GRADED Onset prior to 45: DECLINE
Dementia	DECLINE	DECLINE	EAGLE GUARANTEE	DECLINE	DECLINE
Diabetes	ACCEPT Coma in past 2 years: BASIC Diabetic Nephropathy/ Retinopathy or Neuropathy in past 2 years: BASIC	Complications, insulin use before age 50, coma, or not under control in the past 36 months: CLASSIC ADVANTAGE	Complications within last 24 months including amputations, retinopathy, nephropathy, neuropathy, insulin shock, or diabetic coma: EAGLE GUARANTEE	Within the past 24 months, diabetes requiring more than 80 units of insulin, or any diabetic complications, or uncontrolled blood sugars: MODIFIED	Onset prior to age 20 (other than Gestational Diabetes): GRADED Onset >age 20 with insulin use within 2 years: STANDARD Onset >age 20 with oral or diet within 2 years: PREFERRED

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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: DECLINE	Three or more moving violations within past 36 months: ADVANTAGE	N/A	In the past 2 years - driver's license suspended or revoked, or had 3 or more moving violations: GRADED	Including reckless driving, OWI/DUI, or three or more moving violations >4 years: PREFERRED Within 2-4 years: STANDARD Within 2 years: GRADED
Drug Abuse/Addiction	Diagnosed, treated, or advised to receive treatment within past 2 years: BASIC	Last 36 months: ADVANTAGE	Within 24 months diagnosed, treated, tested positive, received medical advise, counseling, or prescribed medication: EAGLE GUARANTEE	In the past 2 years - used any illegal drug, or treated by or given medical advice by a medical professional, including office visits or surgeries: GRADED	Including prescription drugs Within 2 years: GRADED

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Felony (Probation & Parole)	Confined to a correctional facility: DECLINE	Pled guilty to any crime: ADVANTAGE	Within past 6 months: EAGLE GUARANTEE	Within the past 5 years: DECLINE	Convicted within 2 years, or awaiting trial: DECLINE
Gastric Bypass	Had or diagnosed within 2 years: BASIC	Last 24 months: ADVANTAGE	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	Call for risk assessment	N/A

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Heart Attack	Within 1 yr: BASIC Within 2- yrs: STANDARD	Last 6 months: DECLINE Within 7-24 months: ADVANTAGE	Diagnosed, treated, tested positive, been given medical advice or prescribed medication within the last 12 months: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Prior to age 45, or within 1 year: GRADED Within 1-2 years: STANDARD >2 years: PREFERRED
Heart Murmur	Had or diagnosed within past 2 years: STANDARD	SELECT	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Treatment within 2 years: STANDARD No treatment, last treatment >2 years: PREFERRED

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Heart Surgery	Had or diagnosed within 2 years: STANDARD	Last 6 months: DECLINE Within 7-24 months: ADVANTAGE	Diagnosed, treated, tested positive, been given medical advice or prescribed medication for within the last 12 months for: Heart bypass surgery: EAGLE GUARANTEE Stent Placement: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Prior to age 45, or within 1 year: GRADED Within 1-2 years: STANDARD >2 years: PREFERRED

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Hepatitis	B, C: STANDARD	Chronic within the last 36 months: ADVANTAGE	Recovered Hepatitis A: ACCEPT Otherwise: EAGLE GUARANTEE	Call for risk assessment	A: Diagnosed/treatment within 2 years: STANDARD Treated/resolved >2 years: PREFERRED B: Chronic, active or current treatment: DECLINE Treated and resolve >2 years: PREFERRED C: Currently have or been treated within 24 months: GRADED Cured, treatment over 24 months: STANDARD

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HIV + VE	DECLINE	DECLINE	EAGLE GUARANTEE	DECLINE	DECLINE
Hospitalization	Current or Question 3A "Yes": DECLINE	Current: DECLINE	Current: EAGLE GUARANTEE Advised to seek hospitalization within last 12 months: EAGLE GUARANTEE Hospitalized for 48 hours or more within the last 6 months: EAGLE GUARANTEE	Current: DECLINE	Current: DECLINE

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Kidney Disease/Failure/Dialysis	Kidney Disease: STANDARD Dialysis within past 12 months: DECLINE	Last 36 months: ADVANTAGE	EAGLE GUARANTEE	Kidney disease or failure within the past 24 months: GRADED Dialysis: DECLINE	Any treatment within 4 years or stages 1-3: STANDARD Stages 4-5: GRADED

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Leukemia	DECLINE	Last 24 months: DECLINE Last 25-60 months: SELECT	Within 24 months diagnosed, treated, tested positive, received medical advise, counseling, or prescribed medication: EAGLE GUARANTEE	DECLINE	Call carrier for additional information

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Lupus	STANDARD	Systemic Lupus within the last 36 months: ADVANTAGE	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT diagnosed, treated, tested positive, received medical advise, counseling, or prescribed medication for Chronic Kidney Disease or Kidney Failure: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Remission, no treatment within 2 years: STANDARD Diagnosed with or been treated within 2 years: GRADED

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Liver Disease/ Transplant	STANDARD	Transplant: DECLINE Disease within last 36 months: ADVANTAGE	Liver Transplant/ Failure: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Treatment within 2 years: STANDARD No treatment, last treatment >2 years: PREFERRED Transplant: DECLINE

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Marijuana	Tobacco Rate	Tobacco Rate	N/A	In the past 2 years - used any illegal drug, or treated by or given medical advice by a medical professional, including office visits or surgeries: GRADED	Used within the past 2 years: GRADED Used within the past 4 years: STANDARD
Multiple Sclerosis (MS)	<i>*Check current medication use/mix</i> <i>*Check wheelchair use or ADL assistance</i>	Last 36 months: ADVANTAGE	Within last 6 months if received home health care or assistance with ADL. Or if confined to a wheelchair or use a walker for assistance: EAGLE GUARANTEE	If any ADLs are impacted: MODIFIED *call for risk assessment	STANDARD

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Muscular Dystrophy (MD)	*Check current medication use/mix *Check wheelchair use or ADL assistance	DECLINE	EAGLE GUARANTEE	If any ADLs are impacted: MODIFIED *call for risk assessment	GRADED
Oxygen Use (excluding Sleep Apnea)	Within past 12 months: DECLINE	ADVANTAGE (Excluding Sleep Apnea)	Within the past 6 months: EAGLE GUARANTEE	Currently using, used within the past 4 years, or recommended to use: MODIFIED	GRADED
Pacemaker	Implant within 1 yr: BASIC Implant within 2 yrs: STANDARD	Last 24 months: ADVANTAGE	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within 1-2 years and still present: STANDARD Within 1 year: GRADED Prior to age 45: DECLINE

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Paralysis	If any Activities of Daily Living (ADL) are impacted OR wheelchair use: DECLINE	Kidney complications or ADL assistance: ADVANTAGE Confined to a wheelchair due to disease: DECLINE	Receive assistance with any of the Activities of Daily Living (ADL) due to a chronic or debilitating condition within the past 6 months: EAGLE GUARANTEE	If any ADLs are impacted: MODIFIED Confined to a nursing home or hospice, or receiving home health care: DECLINE *call for risk assessment	Wheelchair use within the past 2 years: GRADED
Parkinson's Disease	If able to perform all ADLs: STANDARD Otherwise: DECLINE	Last 36 months: ADVANTAGE	Within last 6 months if received home health care or assistance with ADL. Or if confined to a wheelchair or use a walker for assistance: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Onset age 45-85: STANDARD Onset prior to 45: GRADED

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Peripheral Vascular Disease (PVD)	*Check medications (especially blood thinners and first fill date) and ALL heart questions: PREFERRED	Last 24 months: ADVANTAGE	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Prior to age 45: GRADED
Pulmonary Embolism	*Check medications (especially blood thinners and first fill date) and ALL heart questions: PREFERRED	Within the past 24 months: ADVANTAGE	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Prior to age 45, or within 1 year: GRADED Within 1-2 years: STANDARD >2 years: PREFERRED

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Sarcoidosis	*Decision based on current medication use within the past 2 years	Last 36 months: ADVANTAGE	EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	STANDARD

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Schizophrenia	No medication for Dementia, must be able to complete aptical and legal capacity to make their own decisions: PREFERRED	Last 36 months: ADVANTAGE	N/A	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Ages 18-85: STANDARD Age 0-178: DECLINE
Seizures	PREFERRED	N/A	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	6+ episodes/attacks within 2 years: STANDARD 6+ episodes/attacks within 1 year: GRADED
	Within 1 yr: BASIC		Diagnosed, treated, tested positive, been	During the last 24 months, treated by, diagnosed or given medical advice by a	Single attack/no complications >2 years: PREFERRED

BUILD CHARTS - GENDER NEUTRAL

Height	FORESTERS PlanRight - Preferred	FORESTERS Standard	FORESTERS Basic	CFG Elite/Select/ Advantage	Americo	GPM	TransAmerica Preferred/ Standard/ Graded
4'8"	201	216	232	185/192/209	189	220	185/205/214
4'9"	208	223	239	190/198/216	196	224	192/213/222
4'10"	215	230	246	198/205/224	203	228	199/220/230
4'11"	222	237	253	205/212/232	210	231	205/228/238
5'	229	245	262	212/220/240	217	237	213/236/246
5'1"	237	253	271	219/227/248	224	241	220/243/254
5'2"	246	262	280	226/235/256	232	245	227/252/262
5'3"	253	269	288	234/242/264	239	251	234/260/271
5'4"	260	278	297	241/250/272	247	258	242/268/280
5'5"	268	286	306	249/258/281	255	264	249/276/288
5'6"	275	294	315	257/266/290	263	270	257/285/297
5'7"	284	304	325	264/274/298	271	277	265/294/307
5'8"	292	313	334	272/283/307	279	285	273/303/316
5'9"	299	321	343	280/291/317	287	294	281/312/325
5'10"	308	330	353	289/300/326	296	301	289/321/335
5'11"	316	339	362	297/307/336	304	309	298/330/344
6'	325	348	372	305/316/345	313	317	306/339/354
6'1"	333	356	381	314/325/355	322	325	315/349/364
6'2"	341	366	391	323/333/365	331	333	323/358/374
6'3"	349	373	399	331/342/374	340	341	332/368/384
6'4"	357	382	409	340/352/384	349	349	341/378/394
6'5"	365	392	419	349/361/395	358	357	350/388/405
6'6"	373	406	434	359/371/405	367	365	359/398/415
6'7"	381	413	442	368/380/415	377	373	368/408/426
6'8"	389	421	450	376/388/425			378/419/437
6'9"	397	430	460	385/398/435			387/429/448