

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	AMERITAS: FLX Term (Non-Med Only)
AIDS	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Alcoholism	Within past 5 years: <b>DECLINE</b>	After 5 years, without relapse, no current use: <b>ACCEPT</b>	Within past 10 years: <b>DECLINE</b>	After 5 years since treatment: <b>Classic 1</b> Treatment within 2-5 years: <b>Classic 2 to DECLINE</b> Current use, or within 2 years of treatment: <b>DECLINE</b>	<b>DECLINE</b>	Active in recovery program and 5+ years since recovery: <b>POSSIBLE RAPID STANDARD</b>
Alzheimer's	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Amputation	Injury: <b>POSSIBLE ACCEPT</b> Disease: <b>DECLINE</b>	Injury: <b>ACCEPT</b> Disease: <b>DECLINE</b>	Injury: <b>ACCEPT</b> Disease: <b>DECLINE</b>	Injury: <b>CLASSIC 1 or 2</b> Disease: <b>DECLINE</b>	Accidental, fully recovered and working full time: <b>USUALLY ACCEPT</b> All Others: <b>DECLINE</b>	Amputation from accident only: <b>RAPID STANDARD</b>
Aneurysm	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	Surgically corrected over three years prior: Possible <b>CLASSIC 1</b> Otherwise <b>CLASSIC 2</b> or <b>DECLINE</b>	<b>DECLINE</b>	40+ years old, 3+ years since episode, and not combined with any other impairment: <b>POSSIBLE RAPID STANDARD</b>
Angina (Chest Pain)	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	Over age 60, non-tobacco treated/stable via heart catheterization, described as mild or moderate: <b>CLASSIC 2</b> Unstable Angina, tobacco user, under age 60, or severe: <b>DECLINE</b>	<b>DECLINE</b>	50+ years old, stable, no ADL's effected, not combined with any other impairment, non-smoker: <b>POSSIBLE RAPID STANDARD</b> <small>*Recommended to call for risk assessment</small>
Angioplasty/Stent Implant	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b> If more than 10 years: <b>POSSIBLE ACCEPT</b>	<b>DECLINE</b>	<b>DECLINE</b>	Over age 60, non-tobacco treated/stable via heart catheterization, described as mild or moderate: <b>CLASSIC 1 or 2</b> Unstable or ongoing Angina after procedure, tobacco user, under age 60, or severe: <b>DECLINE</b>	<b>DECLINE</b>	50+ years old, stable, no ADL's effected, not combined with any other impairment, non-smoker: <b>POSSIBLE RAPID STANDARD</b> <small>*Recommended to call for risk assessment</small>

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Anxiety	ACCEPT	Mild, > age 25, onset more than 1 year or later, no hospitalizations or time off work: ACCEPT	If hospitalized within the past 10 years due to: DECLINE Otherwise: ACCEPT	Treated with one or two medications and no impact on ADLs: CLASSIC 1 Three + medications and mild Anxiety: CLASSIC 2 Moderate Anxiety: CLASSIC 2 Severe, recently hospitalized, interferes with ADLs: DECLINE	USUALLY ACCEPT	Described as mild and well controlled with one medication, no ADLs or employment effected: RAPID More than one medication, or combined with any other impairment: POSSIBLE RAPID STANDARD Antipsychotic medications prescribed, severe, suicide attempts, hospitalizations or recent diagnosis: DECLINE
Arrhythmia	In the past 10 years received treatment/diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	DECLINE	DECLINE	*Call for Risk Assessment	DECLINE	*Call for Risk Assessment
Arthritis	If Severe - can include deformities in joints, nodules, restrictions in movement, need assistance with some ADLs, chronic daily pain: DECLINE Other: ACCEPT	Osteoarthritis: ACCEPT Rheumatoid - minor no limitations: ACCEPT Severe/Moderate (RX include Humira, Enbrel, Prednisone): DECLINE	Moderate/Severe rheumatoid arthritis treated with Humira, Enbrel or Methotrexate: DECLINE	Mild or moderate, without use of corticosteroids, Gold, Sulphasalazine, chloroquine or Methotrexate and able to perform all ADLs: CLASSIC 1 Severe, use any drugs mentioned above or unable to perform ADLs: CLASSIC 2 Otherwise: DECLINE	Psoriatic mild, working full time: USUALLY ACCEPT Rheumatoid, Methotrexate or Steroid use: DECLINE	Psoriatic mild, working full time, not combined with other impairments: POSSIBLE RAPID STANDARD Rheumatoid, Methotrexate or Steroid use: DECLINE

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Asthma	Tobacco use or moderate/severe or complications: <b>DECLINE</b>  *See underwriting guide for additional information.	Mild: <b>ACCEPT</b>  Moderate if build is 50 lbs lighter than the build chart, ages 6-75: <b>ACCEPT</b>  Severe or hospitalization: <b>DECLINE</b>	Chronic or Severe: <b>DECLINE</b>	Treated daily with medication, inhaler only as needed, non-tobacco user: <b>CLASSIC 1</b> Continuous rescue inhaler use or steroids: <b>CLASSIC 2</b> Recent hospitalization or tobacco use: <b>DECLINE</b>	Well controlled, seasonal with allergies: <b>ACCEPT</b>  Tobacco use: <b>POSSIBLE ACCEPT</b>  Steroid use or hospitalized within last year: <b>DECLINE</b>	Described as mild, no medication use, non-smoker: <b>POSSIBLE STANDARD</b>  More than one medication used to treat, combined with other impairments: <b>POSSIBLE RAPID STANDARD</b>  Smoker, severe, or steroidal use: <b>DECLINE</b>  *Questionnaire required for this impairment
Atrial Fibrillation (A-Fib)	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b>  If more than 10 years: <b>POSSIBLE ACCEPT</b>	<b>DECLINE</b>	<b>DECLINE</b>	Corrected with successful ablation: <b>CLASSIC 1</b> Ongoing treatment or current symptoms: <b>CLASSIC 2</b> Accompanied by coronary or cerebral vascular disease: <b>DECLINE</b>	With RF ablation, no re-occurrence after 3 months: <b>POSSIBLE ACCEPT</b>  Otherwise: <b>DECLINE</b>	*Call for Risk Assessment
Bipolar Disorder	If received diagnosis or required follow-up/treatment within the past 10 years: <b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	Mild or moderate, well controlled with fewer than 3 medications, little impact on daily living: <b>CLASSIC 2</b> Otherwise: <b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Blood Pressure (Hypertension)	<b>ACCEPT</b>	If controlled. MUST be 50 lbs lighter than relative build chart: <b>ACCEPT</b>	<b>ACCEPT</b>  Table 2 or higher build with multiple impairments or hospitalizations within past 10 years: <b>DECLINE</b>	Well controlled (with or without medication): <b>CLASSIC 1</b> Uncontrolled: minimum <b>CLASSIC 2</b> or <b>DECLINE</b>	Controlled and after 6 months of treatment: <b>ACCEPT</b>	Well controlled with one medication: <b>STANDARD</b> Two medications prescribed, combined with other impairments: <b>POSSIBLE RAPID STANDARD</b> Poorly controlled, combined with max build, recently diagnosed, or undisclosed: <b>DECLINE</b>
Bronchitis	<b>ACCEPT</b>  If moderate to severe, if a smoker or any complications: <b>DECLINE</b>	Acute: <b>ACCEPT</b>  Chronic: <b>DECLINE</b>	<b>DECLINE</b>	Oxygen or Smoker: <b>DECLINE</b>  *Call for Risk Assessment	<b>DECLINE</b>	Mild, acute, one non-steroidal medication: <b>RAPID STANDARD</b> Chronic, smoker, steroidal, or oxygen use: <b>DECLINE</b>

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Bypass Surgery (CABG)	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b>  <b>POSSIBLE ACCEPT</b> if more than 10 years	<b>DECLINE</b>	<b>DECLINE</b>	Over age 60 non-tobacco: <b>CLASSIC 1</b> Over age 60 tobacco: <b>CLASSIC 2</b> Under age 60 non-tobacco: <b>CLASSIC 2</b> to <b>DECLINE</b> Under age 60 tobacco, ongoing angina after procedure: <b>DECLINE</b>	<b>DECLINE</b>	<b>*Call for Risk Assessment</b>
Cancer Melanoma/Skin/Basal/Squamous	More than 5 years since last diagnosis and treatment: <b>POSSIBLE ACCEPT</b>  EVER Metastatic (spread), Hodgkins Disease, Leukemia, Lymphoma, Live, Lung or Pancreatic: <b>DECLINE</b>	Diagnosis and end of treatment over 10 years ago or recurrence: <b>ACCEPT</b>  Basal Cell: <b>ACCEPT</b>  All others including Hodgkin's Lymphoma: <b>DECLINE</b>	<b>DECLINE</b>	<b>*Call for Risk Assessment and refer to underwriting guide</b>  1-800-938-4765 Ext 2299	<b>DECLINE</b>	More than 5 years since last diagnosis and treatment, benign tumors or basal cell: <b>POSSIBLE RAPID STANDARD</b>  EVER Metastatic (spread), Hodgkins Disease, Leukemia, Lymphoma, Live, Lung or Pancreatic: <b>DECLINE</b>  <b>*Risk assessment recommended</b>
Cardiomyopathy	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b>  If more than 10 years: <b>POSSIBLE ACCEPT</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>  <b>*Call for Risk Assessment and additional details on possible exceptions</b>	<b>DECLINE</b>	<b>DECLINE</b>
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: <b>DECLINE</b>	> 5 years in remission: <b>ACCEPT</b>	<b>ACCEPT</b>	1+ year since last attack, no shortness of breath, non-smoker, occasional time off work: <b>CLASSIC 2</b> Current symptoms or within 1 year of last attack: <b>DECLINE</b>	<b>DECLINE</b>	Symptom free, diagnosis > 2 years, over age 35, not combined with any other impairment: <b>POSSIBLE RAPID STANDARD</b>  All other conditions: <b>DECLINE</b>

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Colitis	Moderate to severe UC: <b>DECLINE</b>	Ulcerative: Mild to moderate, intermittent: <b>ACCEPT</b>	<b>ACCEPT</b>	Intermittent, mild or moderate without corticosteroid or immunosuppressive therapy: <b>CLASSIC 1</b> Otherwise: <b>CLASSIC 2</b> or <b>DECLINE</b>	IBS: <b>ACCEPT</b> Ulcerative Colitis: <b>DECLINE</b>	IBS: <b>POSSIBLE RAPID STANDARD</b> Ulcerative Colitis: <b>DECLINE</b> *Risk assessment recommended
COPD (Chronic Obstructive Pulmonary Disease)	<b>DECLINE</b>	<u>Strong Foundation:</u> Non Smoker, mild COPD, no oxygen, no steroids or serious COPD medications: <b>ACCEPT</b> <u>Smart UL:</u> COPD, Chronic Bronchitis or Emphysema: <b>DECLINE</b>	Chronic Bronchitis or Emphysema: <b>DECLINE</b>	Mild or moderate, no shortness of breath, non-smoker and only occasional time off work: <b>CLASSIC 2</b> Severe, oxygen use or smoker: <b>DECLINE</b>	<b>DECLINE</b>	Mild, Non-smoker, well controlled with one, non-steroidal medication: <b>POSSIBLE RAPID STANDARD</b> All other conditions: <b>DECLINE</b>
CHF (Congestive Heart Failure)	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b> *Call for Risk Assessment and additional details on possible exceptions	<b>DECLINE</b>	<b>DECLINE</b>
Cystic Fibrosis	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Depression	Moderate to several diagnosed within the past 3 years: <b>DECLINE</b> <b>ACCEPT</b>	Mild > age 25, onset more than 1 year or later, no hospitalizations or time off work: <b>ACCEPT</b> Severe, major depression, bipolar, schizophrenia(Rx include Lithium, Seroquel, Abilify, Respidol) <b>DECLINE</b>	Hospitalized within the past 10 years, or severe depression: <b>DECLINE</b> <b>ACCEPT</b>	Treated with one or two medications and no impact on ADLs: <b>CLASSIC 1</b> Three + medications and mild depression: <b>CLASSIC 2</b> Moderate depression: <b>CLASSIC 2</b> Severe, recently hospitalized, interferes with ADLs: <b>DECLINE</b>	Mild with no hospitalization within 3 years, no more than 1 medication: <b>USUALLY ACCEPT</b> Otherwise or with alcohol abuse and/or narcotic pain medication: <b>DECLINE</b>	Mild and well controlled with 1 medication or therapy: <b>STANDARD</b> Controlled with more than 1, but fewer than 3 medications, not combined with any other impairment: <b>POSSIBLE RAPID STANDARD</b> Severe, hospitalizations, narcotic pain use, suicide attempts: <b>DECLINE</b>
Dementia	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>

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<p>Diabetes</p> <p>*Must be under table 2 build. Refer to diabetic build chart.</p>	SEE UNDERWRITING GUIDE	<p><b>Strong Foundation:</b> Treated with oral meds, Insulin or diet; and good control; and non-smoker or &lt;1 pack/day. <b>ACCEPT</b></p> <p><b>*REQUIRED: See Foresters Product Guide for criteria on age of diagnosis and duration since diagnosis.</b></p> <p><b>Smart UL:</b> Treated with oral meds, or diet; and good control; and non-smoker or &lt;1 pack/day: <b>ACCEPT</b></p> <p>Treated with insulin; or any treatment with build exceeding standard build chart, poor control or complications: <b>DECLINE</b></p>	<p>Diagnosed &lt; age 50, table 2 or higher build, tobacco use or PVD: <b>DECLINE</b></p> <p>Otherwise: <b>ACCEPT</b></p>	SEE UNDERWRITING GUIDE	<p>Type 2, oral meds or diet controlled after 6 months of treatment: <b>USUALLY ACCEPT</b></p> <p>Type 2, onset under age 20: <b>DECLINE</b></p> <p>Type 1 or with insulin - onset under age 60: <b>DECLINE</b></p>	<p>Type 1, onset after age 51, non smoker, acceptable build, no complications, and not combined with any other impairment: <b>POSSIBLE RAPID STANDARD</b></p> <p>Type 2, onset after age 65, controlled with 1 medication, good A1C levels, and not combined with any other impairments, or well-controlled mild gestational: <b>STANDARD</b></p> <p>Type 2, onset after age 45, controlled with 1 medication, good A1C levels, and not combined with any other impairments: <b>RAPID STANDARD</b></p> <p>Type 1 onset before age 50, type 2 onset prior to age 45, high build, tobacco use, any complications at any age: <b>DECLINE</b></p>
Disabled/Disability	<b>ACCEPT</b>	<b>ACCEPT</b>	<p>If maternity, fractures, spinal or back disorders, hip or knee replacements: <b>ACCEPT</b></p> <p>Otherwise: <b>DECLINE</b></p>	<b>DECLINE</b>	<p>Due to arthritis: <b>DECLINE</b></p>	<p><b>RAPID STANDARD</b></p> <p>If receiving SSDI, income benefits, or not working: <b>DECLINE</b></p>
Driving Record (Including D.U.I.)	License suspended or revoked. Past 3 years: DWI, DUI, 3 or more driving violations or combination thereof: <b>DECLINE</b>	Past 5 years: License suspended or revoked, 3 or more moving violations or 1 or more DUIs: <b>POSSIBLE DECLINE</b>	Last 5 years: 4 or more moving violations, DUI, or reckless driving convictions: <b>DECLINE</b>	<b>*Call for Risk Assessment. Call for consideration.</b>	<p>Adverse driving records underwritten on individual basis, subject to motor vehicle report.</p> <p>DUI/DWI: multiple or last occurred under age 25: <b>DECLINE</b></p>	<p>&gt; 2 years since single incident only and over age 25: <b>POSSIBLE RAPID STANDARD</b></p> <p>&lt; 2 years since episode, under age 25, or multiple incidents: <b>DECLINE</b></p>

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Drug Abuse/Addiction	In the past 5 years, used or had been treated for amphetamines, cocaine, narcotics, hallucinogens, or barbiturates: <b>DECLINE</b>  * See Marijuana for specific guidelines	Other than occasional marijuana use (tobacco rates apply): <b>DECLINE</b>  *See marijuana for additional details*	Used or convicted unlawful drugs or prescription drugs other than as prescribed within the past 10 years: <b>DECLINE</b>	Minimum 5 years since successful treatment, no relapse: <b>CLASSIC 1</b> History of attempted relapse, minimum 5 years since treatment: <b>CLASSIC 2</b> Within 5 years of treatment or current substance abuse: <b>DECLINE</b>	Occasional marijuana use: <b>ACCEPT</b>  Cocaine, Amphetamines within 5 years: <b>DECLINE</b>  Prescription Narcotics, abuse/long-term use: <b>DECLINE</b>	Occasional marijuana use: <b>*See marijuana</b>  Cocaine, heroin, etc use within 3 years: <b>DECLINE</b>  Addiction, relapse within 5 years: <b>DECLINE</b>
Epilepsy	With seizures in the past year: <b>DECLINE</b>	Controlled on meds, no seizures for 2 years, no complications: <b>POSSIBLE ACCEPT</b>	<b>DECLINE</b>	Absence or petit mal seizures, or less than 12 grand mal seizures per year: <b>CLASSIC 1</b>  More than 12 grand mal seizures per year: <b>CLASSIC 2</b>  History of Epilepticus, personality or cognitive changes, progression of underlying disease: <b>DECLINE</b>	Grand Mal or Petit Mal attack over 6 months: <b>POSSIBLE ACCEPT</b>  Grand Mal or Petit Mal attack within 6 months: <b>DECLINE</b>	Infrequent Petit Mal seizures, not combined with any other impairments: <b>STANDARD</b>  All others: <b>DECLINE</b>  <b>*Risk assessment recommended</b>
Felony (Probation & Parole)	Past 3 years: <b>DECLINE</b>	If on probation or parole: <b>DECLINE</b>  1 year after probation: <b>ACCEPT</b>  If jail time has been served, consider 5 years after parole.	Within past 10 years: <b>DECLINE</b>  Probation and Parole: <b>POSSIBLE DECLINE</b>	Three + years since conviction, parole or probation: <b>CLASSIC 1</b>  Otherwise, or multiple separate criminal convictions: <b>DECLINE</b>	10 year look back  24 months outside of Probation/Parole: <b>POSSIBLE ACCEPT</b>	5 year look back on all felonies, paroles, or probation sentences. 5+ years: <b>POSSIBLE ACCEPT</b>
Fibromyalgia	<b>ACCEPT</b>	No depression and working full time: <b>ACCEPT</b>	<b>ACCEPT</b>	<b>*Call for Risk Assessment</b>	Not disabled, no narcotic pain medications: <b>ACCEPT</b>	<b>*Call for Risk Assessment</b>
Gastric Bypass	<b>ACCEPT</b>	After 1 year, weight stabilized: <b>ACCEPT</b>	After 1 year: <b>ACCEPT</b>	6+ months since successful surgery: <b>CLASSIC 1</b>	Over 5 years w/ no complications and within height/weight: <b>POSSIBLE ACCEPT</b>  Otherwise: <b>DECLINE</b>	3+ months since surgery, plus maintained new weight for at least 1 year: <b>POSSIBLE STANDARD</b>

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Heart Attack	Heart attack after 10 years may be considered, but may require medical records: <b>POSSIBLE ACCEPT</b>	<b>DECLINE</b>	<b>DECLINE</b>	SEE UNDERWRITING GUIDE	<b>DECLINE</b>	<b>DECLINE</b>
Heart Murmur	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b> <b>POSSIBLE ACCEPT</b> if more than 10 years	"Innocent" and no symptoms: <b>ACCEPT</b>	<b>DECLINE</b>	*Call for Risk Assessment	Mitral Valve Prolapse, no medications: <b>USUALLY ACCEPT</b> Otherwise: <b>POSSIBLE DECLINE</b>	Mild, controlled, no valve complications, or evidence of damage: <b>POSSIBLE RAPID STANDARD</b>
Heart Surgery	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b> <b>POSSIBLE ACCEPT</b> if more than 10 years	<b>DECLINE</b>	<b>DECLINE</b>	*Call for Risk Assessment and refer to underwriting guide  1-800-938-4765 Ext 2299	Heart Valve Repair: <b>DECLINE</b>	<b>DECLINE</b>
Hepatitis	A, recovered: <b>ACCEPT</b> B or C: <b>DECLINE</b>	A, recovered: <b>ACCEPT</b> B or C: <b>DECLINE</b>	A: <b>POSSIBLE ACCEPT</b> B or C: <b>DECLINE</b>	Hepatitis B: Fully resolved with no current anti-viral drugs: <b>CLASSIC 1</b>  Currently taking anti-viral drugs: <b>CLASSIC 2</b>  Hepatitis A: Fully resolved with no current anti-viral drugs: <b>CLASSIC 1</b>  Currently taking anti-viral drugs: <b>CLASSIC 2</b>	A, recovered: <b>ACCEPT</b>  B or C: <b>DECLINE</b>	A: <b>POSSIBLE RAPID STANDARD</b> B or C: <b>DECLINE</b>  *Risk assessment recommended
HIV + VE	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	Currently taking anti-viral medications, but never diagnosed with HIV: <b>Call for risk assessment</b>  Diagnosed: <b>DECLINE</b>	<b>DECLINE</b>	Currently taking anti-viral medications (PREP, TRUVADA), but never diagnosed with HIV: <b>STANDARD</b>  Diagnosed: <b>DECLINE</b>



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Kidney Disease/ Failure/Dialysis Kidney Stones	Disease/Dialysis: <b>DECLINE</b> Stones: <b>ACCEPT</b>	Disease/Dialysis: <b>DECLINE</b> Stones, acute infection: <b>ACCEPT</b>	Disease/Dialysis: <b>DECLINE</b> Stones: <b>ACCEPT</b>	Disease/Failure/ Dialysis: <b>DECLINE</b>	Kidney transplant donor or kidney stones: <b>USUALLY ACCEPT</b> Otherwise: <b>DECLINE</b>	Stones: <b>STANDARD</b> Disease/Failure/ Dialysis: <b>DECLINE</b>
Leukemia	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Lupus	Discoid: <b>ACCEPT</b> Systemic: moderate or severe. Can include swollen joints, pleuritic chest pain or effusion and/or complications with kidneys: <b>DECLINE</b>	Discoid: <b>ACCEPT</b> Systemic: (Erythematous) <b>DECLINE</b>	Discoid: <b>ACCEPT</b> Systemic: (Erythematous) <b>DECLINE</b>	Discoid: <b>CLASSIC 1</b> Systemic: Mild: <b>CLASSIC 1</b> Moderate: <b>CLASSIC 2</b> Severe: <b>DECLINE</b>	Discoid: <b>ACCEPT</b> Systemic: <b>DECLINE</b>	Discoid, stable, Mild, 1 mediation, no complications: <b>POSSIBLE RAPID STANDARD</b> All others: <b>DECLINE</b>
Liver Disease/ Transplant	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
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: <b>ACCEPT</b> Daily use: <b>Individual consideration</b> Medical use: <b>Depends on the reason for use. Call for Risk assessment</b>	Used or convicted unlawful drugs or prescription drugs other than as prescribed within the past 10 years: <b>DECLINE</b>	Individual Consideration. Please call for Risk Assessment	Possible tobacco rates (occasional use only): <b>ACCEPT</b>	Less than 1x average weekly use: <b>Non-tobacco</b> Daily use: <b>Tobacco rates</b>
Multiple Sclerosis (MS)	In the past 10 years, received diagnosis of or required follow-up; progressive or relapsing: <b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	1+ year since diagnosis, mild, no or minimal symptoms: <b>CLASSIC 1</b> Moderate symptoms preventing full time work or on disability: <b>CLASSIC 2</b> Severe: <b>DECLINE</b>	<b>DECLINE</b>	1+ year since diagnosis, mild, no symptoms, no ADLs affected: <b>POSSIBLE RAPID STANDARD</b> All other conditions: <b>DECLINE</b>
Oxygen Use (excluding Sleep Apnea)	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Pacemaker	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b> <b>POSSIBLE ACCEPT</b> if more than 10 years	<b>DECLINE</b>	<b>DECLINE</b>	<b>CLASSIC 1</b> Accompanied by ischemic heart disease or other organic heart disease: <b>DECLINE</b>	<b>DECLINE</b>	Normal rhythm, controlled, no complications, no other impairments: <b>POSSIBLE RAPID STANDARD</b>  *Risk assessment recommended

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	AMERITAS: FLX Term (Non-Med Only)
Pancreatitis	<b>DECLINE</b>	Single attack, acute > 1 year ago, non alcohol-related, no complications: <b>ACCEPT</b>  Alcohol related, chronic: <b>DECLINE</b>	<b>ACCEPT</b>	Acute, more than 1 year since recovery and last symptoms, not alcohol related: <b>CLASSIC 1</b>  Chronic, not related to alcohol, without complications, less than three years since last symptoms: <b>CLASSIC 2</b>  Related to alcohol or complications mentioned above: <b>DECLINE</b>	<b>DECLINE</b>	<b>*Call for Risk Assessment</b>
Paralysis	Any Paraplegia or Quadriplegia: <b>DECLINE</b>	Paraplegia or Quadriplegia: <b>DECLINE</b>	Any Paraplegia or Quadriplegia: <b>DECLINE</b>	<b>DECLINE</b>	Due to accident: <b>POSSIBLE ACCEPT</b>  Otherwise: <b>DECLINE</b>	<b>DECLINE</b>
Parkinson's Disease	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Peripheral Vascular Disease (PVD)	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Pulmonary Embolism	N/A	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Sarcoidosis	If active disease and/or residual pulmonary impairment: <b>DECLINE</b>	Pulmonary: <b>DECLINE</b> Localized, non-pulmonary: <b>ACCEPT</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>SEE COPD</b>
Schizophrenia	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Sleep Apnea	<b>ACCEPT</b>	Treated and controlled: <b>ACCEPT</b>	<b>ACCEPT</b>	If well controlled and uses C-PAP consistently: <b>CLASSIC 1</b>  Treated with oxygen: <b>DECLINE</b>	Current Successful treatment w/ CPAP or BIPAP: <b>ACCEPT</b>	Current successful treatment with CPAP, Non smoker: <b>POSSIBLE STANDARD</b>  <b>*Questionnaire required</b>

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	AMERITAS: FLX Term (Non-Med Only)
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: <b>CLASSIC 1</b></p> <p>Ages 40-69 at diagnosis: <b>CLASSIC 2</b></p> <p>Under the age of 40 at diagnosis, or multiple strokes, or a single stroke with severe residuals: <b>DECLINE</b></p>	DECLINE	*Call for Risk Assessment
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**

<b>Height</b>	<b>CFG</b>	<b>FORESTERS</b>	<b>FORESTERS Standard Max Build (Medical Impairments)</b>	<b>MUTUAL OF OMAHA</b>	<b>MUTUAL OF OMAHA *TABLE 2</b>	<b>GPM Classic 1/ Classic 2</b>	<b>AMERICO HMS Series</b>	<b>AMERITAS: FLX Term (Non-Med Only) Standard/ Residual Stand</b>
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	
4'11"	210	207	155	214	199	196/216	210	
5'	217	212	161	220	205	203/223	217	180/209
5'1"	224	221	166	226	211	210/231	224	187/216
5'2"	232	225	172	232	215	216/238	232	193/223
5'3"	239	234	177	238	220	223/246	239	199/231
5'4"	247	243	183	245	225	231/254	247	206/238
5'5"	255	250	189	251	231	238/262	255	212/246
5'6"	263	259	195	258	239	245/270	263	219/254
5'7"	271	265	201	265	245	253/278	271	226/261
5'8"	279	274	207	274	251	260/287	279	233/269
5'9"	287	281	213	282	258	268/295	287	240/278
5'10"	296	292	219	289	266	276/304	296	247/286
5'11"	304	298	225	298	274	284/312	304	254/294
6'	313	307	232	305	281	292/321	313	261/302
6'1"	322	314	238	313	289	300/330	322	269/311
6'2"	331	325	245	321	296	308/339	331	276/320
6'3"	340	336	252	329	303	316/348	340	284/329
6'4"	349	342	258	338	311	325/358	349	292/337
6'5"	358	353	265	347	319	334/367	358	300/346
6'6"	367	360	272	358	328	342/377	367	308/356
6'7"	377			367	336	351/387	377	316/365
6'8"	386			376	345	360/396		324/374
6'9"	396			385	352	369/406		332/384
6'10"				395	359			340/393