	COLUMBIAN FINANCIAL GROUP:	FORESTERS:	MUTUAL OF OMAHA:	GPM:	AMERICO:	AMERITAS:
DISEASE/DISORDER	Safe Shield	Smart U.L. & Strong Foundation	Term Life Express - G.U.L. Express	Equity Protector	HMS Series	FLX Term (Non-Med Only)
AIDS	DECLINE	DECLINE	DECLINE TO SERVICE TO	DECLINE FOUR	DECLINE	DECLINE
	EQUIS EQUIS	EQUIS EQUIS	EQUIS EQUIS	After 5 years since treatment: Classic 1	EQUIS EQUIS	EQUIS FOU
Alcoholism	Within past 5 years: DECLINE TOURS TOURS TOURS TOURS TOURS TOURS	After 5 years, without relapse, no current use: ACCEPT	Within past 10 years: DECLINE TOURS TOURS TOURS TOURS TOURS TOURS	Treatment within 2-5 years: Classic 2 to DECLINE Current use, or within 2 years of treatment: DECLINE	FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS	Active in recovery program and 5+ years since recovery: POSSIBLE RAPID STANDARD
Alzheimer's	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE	DECLINE FOUR	EQUIS PEQUIS P	DECLINE FOUR	DECLINE FOUR	DECLINE FOLLOWS
Amputation	Injury: POSSIBLE ACCEPT	Injury: ACCEPT Disease: DECLINE	Injury: ACCEPT Disease: DECLINE	Injury: CLASSIC 1 or 2	Accidental, fully recovered and working full time:	Amputation from accident only:
	Disease: DECLINE	Disease: DECLINE Disease: DECLINE All Others: DECLINE	RAPID STANDARD			
Aneurysm	EQUIS EQUIS EQUIS FOUIS DECLINE EQUIS FOUIS EQUIS EQUIS EQUIS EQUIS	EQUIS EQUIS DECLINE EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	EQUIS FOUIS DECLINE FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS	Surgically corrected over three years prior: Possible CLASSIC 1 Otherwise CLASSIC 2 or DECLINE	EQUIS EQUIS DECLINE FOUIS FOUIS EQUIS EQUIS EQUIS EQUIS EQUIS	40+ years old, 3+ years since episode, and not combined with any other impairment: POSSIBLE RAPID STANDARD
Angina (Chest Pain)	EQUIS EQUIS	EQUIS EQUIS EQUIS EQUIS DECLINE EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	EQUIS EQUIS EQUIS FOUIS DECLINE EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	Over age 60, non- tobacco treated/ stable via heart catheterization, described as mild or moderate: CLASSIC 2 Unstable Angina, tobacco user, under age 60, or severe: DECLINE	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	50+ years old, stable, no ADL's effected, not combined with any other impairment, non-smoker: POSSIBLE RAPID STANDARD *Recommended to call for risk assessment
Angioplasty/Stent Implant	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	EQUIS EQUIS	Over age 60, non- tobacco treated/ stable via heart catheterization, described as mild or moderate: CLASSIC 1 or 2 Unstable or ongoing Angina after procedure, tobacco user, under age 60, or severe: DECLINE	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	50+ years old, stable, no ADL's effected, not combined with any other impairment, non-smoker: POSSIBLE RAPID STANDARD *Recommended to call for risk assessment

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ISEASE/DISORDER	Safe Shield	Smart U.L. & Strong Foundation	Term Life Express - G.U.L. Express	Equity Protector	HMS Series	FLX Term (Non-Med Only)	
	EQUIS EQUIS	EQUIS EQUIS	EQUIS EQUIS	EQUIS EQUIS		Described as mild and	
	EQUIS FOUL	EQUIS FOUL	EQUIS FEQUIS	EQUIS FOL		well controlled with	
	FQUIS FQUIS	FQUIS FQUIS	FOUIS FOUIS	Treated with one or		one medication, no ADL's or employment	
	Fours Fours	FQUIS FQUIS	Teauis Teauis	two medications and no impact on ADLs:		effected:	
	EQUIS EQUIS	EQUIS EQUIS	EQUIS EQUIS	CLASSIC 1 QUIS		FOUIS TEQUI	
Anxiety	EQUIS FOUL	EQUIS FOUL	FOUIS FOUIS	Three + mediations		More than one medication, or	
	FOUIS FEOUIS	Mild, > age 25, onset	If hospitalized within the	and mild Anxiety:		combined with any	
	ACCEPT	more than 1 year or later, no	past 10 years due to: DECLINE	CLASSIC 2	USUALLY ACCEPT	other impairment: POSSIBLE RAPID	
	EQUIS FEQUIS	hospitalizations or time off work: ACCEPT	Otherwise: ACCEPT	Moderate Anxiety: CLASSIC 2		STANDARD	
	EQUIS FOUL	time off work. ACCEPT	Otherwise. ACCEPT	CLASSIC 2		Antipsychotic	
	FOUIS FOUIS	EQUIS EQUIS	EQUIS PEQUIS	Severe, recently		medications	
	TEQUIS TEQUIS	FQUIS FEQUIS	Tequis Tequis	hospitalized,		prescribed, severe,	
	TEOLIS TEOLIS	TEOLIS TEOLIS	TEOLUS TEOLUS	interferes with ADLs: DECLINE		suicide attempts, hospitalizations or	
	Trans Trans	7 10013 7 10013	7 19913 7 19913 7	DECLINE		recent diagnosis:	
	FOUIS FOUI	EQUIS FOUL	EQUIS FEQUIS	FOUR FIED		Mroors Mro	
	EQUIS FOUIS	EQUIS FOUIS	EQUIS PEQUIS	EQUIS EQUIS		DECLINE	
	EQUIS FQUIS	EQUIS EQUIS	EQUIS FOUIS	FQUIS FQUI	EQUIS FOU	EQUIS EQU	
	In the past 10 years received treatment/	EQUIS FOUL	EQUIS FOURS	EQUIS TEQUIS		FOUR TEQU	
	diagnosis or had	Trous Trous	Trous Trous	Trous Trous		Trous Trous	
Arrhythmia	follow-up: DECLINE	DECLINE	DECLINE	*Call for Risk	DECLINE	*Call for Risk	
	If more than 10 years:	FQUIS FEQUIS	Fours Flours	Assessment		Assessment	
	POSSIBLE ACCEPT	EQUIS EQUIS	EQUIS PEQUIS	EQUIS FEQUIS		EQUIS PEQUI	
	EQUIS EQUIS	EQUIS EQUIS	EQUIS EQUIS	Mild or moderate,	EQUIS PEQUIS	FQUIS FEQUIS	
	FOUIS FOUI	FOUIS FOUI	Fours Fours	without use of corticosteroids, Gold,		Psoriatic mild,	
	If Severe - can include	EQUIS FLOUIS	FOUIS TEONIS	Sulphasalazine,	Psoriatic mild,	working full time, no	
	deformities in joints,	Osteoarthritis: ACCEPT	Teonis Teonis	chloroquine or Methotrexate and	working full time:	combined with othe impairments:	
	nodules, restrictions in	EQUIS EQUIS	Moderate/Severe	able to perform all	USUALLY ACCEPT	POSSIBLE RAPID	
	movement, need assistance with some	Rheumatoid - minor no limitations: ACCEPT	rheumatoid arthritis	ADLs:	Rheumatoid,	STANDARD	
Arthritis	ADLs, chronic daily	mintations. ACCEPT	treated with Humira,	CLASSIC 1	Methotrexate or	Tracile Tracile	
	pain:	Severe/Moderate (RX	Enbrel or Methotrexate:	Severe, use any drugs mentioned above or	Steroid use:	Rheumatoid, Methotrexate or	
	DECLINE	include Humira, Enbrel,	DECLINE	unable to perform	DECLINE	Steroid use:	
	Other: ACCEPT	Prednisone): DECLINE	EQUIS EQUIS	ADLs:		DECLINE LOU	
	Other: ACCEPT	EQUIS FEQUI	EQUIS EQUIS	CLASSIC 2		EQUIS TEC	
	TEQUIS TEQUIS	EQUIS EQUIS	TEQUIS TEQUIS	Otherwise:		EQUIS TEQUIS	
	7 100000 7 100000	- p	A Brown of Brown of	DECLINE		A become at the second	

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DISEASE/DISORDER	Safe Shield	Smart U.L. & Strong Foundation	Term Life Express - G.U.L. Express	Equity Protector	HMS Series	FLX Term (Non-Med Only)
Asthma	Tobacco use or moderate/severe or complications: DECLINE *See underwriting guide for additional information.	Mild: ACCEPT Moderate if build is 50 Ibs lighter than the build chart, ages 6-75: ACCEPT Severe or hospitalization: DECLINE	FOUIS FOUIS Chronic or Severe: DECLINE FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS	Treated daily with medication, inhaler only as needed, nontobacco user: CLASSIC 1 Continuous rescue inhaler use or steroids: CLASSIC 2 Recent hospitalization or tobacco use: DECLINE	Well controlled, seasonal with allergies: ACCEPT Tobacco use: POSSIBLE ACCEPT Steroid use or hospitalized within last year: DECLINE	Described as mild, no medication use, nonsmoker: POSSIBLE STANDARD More than one medication used to treat, combined with other impairments: POSSIBLE RAPID STANDARD Smoker, severe, or steroidal use: DECLINE *Questionnaire required for this impairment
Atrial Fibrillation (A-Fib)	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE If more than 10 years: POSSIBLE ACCEPT	EQUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS	EQUIS EQUIS FOR DECLINE OUTS FOUR EQUIS FOUR EQUIS FOUR EQUIS FOUR EQUIS	Corrected with successful ablation: CLASSIC 1 Ongoing treatment or current symptoms: CLASSIC 2 Accompanied by coronary or cerebral vascular disease: DECLINE	With RF ablation, no re-occurrence after 3 months: POSSIBLE ACCEPT Otherwise: DECLINE	*Call for Risk Assessment
Bipolar Disorder	If received diagnosis or required follow-up/ treatment within the past 10 years: DECLINE	EQUIS FOUIS DECLINE FOUIS FOUIS FOUIS FOUIS	EQUIS FOUIS DECLINE FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS	Mild or moderate, well controlled with fewer than 3 medications, little impact on daily living: CLASSIC 2 Otherwise: DECLINE	EQUIS FOUR EQUIS FOUR DECLINE FOUR FOU	EQUIS FOURS DECLINE FOURS
Blood Pressure (Hypertension)	EQUIS EQUIS EQUIS EQUIS	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: minimum CLASSIC 2 or DECLINE	Controlled and after 6 months of treatment: ACCEPT	Well controlled with one medication: STANDARD Two medications prescribed, combined with other impairments: POSSIBLE RAPID STANDARD Poorly controlled, combined with max build, recently diagnosed, or undisclosed: DECLINE
Bronchitis	ACCEPT If moderate to severe, if a smoker or any complications: DECLINE	Acute: ACCEPT Chronic: DECLINE	EQUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS	Oxygen or Smoker: DECLINE *Call for Risk Assessment	EQUIS FOUR EQUIS FOUR	Mild, acute, one non- steroidal medication: RAPID STANDARD Chronic, smoker, steroidal, or oxygen use: DECLINE

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	EQUIS EQUIS	EQUIS EQUIS	EQUIS EQUIS	Over age 60 non- tobacco: CLASSIC 1	EQUIS EQUIS	EQUIS FOLIA
Bypass Surgery	In the past 10 years received treatment/ diagnosis or had	FOUIS FEOUIS	EQUIS FOURS	Over age 60 tobacco: CLASSIC 2 Under age 60 non- tobacco:		*Call for Risk
(CABG)	follow-up: DECLINE POSSIBLE ACCEPT if	DECLINE	DECLINE LOUIS	CLASSIC 2 to DECLINE Under age 60	DECLINE ROUIS ROUIS	Assessment
	more than 10 years	FOUIS TEQUIS	EQUIS TEQUIS	tobacco, ongoing angina after procedure:		FOUIS FOUIS
	EQUIS EQUI	EQUIS EQUI	TEQUIS TEQUIS	DECLINE	EQUIS TEQU	TEQUIS TEQU
	More than 5 years since last diagnosis and treatment:	Diagnosis and end of treatment over 10 years ago or recurrence: ACCEPT	EQUIS FEQUIS EQUIS FEQUIS EQUIS FEQUIS	*Call for Risk Assessment and refer to		More than 5 years since last diagnosis and treatment, benign tumors or basal cell: POSSIBLE RAPID STANDARD
Cancer Melanoma/Skin/ Basal/Squamous	EVER Metastatic (spread), Hodgkins Disease, Leukemia,	Basal Cell: ACCEPT All others including	DECLINE LOUIS LOUIS LOUIS LOUIS	underwriting guide	DECLINE LOUIS	EVER Metastatic (spread), Hodgkins Disease, Leukemia,
	Lymphoma, Live, Lung or Pancreatic: DECLINE	Hodgkin's Lymphoma:	EQUIS FOUIS FOUIS	1-800-938-4765 Ext 2299		Lymphoma, Live, Lung or Pancreatic: DECLINE *Risk assessment recommended
	In the past 10 years received treatment/	EQUIS FOUIS	EQUIS EQUIS	DECLINE	EQUIS EQUIS	EQUIS FOUR
Cardiomyopathy	diagnosis or had follow-up: DECLINE	DECLINE	DECLINE	*Call for Risk Assessment and	DECLINE	DECLINE
	If more than 10 years: POSSIBLE ACCEPT	EQUIS EQUIS	EQUIS EQUIS	additional details on possible exceptions		EQUIS EQUIS
	If less than 1 year since last flare- up(fever, anemia, severe colic,	EQUIS EQUIS	EQUIS EQUIS	1+ year since last attack, no shortness of breath, non-	EQUIS EQUIS	Symptom free, diagnosis > 2 years, over age 35, not
Crohn's	dehydration, weight loss and/or hospitalization, pending surgery or surgery less than 6	> 5 years in remission: ACCEPT	ACCEPT OUIS	smoker, occasional time off work: CLASSIC 2 Current symptoms or within 1 year of last	DECLINE LOUIS	combined with any other impairment: POSSIBLE RAPID STANDARD
	months ago: DECLINE	EQUIS FOUIS	EQUIS FEQUIS	attack: DECLINE		All other conditions: DECLINE

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

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	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	Strong Foundation: Treated with oral meds, Insulin or diet; and good control; and non-smoker or <1 pack/day. ACCEPT	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	Type 1, onset after age 51, non smoker, acceptable build, no complications, and not combined with any other impairment: POSSIBLE RAPID STANDARD
		*REQUIRED: See Foresters Product Guide for criteria on age of diagnosis and duration since diagnosis.	EQUIS FOUIS EQUIS FOUIS EQUIS FOUIS	EQUIS FOURS FOURS FOURS	Type 2, oral meds or diet controlled after 6 months of treatment: USUALLY ACCEPT	Type 2, onset after age 65, controlled with 1 medication, good A1C levels, and not combined with any other
Diabetes *Must be under table	SEE UNDERWRITING GUIDE	Smart UL: Treated with oral	Diagnosed < age 50, table 2 or higher build, tobacco use or PVD: DECLINE	SEE UNDERWRITING GUIDE	Type 2, onset under age 20: DECLINE	impairments, or well- controlled mild gestational: STANDARD
2 build. Refer to diabetic build chart.		meds, or diet; and good control; and non-smoker or <1 pack/day:	Otherwise: ACCEPT LOUIS	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	Type 1 or with insulin - onset under age 60: DECLINE	Type 2, onset after age 45, controlled with 1 medication, good A1C levels, and not combined with any other impairments: RAPID STANDARD
		standard build chart, poor control or complications: DECLINE	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	Type 1 onset before age 50, type 2 onset prior to age 45, high build, tobacco use, any complications at any age: DECLINE
Disabled/Disability	EQUIS FOUIS EQUIS FOUIS ACCEPT EQUIS FOUIS	EQUIS EQUIS EQUIS EQUIS ACCEPT EQUIS EQUIS	If maternity, fractures, spinal or back disorders, hip or knee replacements:	LOUIS LOUIS DECLINE LOUIS LOUIS LOUIS LOUIS LOUIS	Due to arthritis:	If receiving SSDI, income benefits, or
		EQUIS EQUIS	Otherwise: DECLINE	FOUR FOUR	FOUR FOUR	not working: DECLINE
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	> 2 years since single incident only and over age 25: POSSIBLE RAPID STANDARD < 2 years since episode, under age 25, or multiple

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Drug Abuse/Addiction	In the past 5 years, used or had been treated for amphetamines, cocaine, narcotics, hallucinogens, or barbiturates: DECLINE * See Marijuana for specific guidelines		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	Occasional marijuana use: *See marijuana Cocaine, heroin, etc use within 3 years: DECLINE Addiction, relapse within 5 years: DECLINE	
Epilepsy	With seizures in the past year: DECLINE	Controlled on meds, no seizures for 2 years, no complications: POSSIBLE ACCEPT	EQUIS EQUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS	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	Grand Mal or Petit Mal attack over 6 months: POSSIBLE ACCEPT Grand Mal or Petit Mal attack within 6 months:	Infrequent Petit Mal seizures, not combined with any other impairments: STANDARD All others: DECLINE	
	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	EQUIS EQUIS EQUIS FOUIS EQUIS FOUIS	Epilepticus, personality or cognitive changes, progression of underlying disease: DECLINE	DECLINE TOUIS TOUIS TOUIS TOUIS	*Risk assessment recommended	
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 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	5 year look back on all felonies, paroles, or probation sentences. 5+ years: POSSIBLE ACCEPT	
Fibromyalgia	ACCEPT FOUR FOUR FOUR FOUR FOUR FOUR	No depression and working full time:	FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS FOUIS	*Call for Risk Assessment	Not disabled, no narcotic pain medications:	*Call for Risk Assessment	
Gastric Bypass	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	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	3+ months since surgery, plus maintained new weight for at least 1 year: POSSIBLE STANDARD	

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

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DISEASE/DISORDER	Safe Shield	Smart U.L. & Strong Foundation	Term Life Express - G.U.L. Express	Equity Protector	HMS Series	FLX Term (Non-Med Only)
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 HOUR	DECLINE	DECLINE FOUR
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	Discoid, stable, Mild, 1 mediation, no complications: POSSIBLE RAPID STANDARD All others: 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	Less than 1x average weekly use: Non-tobacco Daily use: Tobacco rates
Multiple Sclerosis (MS)	or required tollow-lib.		EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	1+ year since diagnosis, mild, no or minimal symptoms: CLASSIC 1 Moderate symptoms preventing full time work or on disability: CLASSIC 2 Severe: DECLINE	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	1+ year since diagnosis, mild, no symptoms, no ADLs affected: POSSIBLE RAPID STANDARD All other conditions: DECLINE
Oxygen Use (excluding Sleep Apnea)	DECLINE EQUI	DECLINE	DECLINE LOUIS	DECLINE	DECLINE LOUIS	DECLINE
Pacemaker	In the past 10 years received treatment/ diagnosis or had follow-up: DECLINE POSSIBLE ACCEPT if more than 10 years	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	CLASSIC 1 Accompanied by ischemic heart disease or other organic heart disease: DECLINE	EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS EQUIS	Normal rhythm, controlled, no complications, no other impairments: POSSIBLE RAPID STANDARD *Risk assessment recommended

DICEACE/DICODDED	COLUMBIAN FINANCIAL GROUP:	FORESTERS:	MUTUAL OF OMAHA:	GPM:	AMERICO:	AMERITAS:	
DISEASE/DISORDER	Safe Shield	Smart U.L. & Strong Foundation	Term Life Express - G.U.L. Express	Equity Protector	HMS Series	FLX Term (Non-Med Only)	
	EQUIS EQUIS	EQUIS EQUIS	EQUIS EQUIS	Acute, more than 1	EQUIS EQUIS	EQUIS EQUIS	
		FOUIS FEOUI	EQUIS FEQUIS	year since recovery	EQUIS FOU	FOUIS FEOU	
		EQUIS FOUIS	TEQUIS TEQUIS	and last symptoms, not alcohol related:	FOUIS FOUIS	PEQUIS PEQUIS	
		Single attack, acute > 1	EQUIS FOUIS	CLASSIC 1	EQUIS TEQUI	EQUIS PEQUI	
		year ago, non alcohol- related, no	FOUIS FOUIS	Chronic, not related to alcohol, without	EQUIS EQUIS	FQUIS FEQUIS	
Pancreatitis	DECLINE	complications:	ACCEPT	complications, less	DECLINE	*Call for Risk	
		ACCEPT OUIS	EQUIS PEQUIS	than three years	EQUIS FQUIS	Assessment	
		Alcohol related, chronic: DECLINE	EQUIS FLOUIS	since last symptoms: CLASSIC 2	FOUIS FEQUI	TEQUIS TEQUI	
		FGOIS FEGUIS	FEGUIS TEGUIS	Related to alcohol or	FEGUIS FEGUIS	FOUIS TEQUIS	
		EQUIS FOUIS	EQUIS FOUIS	complications mentioned above:	FOUIS FOUIS	FOUIS FOUIS	
	EQUIS EQUIS	EQUIS EQUIS	TEQUIS TEQUIS	DECLINE	FQUIS FQUI	EQUIS FEQUI	
		FOUIS FEQUIS	FOUR TEONS	EQUIS FLOUIS	Due to accident:	FOUIS FEQUIS	
Paralysis	Any Paraplegia or Quadriplegia: DECLINE	Paraplegia or Quadriplegia: DECLINE	Any Paraplegia or Quadriplegia: DECLINE	DECLINE OUIS	POSSIBLE ACCEPT Otherwise:	DECLINE OUR	
	EQUIS FOUIS	FOUIS FOUIS	TEQUIS TEQUIS	FQUIS FQUI	DECLINE	FOUIS FOUI	
Parkinson's Disease	DECLINE OUIS	DECLINE	POUDECLINE DUIS	DECLINE FOUR	DECLINE	DECLINE	
Peripheral Vascular Disease (PVD)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	
Pulmonary Embolism	EQUINA EQUIS	DECLINE	DECLINE TO DECLINE	DECLINE	DECLINE	DECLINE	
Sarcoidosis	If active disease and/ or residual pulmonary impairment: DECLINE	Pulmonary: DECLINE Localized, non- pulmonary: ACCEPT	DECLINE FOUR	DECLINE FOUR	DECLINE FOR	SEE COPD TOUR	
Schizophrenia	DECLINE	DECLINE OUTS	DECLINE TO SECURE TO SECUR	DECLINE	DECLINE	DECLINE FOUR	
- Schizophienia	FOUR TROUS	FOUR TROUS	FOUR TROUR -	If well controlled and	FOUR TROUS		
		TEQUIS TEQUI	EQUIS FEQUIS	uses C-PAP	Current Suggested	treatment with CPAP,	
Sleep Apnea	ACCEPT	Treated and controlled: ACCEPT	ACCEPT	consistently:	treatment w/ CPAP or	Non smoker: POSSIBLE STANDARD	
			EQUIS EQUIS	Treated with oxygen: DECLINE	BIPAP: ACCEPTOUR	*Questionnaire required	

	COLUMBIAN FINANCIAL GROUP:	FORESTERS:	MUTUAL OF OMAHA:	GPM:	AMERICO:	AMERITAS:
DISEASE/DISORDER	Safe Shield	Smart U.L. & Strong Foundation	Term Life Express - G.U.L. Express	Equity Protector	HMS Series	FLX Term (Non-Med Only)
	EQUIS EQUIS	EQUIS EQUIS	EQUIS FOUIS	Must be at least one	EQUIS EQUIS	EQUIS FOUR
	EQUIS FEQUI	EQUIS EQUI	EQUIS FOUIS	year since single	EQUIS EQU	
	EQUIS FQUIS	EQUIS EQUIS	EQUIS EQUIS	stroke, no or minimal residual symptoms,	EQUIS EQUIS	
	FOUIS FOUIS	FOUIS FOUIS	EQUIS FEQUIS	non-tobacco user.	EQUIS FOUL	
	EQUIS EQUIS	EQUIS EQUIS	EQUIS FOUIS	70+ years old at	EQUIS EQUIS	
	EQUIS FOUL	EQUIS EQUI	TEQUIS TEQUIS	diagnosis: CLASSIC 1	FQUIS FOU	
Stroke/CVA/TIA	DECLINE	DECLINE	DECLINE	Ages 40-69 at diagnosis:	DECLINE	*Call for Risk Assessment
	EQUIS EQUIS	EQUIS EQUIS	EQUIS FOUIS	CLASSIC 2	EQUIS FOUIS	
	EQUIS FEQUI	EQUIS EQUI	FOUIS FOUIS	Under the age of 40	EQUIS FOU	
	EQUIS FOUIS	FQUIS FQUIS	EQUIS EQUIS	at diagnosis, or	EQUIS EQUIS	
	FQUIS FQUIS	FQUIS FQUIS	FQUIS FQUIS	multiple strokes, or a single stroke with	EQUIS FOUL	
	EQUIS FOUIS	EQUIS EQUIS	FOUIS FOUIS	severe residuals: DECLINE	EQUIS EQUIS	
Suicide Attempt	EQUINA EQUIS	DECLINE	DECLINE	DECLINE FOUR	DECLINE LOUIS	DECLINE
Transportation Assistance	Permanent use: DECLINE	DECLINE EQUI	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	FLX Term (Non-Med Only) Standard/
4'8"	TEQUIS TEQUIS TEQUIS TEQUIS	TEQUIS TEQUIS TEQUIS TEQUIS	Fours Trains Fours Trains	FOUR PEOUS PEOUS	Provis Seons Seons Seons	177/195	FOUR 189 WIS PROVIS	
4'9"	TEQUIS TEQUIS TEQUIS TEQUIS	TENUIS TENUIS TENUIS TENUIS	rouis rouis rouis rouis	202 LOUIS PLOUIS	ronis Stone 188 sonis Stone	183/201	IS FOUR TO BOURS FOURS	
4'10"	TROUIS TRO	Teoris Trout 198 on Seons	rouis roul 50 aus rouis	208 LOUIS PLOUIS	rouis Trouis 194 aus Trouis	189/209	203	
4'11"	TEQUIS TEQUIS TEQUIS	rous rous 207 our rous	rous roul 55 aus rous	PROUS PLOUS PLOUS	LOUIS TROUTS FROM TROUTS	196/216	210	
5'	rous 1217 ous pour	212	rous Trous Trous Trous	220	rous po 205 aus pour	203/223	217 Jours 2017	180/209
5'1"	224	PLOUIS PLOUIS PROLIS PROLIS	rous Trous Fours Trous	226	rous per 211 aus peaus	210/231	224	187/216
5'2"	232	Laurs Prous Fours From	rous Trains Fours Trains	232	raus per 215 aus peaus	216/238	232	193/223
5'3"	239	Laurs Traus Traus Traus	IS JEOUIS JEOUIS JEOUIS JEOUIS	238	pauls pro 220 aus pauls	223/246	239	199/231
5'4"	247	243	rous rouls rous rous	Leuis 71 245 us Plants	225	231/254	rous 247 ous pour	206/238
5'5"	Lauis The 255 IIS Thomas	250 aus 7 aus	Fours Trau189 aus Traus	Trous 71.251 aus 71.0015	Laurs Trains Trains Trains	238/262	255	212/246
5'6"	263	259	Four Front F	258 258	239	245/270	263	219/254
5'7"	Teaus 27 Taus Traus	265	Fours Trave 201 aurs Traves	Lauis 70 265 us 7 Lauis	245	253/278	realis 271 uis realis	226/261
5'8"	10015 279 0015 71001	274	Fours Trave 207 Sours Traves	Trous 274 outs Trous	Trous Trous Trous Trous	260/287	279	233/269
5'9"	287 July 2001	281	FOUR PLOUIS FOUR PLOUIS	282	258	268/295	15 Trous 287 ous Trous	240/278
5'10"	Lauis Tu 296 is Train	292	FOUR TOURS FOUR TROUS	289 Date 2	266 us 7 sous	276/304	15 Trous 296 ous Train	247/286
5'11"	304	298	225	298 298	Trous Trous Trous Trous	284/312	Trous 304 ous Trous	254/294
6'	PERUS	307	232	305 BOOK	Trous Trous Trous Trous	292/321	Trous 7 313 us 7 saus	261/302
6'1"	322 s Jour	TEQUIS TEQUIS TEQUIS TEQUIS	Trous Trous Four Four Frous	S Trous Trains Trous Trains	289	300/330	322 S TOUR	269/311
6'2"	Jeons Secons Sec	rous rous rous rous	Fours Trails Fours From	Four 321 our Fronts	296	308/339	rous 7, 331 ouis 7 rous	276/320
6'3"	Teoris 71:340 is 71:0	Leonis Leonis Leonis Leonis Leonis	Trains Trains Fours From Prous	329	Aronis Aronis Aronis Aronis	316/348	340 III Taur	284/329
6'4"	PERILIS TEGUIS T	Tenus Tenus Tenus Tenus	Trouis Trouis Fouris Trouis	Figure 1 338 one Profits	Aronis Storig 1 Jonis Stories	325/358	349	292/337
6'5"	7 10015 710015 710015 710015 710015 710015 710015 710015 710015	Trans Tran 353 and Trans	Trouis Trouis Fouris Trouis	Figure Figure 1 Fours Figure 1	Ardnis Stee 319 Fearis Steams	334/367	358	300/346
6'6"	367	Leonis Seonis Seonis Seonis	Teoris Teoris Teoris Teoris	Four 358 is Trous	Leons Seons Seons Seons	342/377	367 S TOUR	308/356
6'7"	377 377 318 719		Thoms Thoms Thoms Thom	FOUR TOURS TOURS TROUBS	Seonis Seons Seonis Seonis	351/387	377	316/365
6'8"	Prouis Trous Trous Trous Trous Trous Trous			FOUR 10018 FOUR FOUR	Tradis Tradis Tradis Tradis	360/396	D Stone Stone Stone Stone	324/374
6'9"	7 396 IS 7 100 IS 7 1			FOUR TOURS TOURS TOURS	Leonis Steer 325 Steer Steering	369/406		332/384
6'10"	Medinis Medinis Medinis Medinis Medinis			395	TEQUIS TEQUIS TEQUIS TEQUIS	Mreas Airms Month Mon		340/393