

**Americo, Foresters and CFG include medication use in allowed timeframe as well.**

Conditions	Americo Ultra Protector	Americo Eagle Premier	Mutual of Omaha Living Promise	Transamerica 45-85	Foresters PlanRight	CFG Dignified Choice Classic	Royal Neighbors SIWL
Any Activities of Daily Living (ADLS)	Current = UP3	6 mo's = Guaranteed Issue	Current = Decline	Current = Decline	Current = Decline	Select	Current = Decline
AIDS, HIV or ARC	UP3	Guaranteed Issue	Decline	Decline	Decline	Decline	Decline
AFIB	UP3	Allowed	1 yr = Decline, 2 yr = Graded	1 yr = Graded, 2 yr = Standard.	Surgery 2 yrs = Modified	5 yrs = Select	18 mos = Decline, 2 yrs = Graded
Alcohol/Drug Abuse/Addiction	2 yr = UP3	2 yr = Guaranteed Issue	24 mo's = Graded	1 yr = Graded, 2 yr = Standard	2 yrs = Modified	3 yrs = Advantage	18 mo's = Decline
Alzheimer's/Dementia/Lou Gehrig's (ALS)	UP3	Guaranteed Issue	Decline	Decline	Decline	Security	LG Disease 2 yr = Graded
Amputation	Diabetes = UP2	Diabetes = Decline	Diabetes = Decline	Disease or disorder = Decline	Diabetes = Decline	Disease = Decline	Diabetic = Decline
Aneurysm	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	1 yr = Graded, 2 yr = Standard.	2 yr of diagnosis or not removed = Modified	2 yrs = Advantage	18 mo's = Decline
Angina	Chest Pain within 1 yr = UP3, Within 2 yr = UP2	1 yr = Guaranteed Issue	1 yr = Decline, 2 yr = Graded	1 yr = Graded, 2 yr = Standard.	2 yrs = Modified	Chest pain within 2 yrs = Advantage	Chest Pain within 18 mo's = Decline, 2 yr = Graded
Angioplasty	Balloon procedure 1 yr = UP3, 2 yr = UP2	1 yr Balloon procedure = Guaranteed Issue	1 yr = Decline, 2 yr = Graded	1 yr = Graded, 2 yr = Standard.	If heart related within 2 yrs = Modified	2 yrs = Advantage	2 yr = Graded
Bipolar	Not Asked, Allow	Not Asked, Allow	4 yrs = Graded	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow
Brain Disease	Not Asked,	Not Asked,	Not Asked, Allow	Organic disease	Tumor 2 yrs of diagnosis or	Tumor 3 yrs	Not Asked,

	Allow	Allow		= Decline	not removed = Modified	= Advantage	Allow
Brain Surgery	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Check Meds	2 yrs = Advantage	24 mo's = Graded
Conditions	Americo Ultra Protector	Americo Eagle Premier	Mutual of Omaha Living Promise	Transamerica 45-85	Foresters PlanRight	CFG Dignified Choice Classic	Royal Neighbors SIWL
Cancer (other than Basal Cell Skin)	3 yr = UP3	2 yr Metastatic, reoccurrences = Guaranteed Issue	Metastatic, Reoccurrences = Decline, 2 yr = Decline, 4 yrs = Graded	2 yr = Decline, 4 yrs = Graded	Currently/recurrence/more than one type = Decline, 3 yrs = Modified	2 yrs = Security, 5 yrs = Select	2 yrs = Decline
Cardiomyopathy	2 yr = UP3	Guaranteed Issue	1 yr = Decline, 2 yr = Graded	1 yr = Graded, 2 yr = Standard.	2 yrs = Modified	2 yrs = Advantage	18 mo's = Decline, 2 yr = Graded
Cerebral Palsy (neuromuscular)	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Decline	Check Meds	Security	2 yr = Graded
COPD, Emphysema,	yr= UP2	Guaranteed Issue	Graded	Standard	Graded	Advantage	2 yr = Graded
Circulatory Surgery	Combined with Diabetes = UP3	1 yr = Guaranteed Issue	1 yr = Decline, 2 yr = Graded	1 yr = Graded, 2 yr = Standard.	Within 2 yr = Modified	2 yr = Advantage	18 mo's = Decline, 2 yr = Graded
Cirrhosis of Liver	2 yr = UP2	Guaranteed Issue	Decline	1 yr = Graded, 2 yr = Standard.	Graded	3 yr = Advantage	2 yrs = Decline
Congestive Heart Failure	2 yr = UP3	Guaranteed Issue	Decline	1 yr = Graded, 2 yr = Standard.	Decline	Security	Decline
Coronary Disease	1 yr = UP3, 2 yr = UP2	1 yr = Guaranteed Issue	1 yr = Decline, 2 yr = Graded	1 yr = Graded, 2 yr = Standard.	2 yrs = Modified	2 yr = Advantage	If no surgery = Level
Crohn's	Allowed	Allowed	Allowed	Allowed	Allowed	Allowed	Allowed
Cystic Fibrosis (A lung disease)	2 yr = UP2	Guaranteed Issue	Graded	Decline	Graded	Security	Not Asked, Allow

Depression	Not Asked, Allow	Not Asked, Allow	Bipolar 4 years = Graded	Not Asked, Allow	Check Meds	Not Asked, Allow	Not Asked, Allow
Diabetes	History of Kidney disease, Stroke, TIA or circulatory = UP3	Not Asked, Allow	Pre 50 yrs age = Graded	Pre 18 yrs age = Graded, 2 yrs Insulin = Standard	Allowed	Pre 50 or not treated = Advantage	Insulin pre 30 = Decline
Conditions	Americo Ultra Protector	Americo Eagle Premier	Mutual of Omaha Living Promise	Transamerica 45-85	Foresters PlanRight	CFG Dignified Choice Classic	Royal Neighbors SIWL
Diabetic Complications (Insulin Shock, Coma Retinopathy, Nephropathy, Neuropathy)	2 yrs = UP2	2 yrs = Guaranteed Issue	Insulin Shock, Diabetic Coma = Decline, Retinopathy, Nephropathy, Neuropathy = Graded	Diabetic Coma = Decline	2 yrs = Modified	3 yr = Advantage	Shock, Coma, Amputation = Decline
Diagnostic Test	1 yr = UP3	2 yrs = Guaranteed Issue	1 yr = Decline	2 yrs = Decline	1 yr = Decline	Decline	18 mo's = Decline
Down's Syndrome	Not Asked, Allow	Not Asked, Allow	Decline	Decline	Check Meds	Security	Not Asked, Allow
Driver License Suspended	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	3 yr DWI, DUI, 3 moving violations = Advantage	Not Asked, Allow
Felony, Probation, parole	Not Asked, Allow	6 mo's confined = Guaranteed Issue	2 yrs convicted or awaiting trial = Graded	Not Asked, Allow	Not Asked, Allow	3 yr = Advantage	Not Asked, Allow

Heart Attack	1 yr = UP3, 2 yr = UP2	1 yr = Guaranteed Issue	1 yr = Decline, 2 yr = Graded	1 yr = Graded, 2 yr = Standard.	2 yrs = Modified	6 mo's = Security, 2 yrs = Advantage	18 mo's = Decline, 2 yr = Graded
Heart Surgery	1 yr = UP3, 2 yr = UP2	1 yrs = Guaranteed Issue	1 yr = Decline, 2 yr = Graded	1 yr = Graded, 2 yr = Standard.	2 yrs = Modified	2 yr = Advantage	18 mo's = Decline, 2 yr = Graded
Heart Disorder	1 yr = UP3	1 yr = Guaranteed Issue	1 yr = Decline, 2 yr = Graded	1 yr = Graded, 2 yr = Standard.	2 yrs = Modified	2 yrs = Advantage	Indv. Conditions
Heart Valve Disorder	1 yr = UP3, 2 yr = UP2	1 yr = Guaranteed Issue	1 yr = Decline, 2 yr = Graded	1 yr = Graded, 2 yr = Standard.	2 yrs = Modified	2 yrs = Advantage	Replaced 2 yr = Graded
Hepatitis	Chronic within 2 yr = UP2	Chronic & Alcoholic = Guaranteed Issue	Hepatitis C = Graded	Hepatitis B & C 1 yr = Graded, Hepatitis B & C 2 yr = Standard	Chronic = Graded	Chronic = Advantage	2 yrs with medication = Decline
Hospitalized, bedridden, hospice, home health care	UP3	6 mo's = Guaranteed Issue	Decline	Current = Decline	Current = Decline	Current = Decline	Current = Decline
Conditions	Americo Ultra Protector	Americo Eagle Premier	Mutual of Omaha Living Promise	Transamerica 45-85	Foresters PlanRight	CFG Dignified Choice Classic	Royal Neighbors SIWL
Huntington's (Neuromuscular)	Allowed	Not Asked, Allow	Decline	Decline	Check Meds	Security	24 mo's = Graded
Kidney Dialysis	2 yr = UP3	Guaranteed Issue	Decline	1 yr = Graded, 2 yr = Standard.	1 yr = Decline	1 yr = Decline	2 yrs = Decline
Kidney Disease	Chronic within 2 yr = UP3	Chronic = Guaranteed Issue	End Stage Renal = Decline, 4 yrs Chronic = Graded	1 yr = Graded, 4 yr = Standard.	Graded	3 yr = Advantage	Chronic 2 yrs = Decline
Leukemia	Allowed	Not Asked, Allow	4 yrs = Graded	Not Asked, Allow	Not Asked, Allow	2 yr = Security, 5 yrs = Select	2 yrs = Decline

Liver Disease	2 yr = UP2	Guaranteed Issue	Cirrhosis = Decline	1 yr = Graded, 2 yr = Standard.	Graded	3 yr = Advantage	2 yrs = Decline
Lupus	Systemic 2 yr = UP3	Not Asked, Allow	4 yrs Systemic = Graded	Not Asked, Allow	Systemic = Graded	3 yr = Advantage	Systemic 2 yrs = Decline
Melanoma	3 yrs Malignant = UP3	Malignant = Decline	2 yrs = Decline, 4 yrs = Graded	2 yr = Decline, 4 yrs = Graded	Currently/recurrence/more than one type = Decline, 3 yrs = Modified	2 yr = Security, 5 yrs = Select	Within 2 yrs = Decline
Mental Disorder	Indv. Conditions	Indv. Conditions	2 yr hospitalized = Decline	Indv. Conditions	Check Meds	3 yr = Advantage	Indv. Conditions
Mental Retardation	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Check Meds	Security	Hospital, nursing, Hospice = Decline
Multiple Sclerosis	Allowed	Not Asked, Allow	4 yrs = Graded	Standard	Not Asked, Allow	3 yr = Advantage	2 yr = Graded
Muscular Dystrophy	UP3	Guaranteed Issue	Not Asked, Allow	1 yr = Graded	Not Asked, Allow	Security	2 yr = Graded
Neuromuscular Disease	Check Conditions	Check Conditions	4 yrs = Graded	Not Asked, Allow	Check Meds	Check Conditions	2 yr = Graded
Oxygen	6 mo's = UP3	6 mo's = Guaranteed Issue	Decline	1 yr = Graded	2 yrs = Decline	Advantage	Current = Decline
Pacemaker	1 yr = UP3, 2 yr = UP2	1 yr = Guaranteed Issue	1 yr = Decline, 2 yr = Graded	1 yr = Graded, 2 yr = Standard.	2 yrs = Modified	Cardiac Defib = Decline, 2 yrs = Advantage	2 yr = Graded
Conditions	Americo Ultra Protector	Americo Eagle Premier	Mutual of Omaha Living Promise	Transamerica 45-85	Foresters PlanRight	CFG Dignified Choice Classic	Royal Neighbors SIWL
Parkinson's Disease	2 yr = UP2	Allowed	4 yrs = Graded	Standard	Decline	3 yr = Advantage	2 yr = Graded
PTSD	Not Asked,	Allowed	Not Asked, Allow	Not Asked,	Not Asked, Allow	Not Asked,	Not Asked,

	Allow			Allow		Allow	Allow
Quadriplegia, paraplegia	Check wheelchair		Decline	Check wheelchair	Check Wheelchair	Check Wheelchair	Check wheelchair
Schizophrenia	Not Asked, Allow	Allowed	4 yrs = Graded	Not Asked, Allow	Check Meds	3 yr = Advantage	Not Asked, Allow
Seizures	Not Asked, Allow	Allowed	Not Asked, Allow	12+ in 1 yr = Graded, 12+ in 2 yr = Standard	Not Asked, Allow	Not Asked, Allow	Check med. Knockout list
Sickle Cell Anemia	Not Asked, Allow	Allowed	Decline	Decline	Not Asked, Allow	Security	Not Asked, Allow
Sleep Apnea	2 yrs = UP3	Guaranteed Issue	Graded	Standard	Allowed	Allowed	Decline
Spina Bifida	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Security	Not Asked, Allow
Stent	1 yr = UP3, 2 yr = UP2	1 yr = Guaranteed Issue	1 yr = Decline, 2 yr = Graded	1 yr = Graded, 2 yr = Standard.	2 yrs = Modified	2 yrs = Advantage	2 yr = Graded
Stroke	2 yr = UP3	1 yr = Guaranteed Issue	2 yr = Graded	1 yr = Graded, 2 yr = Standard.	2 yrs = Modified	2 yrs = Advantage	18 mo's = Decline, 2 yr = Graded
Terminal Illness	UP3	Death within 2 yr = Decline	Death within 1 yr = Decline	Death within 18 mo's = Decline	Death within 1 yr = Decline	Death within 1 yr = Decline	Death within 1 yr = Decline
TIA	Combined with Diabetes = UP3	Allowed	2 yr = Graded	1 yr = Graded, 2 yr = Standard.	2 yrs = Modified	2 yrs = Advantage	18 mos = Decline, 2 yrs = Graded
Transplant, Bone Marrow	UP3	Guaranteed Issue	Decline	Decline	Decline	Decline	Decline
Tuberculosis	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	Not Asked, Allow	2 yr = Graded
Wheelchair, Walker, Scooter	6 mo's for illness = UP3	6 mo's for illness = Guaranteed	Illness or disease = Decline	2 yr = Graded	Illness or disease = Decline	Illness or disease = Decline	Current = Decline

		Issue					
--	--	-------	--	--	--	--	--

### ACCEPTABLE PAYMENT OPTIONS

**Transamerica** allows money order but cannot be monthly payments, Direct Express, Social Security Draft

**CFG** allows Cashier Check and Money order

**Royal Neighbors** allows Credit Card, not Debit Card

#### Americo UP1

50yrs to 85yrs, \$2,000 - \$30,000, price at last birthday, matures at 120, Terminal rider included for 12 month life expectancy(24 for IL, MA, TX), optional Children's rider, optional Accidental Death Benefit rider, **cannot smoke cigarettes or e-cigs. May require phone interview.**

#### Americo UP2

50yrs to 80 yrs, \$2,000 - \$30,000, price at last birthday, matures at 120, Terminal rider included for 12 month life expectancy(24 for IL, MA, TX), optional Children's rider, optional Accidental Death Benefit rider. **May require phone interview.**

#### Americo UP3

50yrs to 75 yrs, \$2,000 - \$10,000, price at last birthday, matures at 120, Accidental Death during graded term will pay out full amount, Yr1=Premiums+5%, Yr2=Premiums+10%, Yr3=75% face amount, Yr4=Full. For IL, NH, NJ, WV Yr3=Full. **May require phone interview.**

#### Minimum - Maximum

4'8"	74-198	5'1"	88-235	5'6"	103-275	5'11"	119-319	6'4"	136-365
4'9"	77-205	5'2"	91-243	5'7"	106-284	6'	122-328	6'5"	140-375
4'10"	79-212	5'3"	94-243	5'8"	109-292	6'1"	126-337	6'7"	147-395
4'11"	82-220	5'4"	97-259	5'9"	112-301	6'2"	129-346		
5'	85-227	5'5"	100-267	5'10"	115-310	6'3"	133-356		

#### Americo Eagle Premier Level

Non-smoker 50yrs to 85yrs, Smoker 50yrs to 80yrs, \$2,000 - \$30,000, matures at 120, price at last birthday, Accidental Death Benefit rider included, Terminal rider included for 12 month life expectancy(24 for IL, MA, TX), optional Child and Grandchild rider, not available in CA, MN, MT, NY, PA, VT, **only e-cig and cigarettes are smoker. Phone sale is an option instead of paper app (1-855-248-8327).**

#### Americo Eagle Premier Guaranteed

50yrs to 80yrs, \$2,000 - \$10,000, matures at 120, not available in AR, CA, MA, MN, MT, NY, PA, VT, WA, Accidental Death during graded term will pay out full amount, Yr1=Premiums+5%, Yr2=Premiums+10%, Yr3=75% face amount, Yr4=Full. For IL, NH, NJ, WV Yr2=Full. **Phone sale is an option instead of paper app. (1-855-248-8327).**

**Minimum - Maximum**

4'8"	74-207	5'1"	88-246	5'6"	103-288	5'11"	119-333	6'4"	136-382
4'9"	77-214	5'2"	91-254	5'7"	106-296	6'	122-342	6'5"	140-392
4'10"	79-222	5'3"	94-262	5'8"	109-305	6'1"	126-352	6'7"	147-412
4'11"	82-230	5'4"	97-270	5'9"	112-314	6'2"	129-362	6'8"	151-423
5'	85-238	5'5"	100-279	5'10"	115-324	6'3"	133-372	6'9"	154-433

**Mutual of Omaha Living Promise Level**

45yrs to 85yrs, \$2,000 - \$40,000, price at last birthday, matures at 100, optional Accidental Death Benefit rider, Terminal & Chronic rider included for 12 month life expectancy(only Terminal in CT) **May require phone interview.**

**Mutual of Omaha Living Promise Graded**

45yrs to 80yrs, \$2,000 - \$20,000, price at last birthday, matures at 100, not available in AR, MT, NC, Yr1=UNK, Yr2=UNK, Yr3=Full. **May require phone interview.**

**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

**Transamerica**

0yrs to 55yrs \$1,000 - \$50,000, 56yrs to 65yrs \$1,000 - \$40,000, 66yrs - 75yrs \$1,000 to \$30,000, 76yrs - 85yrs \$1,000 to \$25,000, price at last birthday, matures at 121, optional Accidental Death Benefit rider, optional Child and Grandchild rider, Terminal & Chronic rider included for 12 month life expectancy(not in NY). **May require phone interview (1-800-292-1513), No license required**

Age	Height	Weight
0-0	18" - 35"	5-32
1-1	26" - 42"	14-50
2-4	30" - 45"	19-71



5-8	38" - 56"	27-120
9-11	44" - 70"	40-160
12-13	52" - 73"	60-195

**14-44, there is no minimum, there is no Build Chart for 45-85.**

4'5"	166-184-192	4'11"	206-228-238	5'5"	250-277-289	5'11"	298-330-344	6'5"	350-388-405
4'6"	172-191-199	5'	213-236-246	5'6"	257-285-298	6'	306-339-354	6'7"	359-398-416
4'7"	179-198-207	5'1"	220-244-254	5'7"	265-294-307	6'1"	315-349-364	6'8"	379-419-437
4'8"	185-205-214	5'2"	227-252-263	5'8"	273-303-316	6'2"	324-359-374	6'9"	387-429-448
4'9"	192-213-222	5'3"	234-260-271	5'9"	281-312-325	6'3"	333-369-385	6'10"	397-440-459
4'10"	199-220-230	5'4"	242-268-280	5'10"	290-321-335	6'4"	341-378-395	6'11"	407-451-470

#### **Foresters Planright Level**

50yrs to 80yrs \$2,000 - \$35,000, 81yrs to 85yrs \$2,000 - \$15,000, price at last birthday, matures at 121, Common Carrier Accidental Death rider included, Optional Accidental Death Benefit rider, **Requires phone interview at point of sale (1-866-844-9276).**

#### **Foresters Planright Graded**

50yrs to 80yrs \$2,000 - \$20,000, 81yrs to 85yrs \$2,000 - \$10,000, price at last birthday, matures at 121, Common Carrier Accidental Death rider included, Yr1=30%, Yr2=70%, Yr3=Full, **Requires phone interview at point of sale (1-866-844-9276).**

#### **Foresters Planright Modified**

50yrs to 80yrs \$2,000 - \$15,000, price at last birthday, matures at 121, Common Carrier Accidental Death rider included, Yr1=Premiums+10% annual interest, Yr2=Premiums+10% annual interest, Yr3=Full, **Requires phone interview at point of sale (1-866-844-9276).**

#### **Minimum - Level Maximum - Graded Maximum - Modified Maximum**

4'8"	74-201-216-232	5'1"	89-237-253-271	5'6"	104-275-294-315	5'11"	121-316-339-362	6'4"	142-357382-409
4'9"	77-208-223-239	5'2"	92-246-262-280	5'7"	107-284-304-325	6'	125-325-348-372	6'5"	147-365-392-419
4'10"	80-215-230-246	5'3"	95-253-269-288	5'8"	110-292-313-334	6'1"	129-333-356-381	6'7"	159-381-413-442
4'11"	83-222-237-253	5'4"	98-260-278-297	5'9"	113-299-321-343	6'2"	133-341-366-391	6'8"	162-389-421-450
5'	86-229-245-262	5'5"	101-268-286-306	5'10"	117-308-330-353	6'3"	137-349-373-399	6'9"	167-397-430-460

#### **CFG Dignified Choice Classic Elite and Classic Select**

25yrs to 44yrs \$5,000 - \$35,000, 45yrs to 80yrs \$2,500 - \$35,000, 81yrs to 85yrs \$2,500 - \$25,000, price at last birthday, matures at 100, Accelerated Death Benefit rider, Terminal rider included for 12 month life expectancy, Great/Grand/Child Term rider, **Requires phone interview at point of sale (1-800-737-6972), No license required.**

**CFG Dignified Choice Classic Advantage**

45yrs to 85yrs(50-75 in ME, NY, VT), \$2,500 - \$20,000, price at last birthday, matures at 100, Accidental Death during graded term will pay out full amount, Terminal rider included for 12 month life expectancy(needs to be added after 2 yr wait), Great/Grand/Child Term rider, Yr1=Premiums+6% interest, Yr2=Premiums+6% interest, Yr3=Full, **No license required.**

**CFG Dignified Choice Classic Security**

45yrs to 80yrs(50-75 in ME, NY, VT), \$2,000 - \$10,000, price at last birthday, matures at 100, Accidental Death during graded term will pay out full amount, Yr1=Premiums+6% interest, Yr2=Premiums+6% interest, Yr3=Premiums+6% interest, Yr4=Full, **No license required.**

**Build Chart is not included since it is lengthy.**

**Royal Neighbors Simplified Issue Whole Life**

50yrs to 85yrs, \$5,000 - \$25,000, price at last birthday, matures at 121, Terminal rider included for 12 month life expectancy, **Requires phone interview at point of sale or after submission (1-866-281-9228), No license required.**

**Royal Neighbors Graded Death Benefit Whole Life**

50yrs to 85yrs, \$5,000 - \$10,000, price at last birthday, matures at 121, Terminal rider included for 12 month life expectancy, Yr1=30%, Yr2=70%, Yr3=Full, **Requires phone interview at point of sale or after submission (1-866-281-9228), No license required.**

**There is no Build Chart for Royal Neighbors Whole Life**