

Final Expense Cheat Sheet

| Carrier           | Issue Age | Max Face                      | Build Chart | E-App    | PHI              | Direct Express | Insulin                      | Nuerop            | COPD                                                                 | AFIB          | CHF                      | Heart Surgery                                                 | Angina                                                        | TIA Stroke                                                    | Cancer                                                        | MS                 | Depression             | BiPolar/Schiz        | Amputation                    | Kidney/Liver Disease                       | Siezuress w/in 2 Yrs                     | Lupus                              | Dialysis | Wheel Chair |
|-------------------|-----------|-------------------------------|-------------|----------|------------------|----------------|------------------------------|-------------------|----------------------------------------------------------------------|---------------|--------------------------|---------------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------|--------------------|------------------------|----------------------|-------------------------------|--------------------------------------------|------------------------------------------|------------------------------------|----------|-------------|
| AIG-GRADED ONLY   | 50-85     | \$25K                         | No          | Yes-Only | No               | Yes            | Yes                          | Yes               | Yes                                                                  | Yes           | Yes                      | Yes                                                           | Yes                                                           | Yes                                                           | Yes                                                           | Yes                | Yes                    | Yes                  | Yes                           | Yes                                        | Yes                                      | Yes                                | Yes      | Yes         |
| Americo UP        | 50-85     | \$30K                         | Yes         | No       | No               | No             | Yes                          | No                | O2                                                                   | UP3           | No                       | >1Yr                                                          | >1yr                                                          | >2 Yrs                                                        | > 3 yrs                                                       | Yes                | Yes                    | Yes                  | >2Yrs                         | Up1 No Dialysis                            | UP1                                      | No                                 | No       | No          |
| Americo - Eagle   | 50-85     | \$30K                         | Yes         | Yes      | No               | No             | Yes                          | No                | No                                                                   | >1Yr          | No                       | >1Yr                                                          | >1yr.                                                         | >1 Yr.                                                        | > 2 Yrs                                                       | Yes                | Yes                    | Yes                  | >2 Yrs.                       | Yes                                        | Yes                                      | No                                 | No       | No          |
| CFG               | 36-85     | \$35K                         | Yes         | Yes      | Random           | No             | Elite->Age 40 Select <Age 40 | Select            | NS No O2 Select and Smoker No O2 Advantage (graded) With O2 Security | Yes           | No                       | >3yrs Elite .18 mo Select                                     | >1yr                                                          | >3yrs Elite .18 mo Select                                     | >3yrs Elite .18 mo Select                                     | <36 mo - Advantage | Elite                  | Elite                | No                            | Graded                                     | No more than 12 in the past 18 mom-Elite | Yes                                | Security | No          |
| Foresters         | 50-85     | \$35K                         | Yes         |          | Yes              | No             | Level                        | No                | Grade - No O2                                                        | Level         | No                       | >1 Yr                                                         | Level >2 Yrs Diagnosis                                        | Level >2 Yrs                                                  | Level >2 Yrs                                                  | Level              | Level                  | Level                | No                            | Grade                                      | Level                                    | No                                 | No       | No          |
| MOO               | 45-85     | \$40K                         | Yes         | Yes      | Sometimes        | No             | Level Onset >50 yr           | Graded            | Grade - No O2                                                        | Graded        | No                       | >1yr                                                          | Level >2 Yrs Diagnosis                                        | Level >2 Yrs                                                  | Level >4 Yrs                                                  | Grade              | Level of No Hosp. Stay | Grade                | No                            | No                                         | Level                                    | Grade                              | No       | No          |
| RNA               | 50-85     | \$25K                         | No          | Phone    | Yes              | No             | Level                        | Level             | Grade - No O2                                                        | Level         | No                       | > 2 yrs                                                       | Graded                                                        | Level >2 Yrs                                                  | Level >2 Yrs                                                  | Grade              | Level                  | Level                | Level >2 Yrs                  | No                                         | No                                       | Grade                              | No       | No          |
| Trans             | 45-85     | \$50K                         | No          | No       | No               | Yes            | Stand.                       | Stand.            | Stand if No O2, Graded if O2                                         | Stand. >2 yrs | Pref..2 Yr 1st Diagnosed | Stand w/in 1 Yr Level >2 Yrs                                  | Pref. >2 Yrs 1st Diagnosis                                    | Pref. >2 Yrs                                                  | Pref > 4 Yrs.                                                 | Stand.             | Pref                   | Pref                 | No                            | Grade                                      | Grade                                    | Pref                               | Grade    | Grade       |
| Prosperity        | 50-80     | \$35K                         | Yes         | Yes      | Random           | Yes            | Level                        | Modified          | Graded                                                               | Level         | >2yrs Level, <2yrs Mod   | ,2 yrs Mod                                                    | <2 yrs. Mod                                                   | <3 yrs Mod                                                    | <3yrs Mod                                                     | Mod                | Level                  | <2 yrs Hosp - Graded | Modified                      | Graded                                     | Level                                    | Graded                             | Decline  | Decline     |
| American Amicable | 50-85     | Age <75-\$35k Age >75 - \$20k | Yes         | Yes      | Age 71-85 Random | No             | Yes                          | Return of Premium | 2 year s ROP 3 years Graded > 3 years Immedite                       | Immedi ate    | Decline                  | 2 years Graded 3 years Return of Premium > 3 years Immedi ate | 2 years Graded 3 years Return of Premium > 3 years Immedi ate | 2 years Graded 3 years Return of Premium > 3 years Immedi ate | 2 years Graded 3 years Return of Premium > 3 years Immedi ate | Graded             | Immediate              | Immediate            | Caused by a disease - Decline | 2 years Graded 3 years Return > 3 years Im | 3 years-Graded                           | Syste mic Lupus-Return of Premi um | Decline  | Decline     |