

ILLNESS / CONDITION	AMERICO	MOO - TERM LIFE EXPRESS / IULE	AMERICAN AMICABLE - EASY TERM / HOME PROTECTION	JOHN HANCOCK - VITALITY	FORESTERS - STRONG FOUNDATION	PROSPERITY FAMILY FREEDOM TERM	NLG FLEX LIFE / LSW
Bronchitis	ever had - DECLINE	Severe or Chronic - DECLINE	Acute and Recovered - OK: Chronic - DECLINED	Not asked - Check meds against COPD	Acute - OK; Chronic - DECLINE	Within 5 years, DECLINE	Chronic- No rating to Decline.
Cancer	ever had - DECLINE	Excluding Basal Cell or Squamous cell skin cancer - ok; Otherwise - DECLINE	Basal or Squamous cell skin - OK; 8 years since diagnosis or treatment with no occurrences - OK; all others - DECLINE	Basal Cell/Squamous Cell skin cancer - OK; otherwise, any other cancer - DECLINE	Basal Cell - OK; no treatment or recurrence within 10 years - OK; all others - DECLINE	Within 5 years, Any Cancer, Tumor, Leukemia, Lymphoma, or Melanoma (except basal cell or squamous cell skin cancer)- DECLINE	Cancer treatment, current; or certain internal organ cancer diagnosed within the past three to five years - contact underwriter with specific details-
Cardiomyopathy	ever had - DECLINE	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	Within 3 years- Decline. After 3 years, table 4 to Decline
Cellulitis	DECLINE	Not asked	Not asked	Not asked	Not asked	Not asked	Not on Knock out list, might be asked
Cerebral Palsy	DECLINE	Not asked	DECLINE	Not asked	DECLINE	Not asked	Table 4 to Decline
Chronic Pain (narcotic pain prescriptions)	Prescribed narcotics for a chronic condition longer than 6 months - DECLINE	Not asked - see diagnosis and check meds	Not asked - see treatment	Not asked - see diagnosis and check meds	Not asked - see diagnosis and check meds	Not asked - see diagnosis and check meds	Not asked - see diagnosis and check meds
Cirrhosis	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Congestive Heart Failure	ever had - DECLINE	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	Table 6 to Decline
Coronary Artery Disease	ever had - DECLINE	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	No Rating to Decline
COPD	ever had - DECLINE	ever had - DECLINE	DECLINE	DECLINE	If smoker - DECLINE ; if nonsmoker, mild COPD, no oxygen, no steroids or serious COPD medications - ACCEPTED	In the last 5 years, DECLINE	COPD/Emphysema, severe (on oxygen or disabling) or with current tobacco use or in combination with Sleep Apnea-DECLINE

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Diabetes	Diagnosed within last 6 months - DECLINE; Diagnosed before age 35 - DECLINE; prescribed/using insulin - DECLINE; taking more than 2 oral meds - DECLINE	Diagnosed before age 45 (50 in California)- DECLINE; any complications - DECLINE	Controlled with oral meds - OK . Diagnosed prior to age 35 - DECLINE ; diabetic + tobacco use - DECLINE ; insulin - DECLINE . Combined with overweight, gout, retinopathy or protein in urine - DECLINE ;	Treated with insulin prior to age 40 - DECLINE; any complications - DECLINE	TYPE 2 (oral medications only + controlled + NON smoker *or less than 1 pack/day*) - ACCEPTED (if current age - 20-29 must be less than 5 years since diagnosis); TYPE 1 (treated with insulin + controlled + NON smoker *or less than 1 pack/day* - ACCEPTED (if current age 40-59 must be less than 5 years since diagnosis; if current age 60+ must be less than 25 yrs since diagnosis)	Insulin dependent Diabetes • Any form of Diabetes (other than gestational diabetes) diagnosed before the age of 50 • Diabetes at any age with complications of Neuropathy (nerve), Retinopathy (eye), Nephropathy (kidney) or Peripheral Vascular Disease (PVD or PAD) - DECLINE ;	Diabetes is uncontrolled (glycohemoglobin A1C 10.0 and above) or if complications present (amputation, retinopathy, kidney or vascular disease) or in combination with cardiac, stroke or morbid obesity. Juvenile onset diabetes (diagnosed prior to age 20)- DECLINE
Diabetic Complications	Cellulitis, neuropathy or amputation - DECLINE	Any complications - DECLINE	Combined with overweight, gout, retinopathy or protein in urine - DECLINE;	Any complications - DECLINE	Any complications - DECLINE	Any complications - DECLINE	Any complications - DECLINE
Down's Syndrome	DECLINE	DECLINE	DECLINE	Not asked	DECLINE	DECLINE	Not on Knock out list, might be asked
DUI	within 2 years - DECLINE; 3 or more moving violations within 2 years - DECLINE	Within 5 years - DECLINE; 4 or more moving violations within 5 years - DECLINE	Within 3 years - DECLINE; 2 or more moving violations - DECLINE: License revoked - DECLINE	any DUI or reckless within 5 years - DECLINE	Single DUI within 12 months OR 2 DUI's within 5 years - DECLINE; more than 2 DUI's - call risk assessment	In the last 2 years, Conviction for reckless driving, driving under the influence of alcohol or drugs (DUI or DWI) Been convicted or plead guilty to 3 or more moving violations - DECLINE	DUI within last year, or two or more within the past five years- DECLINE

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Drug Use or Treatment	Within 10 years - DECLINE	within 10 years - DECLINE	within 4 years - DECLINE. treatment more than 4 years + no usage sine - OK	any history of treatment for alcohol or substance abuse - DECLINE	Other than Marijuana - DECLINE; recreational marijuana uses up to 6 days per week - ACCEPTED: Medical Marijuana - case by case scenario	In the last 5 years, Use, positive test, or possession conviction for illegal drugs, narcotics and other habit-forming drugs (includes medical marijuana and opioids, unless used only as prescribed)- DECLINE	Drug use within the last three years or daily marijuana use- DECLINE
Emphysema	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	In the last 5 years, DECLINE	Table 4 to Decline
Epilepsy/Seizure	If diagnosed within past 6 months, been hospitalized within last 12 months, or any driving restrictions - DECLINE	Not asked	Petit Mal - OK; all others - DECLINE	Not asked	controlled with meds + not seizures for 2 years + no complications - OK	Not asked	Epilepsy/Seizures diagnosed within one year- DECLINE
Felony	Within 10 years - DECLINE	Within 5 years - DECLINE	Convicted of misdemeanor or felony within 5 yrs - DECLINE	any history of criminal record - DECLINE	If currently on parole or probation - DECLINE; after 5 years of jail time - OK	In the last 5 years Felony conviction or guilty plea- DECLINE	Felony or MD not released from probation or parole or charge pending: all felony convictions are otherwise considered. DECLINE
Fibromyalgia	Not asked	Not asked	Not asked	Not asked	ACCEPTED	Not asked	Not asked
Gout	Not asked	Not asked	Combined with diabetes, kidney stones or protein in urine - DECLINE	Not asked	ACCEPTED	Not asked	Not asked
Heart Attack	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	Within 5 years, DECLINE	Angioplasty/Bypass, or MI/heart attack in the last six months; or in combination with history of diabetes, stroke, and/or continued tobacco use- DECLINE

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Heartbeat - Irregular / Fibrillation	ever had - DECLINE	DECLINE	DECLINE	Not asked - check meds	Arrhythmia - DECLINE; heart murmur (no symptoms or treatment) - OK	In the last 5 years, Abnormal heart rhythm (Tachycardia, Atrial Fibrillation (Afib), Atrial Flutter, Bradycardia, Ventricular Fibrillation)- DECLINE	Not asked - check meds
Heart Disease / Disorder	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	Within 5 years, DECLINE	Not on Knock out list, might be asked
Heart Surgery	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	Within 5 years, DECLINE	No rating to Decline
Heart Valve Replacement	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	Within 5 years, DECLINE	Valve replacement within last year- DECLINE
Hepatitis A	If fully recovered - ACCEPTED	not asked	Not asked	not asked	recovered - ACCEPTED	not asked	Not asked
Hepatitis B	DECLINE	DECLINE	DECLINE	not asked	DECLINE	Within 5 years, DECLINE	They review if chronic, any liver damage, and overall performance of liver. Higher rates may be charged.
Hepatitis C	DECLINE	DECLINE	DECLINE	not asked	DECLINE	Within 5 years, DECLINE	See Hepatitis B
High Blood Pressure	Diagnosed within last 4 months - DECLINE; diagnosed prior to age. 30 -DECLINE; taking 3 or more medications to control HBP - DECLINE; within 12 months had abnormal EKG or ECHO - DECLINE	IF within last 10 years been hospitalized - DECLINE; otherwise, ok but check MEDS	Controlled with 2 or less medications (need to provide current BP reading) - OK; Using 3 or more Medications or uncontrolled - DECLINE	Controlled - ACCEPTED	Controlled - ACCEPTED	In the past 5 years, Hospitalized for high blood pressure- DECLINE	Controlled - ACCEPTED
ILLNESS /		MOO - TERM LIFE EXPRESS /	AMERICAN AMICABLE - EASY	JOHN HANCOCK - VITALITY	FORESTERS - STRONG FOUNDATION	PROSPERITY	NLG

CONDITION	AMERICO	IULE	TERM / HOME PROTECTION			FAMILY FREEDOM TERM	FLEX LIFE / LSW
Hodgkin's Disease	DECLINE	DECLINE	DECLINE	Not asked	DECLINE	Not asked	Use XRAE for an UW Quote
Hospice	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Huntington's Disease	DECLINE	DECLINE	Not asked	DECLINE	DECLINE	DECLINE	Not on Knock out list, might be asked
Illegal Drugs	Withing 10 years - DECLINE	Withing 10 years - DECLINE	drug use or treatment within past 4 years - DECLINE	any history of criminal record or drug treatment - DECLINE	Other than Marijuana - DECLINE; recreational marijuana uses up to 6 days per week - ACCEPTED: Medical - case by case	In the past 5 years: Use, positive test, or possession conviction for illegal drugs, narcotics and other habit-forming drugs (includes medical marijuana and opioids, unless used only as prescribed)	Drug use within the last three years or daily marijuana use- DECLINE
Jail / Incarcerated	Withing 10 years - DECLINE	Withing 10 years - DECLINE	Convicted of misdemeanor or felony within 5 years - DECLINE. Parole/probation within past 6 months - DECLINE	any history of criminal record - DECLINE	If currently on parole or probation - DECLINE; after 5 years of jail time - OK	On parole or probation, or awaiting trial- DECLINE	Parole or Probation (see Felony or Misdemeanor above)- DECLINE
Kidney Disease / Failure	DECLINE	DECLINE	Dialysis, insufficiency or kidney failure, nephrectomy, polycystic kidney disease or transplant - DECLINE	DECLINE	DECLINE	Within 5 years, DECLINE	Kidney Dialysis or Chronic Renal Failure- DECLINE
Liver Disease	DECLINE	DECLINE	DECLINE	See Cirrhosis	DECLINE	Within 5 years, DECLINE	See Cirrhosis
Lupus	Systemic - DECLINE	DECLINE	Systemic (SLE) - DECLINE	Systemic - DECLINE	Discoid - ACCEPTED; Systemic - DECLINE	Within 5 years, DECLINE	Table 4 to Decline
Marijuana Use	Recreational purposes within 24 months - DECLINE	not asked	Not asked	See Drug use	Recreational marijuana use up to 6 days per week - ACCEPTED: Medical Marijuana - case by case scenario	Includes medical marijuana unless prescribed- DECLINE	Drug use within the last three years or daily marijuana use- DECLINE
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TERM / HOME PROTECTION							LSW
Melanoma	DECLINE	See Cancer	See Cancer	See Cancer	See Cancer	See Cancer	See Cancer
Mental Incapacity / Retardation	DECLINE	DECLINE	Mild to moderate Retardation-OK; severe - DECLINE	Psychosis - DECLINE	Not asked	DECLINE	Moderate rating to decline
Military	Currently US Military on active duty - ok; if currently deployed - DECLINE	Not asked	Not asked	Not asked	Accepted as long as not currently deployed	Not asked	Not on Knock out list, might be asked
Multiple Sclerosis (MS)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	If disabling or progressive- DECLINE
Muscular Dystrophy	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	Decline
Muscle Disease or Disorder	had surgery within 12 months + no release from doc- DECLINE	Not asked	Not asked	Not asked	Not asked	Not asked	Not asked
Neuropathy	Combined with Diabetes - DECLINE	Combined with Diabetes - DECLINE	See diabetes	Combined with Diabetes - DECLINE	Combined with Diabetes - DECLINE	See diabetes.	See diabetes
Oxygen	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Pacemaker/ Defibrillator Implant	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	Not asked	Table 3 to Decline
Pain Medication	Prescribed narcotics for a chronic condition longer than 6 months - DECLINE	Not asked - check MED LIST	Not asked - check MED LIST	Check med list	Check med list	Not asked - check MED LIST	Check med list
Pancreatitis	Not asked	Chronic or Alcohol related - DECLINE	Chronic or multiple episodes - DECLINE	Not asked	Single attack, non-alcohol related, no complications - OK; alcohol related/chronic. DECLINE	Not asked	Rate for Cause
Paraplegia	DECLINE	DECLINE	DECLINE	Not asked	DECLINE	DECLINE	Table 6 to Decline

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Parkinson's Disease	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE if disabling
Parole/Probation (currently)	Within 10 years - DECLINE	Within 10 years - DECLINE	Convicted of misdemeanor or felony within 5 years - DECLINE. Parole/probation within past 6 months - DECLINE	any history of criminal record - DECLINE	If currently on parole or probation - DECLINE; after 5 years of jail time - OK	On parole or probation, or awaiting trial- DECLINE	Parole or Probation (see Felony or Misdemeanor above)- DECLINE
PAD/PVD	Not asked	Combined with Diabetes - DECLINE	DECLINE	Combined with Diabetes - DECLINE	DECLINE	DECLINE	Table 2 at Best
Pilot or Student Pilot	Within 2 years - DECLINE	Not asked	Personal Pilot less than 100 hours - DECLINE; student pilot - DECLINE;	Not asked	No flying gas a student pilot	Not asked	Not on Knock out list, might be asked
Pregnant	Gestational Diabetes, HBP, multiple fetus, bed rest - DECLINE	Not asked - but ask about gestational diabetes	current with no complications - OK	Not asked	Not asked	Not asked	Pregnancy with current gestational diabetes, toxemia, eclampsia, pre-eclampsia. Would reconsider at six weeks post-partum- DECLINE
PTSD	Not asked	Not asked	Not asked (check meds)	Not asked	Not asked	Not asked	Mental Disorder/PTSD requiring hospitalization or disability in last year- DECLINE
Pulmonary Fibrosis	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	Within 5 years, DECLINE	Not on Knock out list, might be asked
Quadriplegia	DECLINE	DECLINE	DECLINE	Not asked	DECLINE	DECLINE	Highly rated to decline
Renal Disease	End-stage or renal insufficiency - DECLINE	End Stage with dialysis - DECLINE	DECLINE	DECLINE	DECLINE	Within 5 years, DECLINE	Kidney Dialysis or Chronic Renal Failure- DECLINE

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Restless Leg Syndrome	Not asked - see if meds treat. Parkinson's - potential decline	Not asked - see if meds treat. Parkinson (write in agent notes to explain)	Not asked - see if meds treat. Parkinson (write in agent notes to explain)	Not asked - see if meds treat. Parkinson (write in agent notes to explain)	Not asked - see if meds treat. Parkinson (write in agent notes to explain)	Not asked - see if meds treat. Parkinson (write in agent notes to explain)	Not asked - see if meds treat. Parkinson (write in agent notes to explain)
Rheumatoid Arthritis	SEE ARTHRITIS	See Arthritis	minimal or slight impairment - OK; all others - DECLINE	Not asked	See Arthritis	Within 5 years, DECLINE	Not on Knock out list, might be asked
Sarcoidosis	ever had - DECLINE	DECLINE	Pulmonary - DECLINE	Not asked - check meds	Localized, non-pulmonary - ACCEPTED; Pulmonary - DECLINE	Not asked - check meds	Moderate rating to Decline
Schizophrenia	ever had or been treated - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	Not on Knock out list, might be asked
Seizures	If diagnosed within past 6 months, been hospitalized within last 12 months, or any driving restrictions - DECLINE	Not asked	Petit Mal - OK ; all others - DECLINE	Not asked	controlled with meds + not seizures for 2 years + no complications - OK	Not asked	Epilepsy/Seizures diagnosed within one year- DECLINE
Sickle Cell Anemia	DECLINE	DECLINE	DECLINE	Not asked	Not asked	DECLINE	DECLINE
Sleep Apnea	Diagnosed within the last 6 months - DECLINE ; if using CPap or BiPap machine - OK , if NOT using Cpap or BiPap - DECLINE	Not asked	combined with history of overweight, HBP, chronic obstructive pulmonary disease, or heart arrhythmia - DECLINE	Not asked	Treated and controlled - ACCEPTED	Not asked	Sleep Apnea in combination with COPD- DECLINE
Smoker/Nicotine Use	within 2 years used cigars, pipes, chewing tobacco, snuff, nicotine chewing gum, nicotine patches, vaping, electronic cigs - SMOKER RATE	any form of tobacco or any form of nicotine replacement therapy - SMOKER RATE	within 12 months includes cigarettes, ecigs, chewing tobacco, pipes, snuff, nicotine patch/gum/inhaler - SMOKER RATE ; excludes occasional cigar or pipe use	within last 12 months - Cigarettes, Chantix,	Cigarettes within 12 months - SMOKER RATE ; cigar, pipe, chewing tobacco, nicotine patches and other substitutes - NON. SMOKER RATE	any form of tobacco or any form of nicotine replacement therapy - SMOKER RATE	any form of tobacco or any form of nicotine replacement therapy - SMOKER RATE

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Spina Bifida	not asked	not asked	asymptomatic - OK ; otherwise DECLINE	Not asked	DECLINE	Not asked	Not asked
Stent	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	Within 5 years, DECLINE	Not on Knock out list, might be asked
Stroke / TIA Attack	DECLINE	DECLINE	TIA - after 6 months - OK ; otherwise - DECLINE	DECLINE	DECLINE	Within 5 years, DECLINE	CVA (stroke) within one year; or with history of diabetes or cardiac history- DECLINE
Terminal Illness	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Transplant	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Tuberculosis	Not asked	Not asked	over 2 years - OK ; within 2 years of treatment or diagnosis - DECLINE	Not asked	treatment completed - ACCEPTED	Not asked	No rating if recovered
Tumor	Any in brain - DECLINE	Not asked (check treatment)	Not asked (check treatment)	Not asked - See cancer	See Cancer	Within 5 years, DECLINE	Not on Knock out list, might be asked
Ulcerative Colitis	DECLINE	Not asked	diagnosed before age 20 or within 12 months - DECLINE	Not asked	Mild to moderate - ACCEPTED	Not asked	Not asked
Wheelchair/ Electric Scooter	DECLINE	DECLINE	Not asked	Not asked	Due to chronic illness or disease - DECLINE	In the last 12 months, Wheelchair, walker, electric scooter (used or advised to use)- DECLINE	Not on Knock out list, might be asked

Prescription Guide

1. [Americo](#)
2. [Mutual of Omaha](#)
3. [Prosperity](#)
4. [John Hancock](#)

PRODUCT INFORMATION

AMERICO - HMS

ALL HMS POLICIES INCLUDE: 30; 25; 20; and 15-year Options

HEIGHT	HMS Plus CBO; HMS Plus 125; HMS Plus 100; PAYMENT PROTECTOR	DI RIDER	HMS PLUS w/ ADB
4'8"	78 - 189	74 - 178	74 - 211
4'9"	80 - 196	77 - 184	77 - 219
4'10"	83 - 203	79 - 191	79 - 227
4'11"	86 - 210	82 - 198	82 - 235
5'0"	89 - 217	85 - 204	85 - 243
5'1"	92 - 224	88 - 211	88 - 251
5'2"	95 - 232	91 - 218	91 - 259
5'3"	98 - 239	94 - 225	94 - 268
5'4"	101 - 247	97 - 233	97 - 276
5'5"	105 - 255	100 - 240	100 - 285
5'6"	108 - 263	103 - 247	103 - 294
5'7"	111 - 271	106 - 255	106 - 303
5'8"	115 - 279	109 - 263	109 - 312
5'9"	118 - 287	112 - 270	112 - 321
5'10"	121 - 296	115 - 278	115 - 331
5'11"	125 - 304	119 - 286	119 - 340
6'0"	129 - 313	122 - 294	122 - 350
6'1"	132 - 322	126 - 303	126 - 360
6'2"	136 - 331	129 - 311	129 - 369
6'3"	140 - 340	133 - 320	133 - 380
6'4"	143 - 349	136 - 328	136 - 390
6'5"	147 - 358	140 - 337	140 - 400
6'6"	151 - 367	143 - 346	143 - 411
6'7"	155 - 377	147 - 355	147 - 421

HMS - Plus w/ ADB

- \$1,000 "all caused" death benefit with Accidental Death Riders
- \$100k, \$150k, \$200k, \$250k Accidental Death Coverage Options
- 30 yr level term - Ages 20-50
- 20 yr level term - Age 51-60
- Separate Underwriting - mainly Lifestyle questions

HMS - Plus CBO

- **LEVEL** term insurance with Cash Back of Premiums guaranteed - Issue ages **20-60**
- Simplified Issue from **\$25,000-\$450,000**
- Cash Back Option guarantees 100% of base premiums are available at the end of the term
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders**Check personal State) - Includes additional **50%** (of base death benefit) of **Accidental Death** Coverage

HMS - Plus 125 & 100

- **LEVEL** term insurance
- Issue ages **20-75**
- Simplified Issue from **\$25,000-\$450,000**
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders**Check personal State)
- HMS 125 includes additional **25%** (of base death benefit) of **Accidental Death** Coverage
- No Accidental Death Coverage for HMS 100

HMS - Plus Continuation

- Level Term death benefit - At the end of that period, the death benefit will decrease to an amount equal to 10% of the initial Level Death Benefit, and will remain level for the life of the policy.
- Simplified Issue from **\$25,000-\$450,000**
- Includes **Living Benefits**
- Issue Ages 20-65

HMS - Plus Payment Protector

- DECREASING Term coverage
- Death benefit paid in monthly income payments (or opt for 1 lump sum)
- Issue ages **20-75**
- Simplified Issue from **\$25,000-\$400,000** (no saliva) - NO living benefits

MUTUAL OF OMAHA - TERM LIFE EXPRESS/ IULE

ALL TLE/ IULE POLICIES INCLUDE: Issue ages 18-75

\$25,000 - \$300,000 for ages 18-50

\$25,000 - \$250,000 for ages 51-60

\$25,000 - \$150,000 for ages 61+

TERM LIFE EXPRESS

- **LEVEL** term insurance
- 10, 15, 20, & 30 year level term options
- Simplified Issue from **\$25,000-\$300,000**
- Return Of Premium (ROP) Option 100% of base premiums are available at the end of 30 yr term (Ages 18-50)
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders**Check personal State)
- **Critical Illness Rider drops off on ROP product
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

IULE - Indexed Universal Life Express

- **IULE provides long-term death benefit protection on flexible premium basis - For Clients who:**
 - Understand that coverage beyond the no-lapse period is available on non-guaranteed basis
 - Desire a policy with flexibility for future
 - Want coverage issued quickly without lengthy health inquiries
- Coverage is guaranteed to a minimum of age 80 and a maximum of age 120
- Simplified Issue from **\$25,000-\$300,000**
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders**Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

Height	TLE, IULE, Living Promise Minimum Weight	TLE, IULE, Maximum Weight
4 feet		
8"	74	197
9"	77	202
10"	79	208
11"	82	214
5 feet	85	220
1"	88	226
2"	91	232
3"	94	238
4"	97	245
5"	100	251
6"	103	258
7"	106	265
8"	109	274
9"	112	282
10"	115	289
11"	119	298
6 feet	122	305
1"	126	313
2"	129	321
3"	133	329
4"	136	338
5"	140	347
6"	143	358
7"	147	367
8"	151	376
9"	154	385
10"	158	395

AMERICAN AMICABLE - EASY TERM / HOME PROTECTION

EASY TERM

- **LEVEL** term insurance
- 10, 20, & 30 year level term options
- Simplified Issue from **\$25,000-\$500,000**
- Return Of Premium (ROP) Option
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders**Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

HOME PROTECTOR

- **LEVEL** term insurance
- 15, 20, 25 & 30 year level term options
- Must have a mortgage.
- Simplified Issue from **\$25,000-\$500,000**
- Return Of Premium (ROP) Option
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders**Check personal State)
- Riders include Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

BUILD CHART			
HEIGHT	MINIMUM WEIGHT MUST BE AT LEAST	MAXIMUM WEIGHT WITHIN TABLE 2	MAXIMUM WEIGHT WITHIN TABLE 4
4'10"	86	182	199
4'11"	88	188	205
5'	90	195	212
5'1"	93	201	220
5'2"	95	208	227
5'3"	99	215	234
5'4"	101	221	242
5'5"	104	228	249
5'6"	106	235	257
5'7"	110	243	265
5'8"	113	250	273
5'9"	117	257	281
5'10"	120	265	289
5'11"	125	272	298
6'	129	280	306
6'1"	133	288	315
6'2"	136	296	323
6'3"	140	304	332
6'4"	143	312	341
6'5"	146	320	350
6'6"	149	329	359
6'7"	153	337	368
6'8"	157	346	378
6'9"	160	355	387

JOHN HANCOCK- SIMPLE TERM WITH VITALITY

Simple Term with Vitality

- Ages 20-60
- 15, 20, 25, 30 Year Terms
- Preferred, Standard, Select Rates
- A permanent resident of US
- Up to \$500,000 in coverage

Build charts

Applicants who exceed the parameters of the following build charts are not eligible for Simple Term with Vitality.

Body Mass Index (BMI) 43:

For most applicants

Height	Weight
4' 8"	192 lbs
4' 9"	199 lbs
4' 10"	206 lbs
4' 11"	213 lbs
5' 0"	220 lbs
5' 1"	228 lbs
5' 2"	235 lbs
5' 3"	243 lbs
5' 4"	251 lbs
5' 5"	258 lbs
5' 6"	266 lbs
5' 7"	275 lbs
5' 8"	283 lbs
5' 9"	291 lbs

Height	Weight
5' 10"	300 lbs
5' 11"	308 lbs
6' 0"	317 lbs
6' 1"	326 lbs
6' 2"	335 lbs
6' 3"	344 lbs
6' 4"	353 lbs
6' 5"	363 lbs
6' 6"	372 lbs
6' 7"	382 lbs
6' 8"	391 lbs
6' 9"	401 lbs
6' 10"	411 lbs

Body Mass Index (BMI) 39:

For people living with diabetes

Height	Weight
4' 8"	174 lbs
4' 9"	180 lbs
4' 10"	187 lbs
4' 11"	193 lbs
5' 0"	200 lbs
5' 1"	206 lbs
5' 2"	213 lbs
5' 3"	220 lbs
5' 4"	227 lbs
5' 5"	234 lbs
5' 6"	242 lbs
5' 7"	249 lbs
5' 8"	256 lbs
5' 9"	264 lbs

Height	Weight
5' 10"	272 lbs
5' 11"	280 lbs
6' 0"	288 lbs
6' 1"	296 lbs
6' 2"	304 lbs
6' 3"	312 lbs
6' 4"	320 lbs
6' 5"	329 lbs
6' 6"	337 lbs
6' 7"	346 lbs
6' 8"	355 lbs
6' 9"	364 lbs
6' 10"	391 lbs

Eligible for individuals with well-controlled Type II diabetes diagnosed after age 30 and without serious risk factors

FORESTERS - STRONG FOUNDATION

STRONG FOUNDATION

- LEVEL term insurance
- 18 - 80
- 10, 15, 20, 25 & 30 year level term options - Simplified Issue from **\$20,000-\$400,000**

Minimum Weight (lbs)	Height (ft)	Maximum Weight (lbs)
82	4'8	185
85	4'9	193
88	4'10	198
91	4'11	207
94	5'0	212
97	5'1	221
101	5'2	225
104	5'3	234
107	5'4	243
111	5'5	250
114	5'6	259
118	5'7	265
121	5'8	274
125	5'9	281
128	5'10	292
132	5'11	298
136	6'0	307
140	6'1	314
144	6'2	325
147	6'3	336
151	6'4	342
155	6'5	353
160	6'6	360

Prosperity: Family Freedom Term

BUILD CHART		
Height	Minimum Weight (lbs.)	Maximum Weight (lbs.)
4'8"	72	174
4'9"	75	181
4'10"	78	187
4'11"	81	193
5'0"	84	201
5'1"	86	207
5'2"	90	215
5'3"	93	223
5'4"	96	229
5'5"	98	236
5'6"	101	243
5'7"	104	250
5'8"	107	257
5'9"	110	265
5'10"	113	271
5'11"	116	279
6'0"	120	287
6'1"	124	295
6'2"	127	302
6'3"	131	312
6'4"	134	317
6'5"	137	325
6'6"	141	334
6'7"	145	341
6'8"	148	349
6'9"	152	358

PRODUCT DESCRIPTION	Simplified Issue Term Life Insurance	
PREMIUM GUARANTEE & RENEWABILITY	Premium is level during the initial term period of 10, 15, 20, 25 & 30 years. Renewal premiums are subject to change but will not exceed Guaranteed Rates stated in the policy.	
LEVEL TERM OPTIONS	<u>Issue Age</u>	<u>Term</u>
	18 – 75	10 Year
	18 – 70	15 Year
	18 – 65	20 Year
	18 – 60	25 Year
	18 – 55	30 Year
COVERAGE AMOUNT	\$50,000 - \$500,000 and based on issue age.	
COVERAGE AMOUNT OPTIONS	<u>Issue Age</u>	<u>Face Amount</u>
	18 – 45	\$50K – 500K
	46 – 55	\$50K – 400K
	56 – 65	\$50K – 250K
	66 – 75	\$50K – 100K

NLG: FLEX LIFE [\(Click here for Complete UW Guide\)](#)

Table of Height and Weight, Ages 18 and Older (Term Products)

This chart is used as a guideline to identify the weights that are usually acceptable within the rate classes shown, and to show the acceptable weight to qualify for the disability income rider. Other factors, including age or disproportion in body measurements (girth of chest and abdomen), may impact the final decision.

Rate Class	Elite	Preferred	Select	Standard	Express Standard 1	Express Standard 2
BMI	≥18.5 to <24.9	≥24.9 to <27.1	≥27.1 to < 29.9	≥29.9 to <37.5	≥37.5 to <42.5	≥42.5 to <46.5
Height	Weight (lbs.)					
4' 8"	83-111	112-120	121-133	134-167	168-189	190-207
4' 9"	86-115	116-125	126-138	139-173	174-196	197-214
4' 10"	89-119	120-129	130-143	144-179	180-203	204-222
4' 11"	92-123	124-134	135-148	149-185	186-210	211-230
5' 0"	95-127	128-138	139-153	154-192	193-217	218-238
5' 1"	98-131	132-143	144-158	159-198	199-224	225-246
5' 2"	102-136	137-148	149-163	164-205	206-232	233-254
5' 3"	105-140	141-152	153-168	169-211	212-239	240-262
5' 4"	108-145	146-157	158-174	175-218	219-247	248-270
5' 5"	112-149	150-162	163-179	180-225	226-255	256-279
5' 6"	115-154	155-167	168-185	186-232	233-263	264-288
5' 7"	119-158	159-173	174-190	191-239	240-271	272-296
5' 8"	122-163	164-178	179-196	197-246	247-279	280-305
5' 9"	126-168	169-183	184-202	203-253	254-287	288-314
5' 10"	129-173	174-188	189-208	209-261	262-296	297-324
5' 11"	133-178	179-194	195-214	215-268	269-304	305-333
6' 0"	137-183	184-199	200-220	221-276	277-313	314-342
6' 1"	141-188	189-205	206-226	227-284	285-322	323-352
6' 2"	145-193	194-211	212-232	233-292	293-330	331-362
6' 3"	148-199	200-216	217-239	240-300	301-339	340-371
6' 4"	152-204	205-222	223-245	246-308	309-349	350-381
6' 5"	156-209	210-228	229-252	253-316	317-358	359-392
6' 6"	161-215	216-234	235-258	259-324	325-367	368-402
6' 7"	165-221	222-240	241-265	266-332	333-377	378-412
6' 8"	169-226	227-246	247-272	273-341	342-386	387-423

Individual consideration will be given for low BMIs. Please use the Underwriting Quote Tool XRAE (Instructional PDF: Getting Started with the XRAE Field Underwriting Tool).