**WHOLE LIFE LOOK BACK GUIDE**

This document is intended as a guide to help you determine which carriers/products to look at more closely for your client. After using this guide to narrow down the options available to your client, be sure to carefully read through each application. If your client answers yes to any part of a questionnaire or application, read the instructions or fine print provided by the carrier to determine if your client can still qualify for the plan.

**Click a link below or scroll down to navigate to details:**

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* [Anxiety / Depression](#ANXIETY_DEPRESSION)
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* [Heart Attack / Heart Disease](#HEART_ATTACK_DISEASE)
* [High Blood Pressure](#HIGH_BLOOD_PRESSURE)
* [MS (Multiple Sclerosis)](#MS)
* [Neuropathy](#NEUROPATHY)
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**What if my client’s circumstances fall into more than one of these categories?**

Certain combinations of medications and diagnosis can be a determining factor in whether coverage will be granted. If you are already contracted with a carrier you may call their underwriting department to complete a risk assessment. If you have NOT yet been contracted, please contact your mentor/upline for assistance with a risk assessment.

**When do I need to write Guaranteed Issue Whole Life?**

Guaranteed Issue Whole Life plans are offered through Gerber and AIG for clients age 50 and up. If any of the following apply to your client, then GIWL is the route to take:

* Congestive heart failure
* Oxygen use
* Kidney dialysis
* Dementia
* Alzheimer’s
* HIV/AIDS
* Kidney failure
* Transplant
* Liver disease
* Amputation caused by disease Home health care
* Hospice

**ARTHRITIS**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| American Amicable/Occidental | Dignity Solutions | **Immediate Benefit** |
| Mutual of Omaha | Living Promise | **Level Death Benefit** |
| Americo | Eagle Premier | **Level Death Benefit** |
| United Home Life | Whole Life | **Express Issue Premier** |
| Transamerica | Immediate Solutions (Ages 0-44) | *Chronic Pain is defined as 6 or more fills of a narcotic prescription in any 12-month period.*  **Graded Death Benefit** if client is currently unemployed or collecting disability or if client was diagnosed or treated within the past year.  **Preferred** if client is employed, is not collecting disability, and has not had treatment in the past year. |
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**ANXIETY / DEPRESSION**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| American Amicable/Occidental | Dignity Solutions | **Immediate Benefit** |
| Mutual of Omaha | Living Promise | **Level Death Benefit** |
| Americo | Eagle Premier | **Level Death Benefit** |
| United Home Life | Whole Life | **Express Issue Premier** |
| Transamerica | Immediate Solutions | **Decline:** current age 0-18  **Preferred:** current age 19+ |
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**BIPOLAR**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| American Amicable/Occidental | Dignity Solutions | **Immediate Benefit** |
| Mutual of Omaha | Living Promise | **Level Death Benefit** if over 4 years since diagnosis, last treatment, or last medication.  **Graded Death Benefit** if under 4 years. |
| Americo | Eagle Premier | **Level Death Benefit** |
| United Home Life | Whole Life | **Express Issue Deluxe** (applies to Schizophrenia as well) |
| Transamerica | Immediate Solutions (Ages 0-45) | **Decline:** current age 0-17  **Standard:** current age 18-85 |
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**CANCER (All types except Basal Cell)**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| American Amicable/Occidental | Dignity Solutions | **No Coverage** if client currently has cancer.  **Return of Premium** if client has had more than one occurrence in their entire lifetime OR if they’ve been diagnosed, treated, or have taken medication with the past 2 years.  **Graded Death Benefit** if client has been diagnosed, treated, or has taken medication within the past 3 years. |
| Mutual of Omaha | Living Promise | **No Coverage** if client had metastatic cancer or has had a reoccurrence in their lifetime.  **Graded Death Benefit** if client was diagnosed, treated, or has taken medication in the past 4 years.  **Level Death Benefit** if it’s been over 4 years since client was diagnosed, treated, or has taken medication |
| Americo | Eagle Premier | **Guaranteed Issue** if client has had two or more occurrences in their lifetime OR if they been diagnosed, treated, tested positive, or taken medication in the past 2 years |
| United Home Life | Whole Life | **Express Issue Premier** if it’s been over 2 years since client’s diagnosis or last treatment.  **Express Issue** if it’s only been over 1 year. |
| Transamerica | Immediate Solutions (Ages 0-45) | **Decline** if client has had ANY onset (other than Basal Cell) within the past 2 years. Or if in their lifetime client has had metastatic, or recurrent, or multiple types of cancer, or any cancer with lymph node involvement.  **Graded Death Benefit** if client was diagnosed, treated, or has taken medication within the past 4 years.  **Standard** if client was diagnosed prior to age 45 (other than Basal Cell). |
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**COPD**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| American Amicable/Occidental | Dignity Solutions | **Return of Premium** if client was diagnosed, treated, or has taken medication within the past 2 years.  **Graded Death Benefit** if client was diagnosed, treated, or has taken medication within the past 3 years. |
| Mutual of Omaha | Living Promise | **No Coverage** if client uses oxygen.  **Graded Death Benefit** if no oxygen. |
| Americo | Eagle Premier | **Guaranteed Issue** |
| United Home Life | Whole Life | **Express Issue Premier** if over 2 years since client was medically diagnosed, treated, or has taken medication.  **Express Issue** if over 1 year but under 2 years since client was medically diagnosed, treated, or has taken medication. |
| Transamerica | Immediate Solutions | **Standard Death Benefit** |
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**DIABETES (Types 1 & 2)**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| American Amicable/Occidental | Dignity Solutions | **Return of Premium** if insulin before age 50, if history of insulin or diabetic shock, or if combined with retinopathy, nephropathy, or neuropathy. |
| Mutual of Omaha | Living Promise | **Level Death Benefit** if diagnosed after age 50 with NO complications.  **Graded Death Benefit** if diagnosed before age 50. Or if history of complications like neuropathy, nephropathy, retinopathy, or peripheral vascular disease.  **No Coverage** if history of insulin shock, diabetic coma, or amputation due to diabetic complications. |
| Americo | Eagle Premier | **Guaranteed Issue** if complications including amputation, retinopathy (eye disease), nephropathy (kidney disease), neuropathy, insulin shock, or diabetic coma. |
| United Home Life | Whole Life | **Express Issue Premier** if oral meds only  **Express Issue Deluxe** if insulin |
| Transamerica | Immediate Solutions | **Decline** if onset prior to age 20 (other than gestational).  **Standard** if over age 20 with insulin use within the past 2 years. |
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**DISABILITY (Applies to anyone collecting disability income)**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| American Amicable/Occidental | Dignity Solutions | **Immediate Benefit** |
| Mutual of Omaha | Living Promise | **Level Death Benefit** |
| Americo | Eagle Premier | **Level Death Benefit** |
| United Home Life | Whole Life | **Express Issue Deluxe** |
| Transamerica | Immediate Solutions | **Preferred Death Benefit** |
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**DUI / DWI**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| American Amicable/Occidental | Dignity Solutions | **Immediate Benefit** |
| Mutual of Omaha | Living Promise | **Level Death Benefit** if 1 conviction in the past 2 years.  **Graded Death Benefit** if more than 1 conviction in the past two years. |
| Americo | Eagle Premier | **Level Death Benefit** |
| United Home Life | Whole Life | **Express Issue Premier** ifover 2 years.  **Express Issue Deluxe** if less than 2 years. |
| Transamerica | Immediate Solutions | **Decline** if within 2 years.  **Standard** if within 2-4 years.  **Preferred** if over 4 years.  *Applies to reckless driving, OWI/DUI, or three or more moving violations.* |
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**HEART ATTACK / HEART DISEASE**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| American Amicable/Occidental | Dignity Solutions | **Return of Premium** if within 2 years.  **Graded Death Benefit** if within 3 years.  **Immediate Death Benefit** if over 3 years. |
| Mutual of Omaha | Living Promise | **Graded Death Benefit** if within 2 years  **Level Death Benefit** if over 2 years. |
| Americo | Eagle Premier | **Guaranteed Death Benefit** if within 1 year.  **Level Death Benefit** if over 1 year. |
| United Home Life | Whole Life | **Express Issue Premier** if over 2 years.  **Express Issue** if over 1 year and under 2 years. |
| Transamerica | Immediate Solutions | **Graded Death Benefit** if onset prior to age 45. OR if within 1 year for age 45 and up.  **Standard** if within 2 years.  **Preferred** if over 2 years. |
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**HIGH BLOOD PRESSURE**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| American Amicable/Occidental | Dignity Solutions | **Immediate Benefit** |
| Mutual of Omaha | Living Promise | **Level Death Benefit** |
| Americo | Eagle Premier | **Level Death Benefit** |
| United Home Life | Whole Life | **Express Issue Premier** |
| Transamerica | Immediate Solutions | **Preferred Death Benefit** |
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**MS (Multiple Sclerosis)**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| American Amicable/Occidental | Dignity Solutions | **Graded Death Benefit** if diagnosed, treated, or hospitalized within the past 3 years. |
| Mutual of Omaha | Living Promise | **Level Death Benefit** if over 4 years since diagnosis, treatment, or medication.  **Graded Death Benefit** if less than 4 years. |
| Americo | Eagle Premier | **Level Death Benefit** |
| United Home Life | Whole Life | **Express Issue Premier** if diagnosed over 2 years ago and no medications.  **Express Issue Deluxe** if treated or medication taken within past 2 years. |
| Transamerica | Immediate Solutions | **Standard** |
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**NEUROPATHY**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| American Amicable/Occidental | Dignity Solutions | **Decline** if diabetic.  **Immediate** otherwise |
| Mutual of Omaha | Living Promise | **Graded Death Benefit** |
| Americo | Eagle Premier | **Guaranteed Issue** |
| United Home Life | Whole Life | **Express Issue** |
| Transamerica | Immediate Solutions | **Preferred** |
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**STROKE, TIA (Transient Ischemic Attach or Mini Stroke)**

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| **CARRIER** | **PRODUCT** | **NOTES** |
| \American Amicable/Occidental | Dignity Solutions | **Return of Premium** if medically diagnosed within 2 years  **Graded Death Benefit** if medically diagnosed or hospitalized within 3 years. |
| Mutual of Omaha | Living Promise | **Graded Death Benefit** if within 2 years  **Level Death Benefit** if over 2 years. |
| Americo | Eagle Premier | **Guaranteed Death Benefit** if within 1 year.  **Level Death Benefit** if over 1 year. |
| United Home Life | Whole Life | **Express Issue Premier** if over 2 years.  **Express Issue** if over 1 year and under 2 years. |
| Transamerica | Immediate Solutions | *Applies only if single attack with no complications or residuals.*  **Graded Death Benefit** if onset prior to age 45. OR if within 1 year for age 45 and up.  **Standard** if within 2 years.  **Preferred** if over 2 years. |
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