

## Ensured Legacy Final Expense Risk Assessment Guide

**A** indicates Rate Class may be available. **N/A** indicates Rate Class not available.

| Condition  | Preferred | Standard | GDB      | GI       |
|--|-----------|----------|----------|----------|
| ADL's (activities of daily living) – Needs assistance with ADL's   | N/A       | N/A      | N/A      | <b>A</b> |
| AIDS   | N/A       | N/A      | N/A      | <b>A</b> |
| Alcohol Drug Treatment >3 years ago, no current use  | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Alcohol Drug Treatment within last 3 years, no current use   | N/A       | N/A      | <b>A</b> | <b>A</b> |
| ALS – Lou Gehrig's Disease   | N/A       | N/A      | N/A      | <b>A</b> |
| Alzheimer's, Dementia or Memory Loss   | N/A       | N/A      | N/A      | <b>A</b> |
| Amputation due to disease  | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Aneurysm > 1 year ago  | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Aneurysm within last year  | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Anxiety  | <b>A</b>  | <b>A</b> | <b>A</b> | <b>A</b> |
| Arthritis  | <b>A</b>  | <b>A</b> | <b>A</b> | <b>A</b> |
| Asthma   | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Basal Cell Skin Cancer   | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Bipolar diagnosed < 1 year ago   | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Bipolar diagnosed >1 year ago  | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Cancer more than one occurrence  | N/A       | N/A      | N/A      | <b>A</b> |
| Cancer treatment completed in last 2 years   | N/A       | N/A      | N/A      | <b>A</b> |
| Cancer treatment completed 2–5 years ago   | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Cancer treatment completed more than 5 years ago   | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Cardiomyopathy diagnosed >2 years ago  | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Cardiomyopathy diagnosed in last 2 years   | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Cholesterol Treatment  | <b>A</b>  | <b>A</b> | <b>A</b> | <b>A</b> |
| Chronic Bronchitis   | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Chronic Kidney Disease (CKD) on dialysis   | N/A       | N/A      | N/A      | <b>A</b> |
| Chronic Kidney Disease diagnosed <1 year   | N/A       | N/A      | N/A      | <b>A</b> |
| Chronic Kidney Disease diagnosed >1 year ago   | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Cirrhosis  | N/A       | N/A      | N/A      | <b>A</b> |
| Congestive Heart Failure   | N/A       | N/A      | N/A      | <b>A</b> |
| COPD   | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Coronary Artery Disease diagnosed >2 years ago   | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Coronary Artery Disease diagnosed in last 2 years  | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Currently Hospitalized   | N/A       | N/A      | N/A      | <b>A</b> |
| Currently undergoing (or been recommended to have) testing or further evaluation for a condition that has not been diagnosed | N/A       | N/A      | N/A      | <b>A</b> |

| Condition   | Preferred | Standard | GDB      | GI       |
|---|-----------|----------|----------|----------|
| Defibrillator   | N/A       | N/A      | N/A      | <b>A</b> |
| Depression  | <b>A</b>  | <b>A</b> | <b>A</b> | <b>A</b> |
| Diabetes no insulin   | <b>A</b>  | <b>A</b> | <b>A</b> | <b>A</b> |
| Diabetes with Insulin – no complications  | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Diabetes with insulin along with kidney disease, neuropathy or other complication | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Emphysema   | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Heart Attack in last 2 years  | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Heart Attack more than 2 years ago  | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Heart Surgery diagnosed >2 years ago  | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Heart Surgery diagnosed in last 2 years   | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Hepatitis B and C   | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| HIV/AIDS virus only   | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Hospitalized more than 2 weeks in last year                                       | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Hypertension  | <b>A</b>  | <b>A</b> | <b>A</b> | <b>A</b> |
| In hospice, nursing home, long term or memory care                                | N/A       | N/A      | N/A      | <b>A</b> |
| Kidney failure diagnosed <1 year  | N/A       | N/A      | N/A      | <b>A</b> |
| Kidney failure diagnosed > 1 year ago   | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Multiple Sclerosis  | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Organ Transplant  | N/A       | N/A      | N/A      | <b>A</b> |
| Oxygen – any use of oxygen  | N/A       | N/A      | N/A      | <b>A</b> |
| Pacemaker placed in last year   | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Pacemaker placed more than 1 year ago   | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Parkinson's   | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Regular use of wheelchair or electric scooter                                     | N/A       | N/A      | N/A      | <b>A</b> |
| Schizophrenia diagnosed <1 year ago   | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Schizophrenia diagnosed >1 year ago   | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Sickle Cell Anemia  | N/A       | N/A      | N/A      | <b>A</b> |
| Stroke or TIA >1 year ago   | N/A       | <b>A</b> | <b>A</b> | <b>A</b> |
| Stroke or TIA within last year  | N/A       | N/A      | <b>A</b> | <b>A</b> |
| Systemic Lupus  | N/A       | N/A      | N/A      | <b>A</b> |
| Terminal Illness  | N/A       | N/A      | N/A      | <b>A</b> |
| Wheelchair use temporary due to injury  | <b>A</b>  | <b>A</b> | <b>A</b> | <b>A</b> |

**FOR AGENT USE ONLY**



230 16th Street • Rock Island, Illinois 61201 • Phone: (309) 788-4561  
 E-mail: [salesupport@royalneighbors.org](mailto:salesupport@royalneighbors.org) • Web site: [agent.royalneighbors.org](http://agent.royalneighbors.org)