

# FINAL EXPENSE GRID SHEET

SEE LAST PAGES FOR PRODUCT OVERVIEWS AND HEIGHT AND WEIGHT CHARTS

ILLNESS / CONDITION	 <b>AMERICO</b> Eagle Premier Series	 <b>ACCENDO</b>	 <b>PROSPERITY</b> LIFE GROUP™	 <b>SENIOR CHOICE</b>	 <b>FORESTERS</b> PLAN RIGHT	 <b>MUTUAL OF OMAHA</b> LIVING PROMISE
AIDS/HIV/ARC	DECLINE	DECLINE	DECLINE	DECLINE* (See personal State application)	DECLINE	DECLINE
AFIB - ATRIAL FIBRILLATION / IRREGULAR HEARTBEAT	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Within 2 yrs - Graded
ALCOHOL / DRUG ABUSE	within 2 yrs - Guaranteed Issue	Treatment within the past 2 years – <b>Modified</b>	Within 2 years - <b>Modified</b>	Treated within 2 years - ROP	Treatment within the past 2 years – <b>Basic</b>	within 2 yrs - Graded
ALS (LOU GEHRIG'S)	Guaranteed Issue	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
ALZHEIMER'S / DEMENTIA / MEMORY LOSS / COGNITIVE	Guaranteed Issue	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
AMPUTATION	Due to Diabetes - DECLINE	Modified Due to any disease or Diabetes - DECLINE	Due to Diabetes - <b>Modified</b>	Caused by disease - DECLINE	DECLINE	Due to Diabetes - DECLINE
ANEURYSM	Not asked - allowed	Within 1 Year - Modified	Within 2 years - <b>Modified</b>	Within 2 yrs - ROP	Within 2 years - <b>Basic</b>	Not Allowed - asked
ANGINA (CHEST PAIN)	within 1 yr - Guaranteed Issue	Treated Within 1 year - Modified; Between 1-2 years - Standard; > 2 yrs- Preferred	Within 2 years - Modified	Within 2 yrs - ROP	Treated within 1 year - <b>Basic</b> ; Within 2 years - <b>Standard</b>	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
ANGIOPLASTY	within 1 yr - Guaranteed Issue	See Heart Surgery	Within 2 years - <b>Modified</b>	Not asked - Allowed	See Heart Surgery	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
ARTHRITIS	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed
AFIB - ATRIAL FIBRILLATION /IRREGULAR HEARTBEAT	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Within 2 yrs- Graded
ASSISTED LIVING / LONG TERM CARE FACILITY	within 6 months - Guaranteed Issue	DECLINE	Current - <b>DECLINE</b>	DECLINE	DECLINE	Current - DECLINE

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ILLNESS / CONDITION		 ACCENDO	 NEW VISTA	 SENIOR CHOICE	 PLAN RIGHT	 LIVING PROMISE
ASTHMA (CHRONIC)	Not asked - Allowed	Standard	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed
AUTISM	Not asked - Allowed	See Mental Incapacity	Graded	Not asked	Not asked	DECLINE
BIPOLAR	Not asked - Allowed	Preferred	Graded	Not asked - Allowed	Preferred	Within 4 yrs - Graded
BLACK LUNG	Not asked - Allowed	Not asked - allowed	Graded	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed
BLOOD CLOTS	See Stent and check Med List	Not asked - Ask clients questions about Stents or Heart Surgery	See Stent	Surgical procedure within 2 yrs - ROP; Within 3 years - Graded	See Stent	See Stent
BLOOD DISORDER - POLYCYTHEMIA, THROMBOCYTOPENIA, HEMOPHILIA COAGULATION DISORDERS	Not asked - Allowed	Not asked	Graded	See Blood Clotting	Not asked	Not asked - Allowed
BONE MARROW TRANSPLANT	Not asked - Allowed	DECLINE	DECLINE	Not asked - Allowed	DECLINE	DECLINE
BRONCHITIS (CHRONIC)	Not asked - Check inhalers/meds	Standard	Not asked - Check inhalers / meds	Treated within 2 yrs - ROP; Within 3 years - Graded	Not asked - Check inhalers/meds	Graded
CANCER (OTHER THAN BASAL CELL)	Metastatic / Recurrent - <b>DECLINE</b> ; w/in 2 yrs - Guaranteed Issue; > 2 years - allowed	Current OR treated within 2 years OR recurring - <b>DECLINE</b> ; Basal cell and Squamous - Preferred; >2 yrs - Preferred	Reoccurring or current - <b>DECLINE</b> ; within 3 years - Modified	Current - <b>DECLINE</b> ; Reoccurring / w/in 2 yrs - ROP; Within 3 years - Graded	Current - <b>DECLINE</b> ; Diagnosed or treated within 3 years - Basic	<2 yrs / Metastatic / Recurring - <b>DECLINE</b> ; w/in 2- 4 yrs - <b>Graded</b> ; > 4 years - <b>allowed</b>

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CEREBRAL PALSY	Not asked - Allowed	DECLINE	Not asked - Allowed	Diagnosed or Treated within 3 yrs - Graded	Not asked - Allowed	Not asked - Allowed
CHRONIC PAIN (6 OR MORE FILLS OF NARCOTIC PAIN PRESCRIPTIONS)	Check Med List	Check Meds	Check Med List	Check Med List - See Neuropathy	Check Meds	Check Med List
CIRRHOSIS	Guaranteed Issue	Treated within 2 years - <b>Modified</b>	Stage C - <b>DECLINE</b> ; Stage A or B - Graded	Treated within 2 yrs - ROP; Within 3 years - Graded	Standard	DECLINE
CONGESTIVE HEART FAILURE / HEART FAILURE DIASTOLIC HEART FAILURE	Guaranteed Issue	DECLINE	Within 2 years - <b>Modified</b>	DECLINE	DECLINE	DECLINE
CORONARY ARTERY DISEASE	within 1 yr - Guaranteed Issue	See Heart Disease	See Heart Disease	ROP	See Heart Disease	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
COPD	Guaranteed Issue	Standard	Graded	Treated within 2 yrs - <b>ROP</b> ; Within 3 years - <b>Graded</b> ; > 3 yrs - <b>Immediate</b>	Standard	Graded
CROHN'S DISEASE	Allowed	Not asked	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed
CYSTIC FIBROSIS	Guaranteed	DECLINE	Not asked - Allowed	Not asked - Allowed	Not asked	Graded
DEMENTIA	Guaranteed Issue	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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ILLNESS / CONDITION	 <b>AMERICO</b> Eagle Premier Series	 <b>ACCENDO</b>	 <b>PROSPERITY</b> LIFE GROUP™	 <b>SENIOR CHOICE</b>	 <b>Foresters</b> PLAN RIGHT	 <b>Mutual of Omaha</b> LIVING PROMISE
DEPRESSION	Not asked - Allowed	Not asked	If Bipolar - <b>Graded</b>	Not asked - Allowed	Not asked	Bipolar within 4 years - Graded
DIABETES	Allowed - See Diabetic Complications	Allowed - See Diabetic Complications	Allowed - See Diabetic Complications	Insulin prior to age 50- <b>ROP</b> ; otherwise - <b>immediate</b> (see Diabetic Complications)	Allowed - See Diabetic Complications	Diagnosed / treated prior to age 50 - Graded (see diabetic complications)
DIABETIC COMPLICATIONS (INSULIN SHOCK, COMA, RETINOPATHY, NEPHROPATHY, NEUROPATHY)	within 2 yrs - Guaranteed Issue	Amputation - <b>DECLINE</b> ; Diabetic Coma, Insulin Shock, Neuropathy, Nephropathy, Retinopathy - <b>Modified</b>	Insulin Shock, diabetic coma, or amputation - <b>Modified</b> ; All other complications - Preferred	Diagnosed/treated for complications - ROP	Insulin Shock, diabetic coma, or amputation - <b>DECLINE</b> ; Neuropathy, PVD/PAD, Retinopathy - <b>Basic</b>	Insulin shock, diabetic coma - <b>DECLINE</b> ; Retinopathy, Nephropathy, Neuropathy - <b>Graded</b>
DIALYSIS	Kidney Dialysis - Guaranteed Issue	Within 1 year - <b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	Within 1 year - <b>DECLINE</b>	<b>DECLINE</b>
DOWN'S SYNDROME	Not asked - Allowed	See Mental Incapacity	Graded	See Mental Incapacity	Not asked	<b>DECLINE</b>
DUI	Not asked - Allowed	Within 2 years - <b>Modified</b>	Within 2 years - <b>Modified</b>	Not asked - allowed	Within 2 years	Not asked - allowed
EMPHYSEMA (CHRONIC)	Guaranteed Issue	Standard	Graded	Treated within 2 yrs - <b>ROP</b> ; Within 3 years - <b>Graded</b>	Standard	Graded
EPILEPSY/SEIZURES	Not asked - Allowed	Not asked	Not asked - Allowed	Within 3 years - Graded	Not asked	Not asked - Allowed



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ILLNESS / CONDITION	 <b>AMERICO</b> Eagle Premier Series	 <b>ACCENDO</b>	 <b>PROSPERITY</b> LIFE GROUP™	 <b>SENIOR CHOICE</b>	 <b>FORESTERS</b> PLAN RIGHT	 <b>MUTUAL OF OMAHA</b> LIVING PROMISE
FELONY	within 6 months - Guaranteed Issue	Not asked	Not asked	Not asked - Allowed	Not asked	Convicted within 2 years or awaiting trial - Graded
HEART ATTACK	within 1 yr - Guaranteed Issue	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Within 2 years - <b>Modified</b>	Within 2 yrs - <b>ROP</b> ; Within 3 yrs - <b>Graded</b>	Within 1 year - Basic; within 2 year - Standard	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
HEART SURGERY	within 1 yr - Guaranteed Issue	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Within 2 years - <b>Modified</b>	Within 2 yrs - <b>ROP</b> ; Within 3 yrs - <b>Graded</b>	Within 1 year - Basic; within 2 year - Standard	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
HEART VALVE REPLACEMENT	within 1 yr - Guaranteed Issue	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Within 2 years - <b>Modified</b>	Within 2 yrs - <b>ROP</b> ; Within 3 yrs - <b>Graded</b>	Within 1 year - Basic; within 2 year - Standard	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
HEPATITIS A	Allowed	Within 2 years - Modified	Chronic or current - <b>Graded</b>	Chronic or treated within 2 yrs - ROP	Not asked	Not asked - Allowed
HEPATITIS B	Guaranteed Issue	Within 2 years - Modified	Chronic or current - <b>Graded</b>	Chronic or treated within 2 yrs - ROP	Standard	Not asked - Allowed
HEPATITIS C	Guaranteed Issue	Within 2 years - Modified	Chronic or current - <b>Graded</b>	Chronic or treated within 2 yrs - <b>ROP</b> ; within 3 yrs - <b>Graded</b>	Standard	Graded
HUNTINGTON'S DISEASE	Not asked - Allowed	<b>DECLINE</b>	Not asked	Not asked - Allowed	Not asked	<b>DECLINE</b>
IRREGULAR HEARTBEAT	Not asked - Allowed	Not asked - allowed	Not asked - Allowed	Not asked - Allowed	Not asked - Allowed	Within 2 yrs - Graded

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ILLNESS / CONDITION	 AMERICO Eagle Premier Series	 CVS Health   aetna ACCENDO	 PROSPERITY LIFE GROUP™ NEW VISTA	 American Amicable SENIOR CHOICE	 Foresters PLAN RIGHT	 Mutual of Omaha LIVING PROMISE
ILLEGAL DRUGS	within 2 yrs - Guaranteed Issue	Treatment within the past 2 years – <b>Modified</b>	See Felony or DUI	Used within 2 years - ROP	Within 2 years - Basic	within 2 yrs - Graded
JAIL / INCARCERATED	<b>DECLINE</b>	Not asked	Not asked	<b>DECLINE</b>	Not asked	<b>DECLINE</b>
KIDNEY DISEASE / DISORDER / FAILURE (ALSO SEE DIALYSIS)	Chronic - Guaranteed Issue	Graded (also see dialysis)	Graded (also see dialysis)	Dialysis - <b>DECLINE</b> ; Failure or Disease - <b>ROP</b> ;	Standard (also ask about dialysis)	<b>DECLINE</b>
LIVER DISEASE	Guaranteed Issue	Graded	Graded	Liver failure - <b>DECLINE</b> ; Live disease within 3 yrs - <b>Graded</b>	Standard	Cirrhosis - <b>DECLINE</b>
LUPUS (SYSTEMIC LUPUS ERYTHEMATOSUS)	Not asked - Allowed	Graded	Graded	Treated / Diagnosed within 2 yrs - ROP	Standard	Within 4 yrs + Systemic - Graded
MELANOMA	Malignant - <b>DECLINE</b>	Within 3 years - <b>Modified</b> (but excludes basal / squamous cell skin cancer)	Within 3 years - <b>Modified</b> (but excludes basal / squamous cell skin cancer)	See Cancer	Basal cell - <b>Preferred</b> ; otherwise see cancer	Within 2 yrs - <b>DECLINE</b> ; Within 4 yrs - Graded
MENTAL INCAPACITY / RETARDATION	Not asked - Allowed	Graded	Graded	<b>DECLINE</b>	Not asked	Not asked - Allowed
MULTIPLE SCLEROSIS (MS)	Not asked - Allowed	Not asked	Not asked	Diagnosed / treated within 3 yrs - Graded	Preferred	Within 4 yrs - Graded
NEUROPATHY	Due to Diabetes / treated w/in 2 yrs - <b>Guarantee Issue</b> ; Not associated with diabetes - See med list	Due to diabetes - <b>Modified</b> ; Otherwise ok	See diabetic complications	Due to diabetes prior to age 50 - <b>ROP</b> ; Not due to diabetes - <b>Immediate</b>	Due to diabetes - Basic; Otherwise ok	Due to diabetes prior to age 50 - <b>Graded</b> ; Not due to diabetes - <b>allowed</b>
OXYGEN	w/in 6 mos - Guaranteed	Within 1 year - <b>DECLINE</b> (CPAP OK)	<b>DECLINE</b>	<b>DECLINE</b>	Within 1 year - <b>DECLINE</b>	<b>DECLINE</b>

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ILLNESS / CONDITION		 ACCENDO	 NEW VISTA	 SENIOR CHOICE	 PLAN RIGHT	 LIVING PROMISE
PACEMAKER / DEFIBRILLATOR IMPLANT	within 1 yr - Guaranteed Issue	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Within 2 years - <b>Modified</b>	Received within 2 years - <b>ROP</b> ; Received within 3 years - <b>Graded</b>	Implanted within 1 year - Basic; within 2 years - Standard; Over 2 years - Preferred	Not specifically asked but check meds / heart conditions - could be Graded
PANCREATITIS	Not asked - Allowed	Not asked	Not asked - Allowed	Chronic / treated within 2 yrs - ROP	Not asked	Not asked - Allowed
PARKINSON'S DISEASE	Allowed	Standard	Graded	Treated / diagnosed within 3 yrs - Graded	Standard if able to perform all activities of daily living - Otherwise DECLINE	Within 4 yrs - Graded
PAROLE / PROBATION (CURRENTLY)	within 6 months - Guaranteed Issue	Not asked	Not asked	Not asked	Not asked	2 yrs convicted or awaiting trial - Graded
PAD / PVD	Not asked - allowed	Not asked	Not asked	Not asked - Allowed	See Diabetic complication	Graded
PTSD	Allowed	Not asked	Not asked	Not asked - Allowed	Not asked	Not asked - Allowed
PULMONARY FIBROSIS	Ask about oxygen	DECLINE	Ask about oxygen	Ask about oxygen	Ask about oxygen	Ask about oxygen
RHEUMATOID ARTHRITIS	Not asked - Allowed	Not asked	Not asked	Not asked - Allowed	Not asked	Not asked - Allowed
SARCOIDOSIS	Not asked - Allowed	Not asked	Not asked	Not asked - Allowed	Not asked	Graded
SCHIZOPHRENIA	Allowed	Preferred	Graded	Not asked - Allowed	Preferred	Treated/diagnosed within 4 yrs - Graded

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SEIZURES	Allowed	Not asked	Not asked - allowed	Within 3 years - Graded	Not asked	Not asked - allowed
SICKLE CELL ANEMIA	Allowed	DECLINE	Graded	Not asked - allowed	Not asked	DECLINE
SLEEP APNEA	Not asked - Allowed	Not asked	Not asked	See Oxygen Use	Not asked	Graded
STENT	within 1 yr - Guaranteed Issue	Not asked - See Heart Surgery	Within 2 years - <b>Modified</b>	Within 2 yrs - <b>ROP</b> ; Within 3 yrs - <b>Graded</b>	Within 1 year - <b>Basic</b> ; within 2 year - <b>Standard</b>	Within 1 yr - <b>DECLINE</b> ; Within 2 yrs - <b>Graded</b>
STROKE / TIA ATTACK	Within 1 yr - Guaranteed Issue TIA - Not asked - allowed	Within 1 year - <b>Modified</b> ; Between 1- 2 years - <b>Standard</b> ; > 2 yrs- <b>Preferred</b>	Within 2 years - <b>Modified</b>	Stroke or TIA within 2 yrs - <b>ROP</b> ; Stroke within 3 years - <b>Graded</b>	Within 1 year - Basic; within 2 year - Standard	Within 2 yrs - Graded
TERMINAL ILLNESS	Death within 2 yrs - DECLINE	DECLINE	DECLINE	Death in the next 12 months - DECLINE	DECLINE	Death in the next 12 months- DECLINE
ORGAN TRANSPLANT	Guaranteed Issue	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
TUBERCULOSIS	Not asked - Allowed	Not asked	Graded	Not asked - Allowed	Not asked	Not asked - Allowed
ULCERATIVE COLITIS	Not asked - Allowed	Not asked	Not asked - Allowed	within 3 years - Graded	Not asked	Not asked - Allowed
WALKER	within 6 mos - Guaranteed Issue	Not asked	Not asked	Not asked	Not asked	Not asked
WHEELCHAIR / ELECTRIC SCOOTER / ELECTRIC CART	within 6 months - Guaranteed Issue	Use Wheelchair or scooter - <b>DECLINE</b>	Confined or due to diabetes- <b>DECLINE</b>	Due to Illness or Disease - <b>DECLINE</b>	Confined or due to diabetes - <b>DECLINE</b>	Due to Illness or Disease - <b>DECLINE</b>



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Underwriting Build Chart												
Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (lbs)	79 - 189	81 - 196	84 - 203	87 - 210	90 - 217	93 - 224	96 - 232	99 - 239	102 - 247	106 - 255	109 - 263	112 - 271
Height	5'8"	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
Weight (lbs)	116 - 279	119 - 287	122 - 296	126 - 304	130 - 313	133 - 322	137 - 331	141 - 340	144 - 349	148 - 358	152 - 367	156 - 377

**\*\*AMERICO'S QUIT SMOKING ADVANTAGE** encourages clients to stop smoking while saving them money because: î Smokers receive Nonsmoker rates in the first three years î If they provide satisfactory evidence that they have quit smoking for at least 12 months during those first three years, they will continue to receive Nonsmoker rates for the life of the policy, without any additional underwriting.

**\*\*ACCIDENTAL DEATH RIDER INCLUDED**

	Eagle Premier	Eagle Guaranteed
Issue Ages (Age Last Birthday)	50-85 Nonsmoker 50-80 Smoker	50-80
Competitive Features	<ul style="list-style-type: none"> <li>• Two instant-decision processes available: <ul style="list-style-type: none"> <li>- eApplication</li> <li>- TeleApplication</li> </ul> </li> <li>• Simplified issue</li> <li>• Quit Smoking Advantage - Smokers qualify for Nonsmoker rates</li> </ul>	<ul style="list-style-type: none"> <li>• Two instant-decision processes available: <ul style="list-style-type: none"> <li>- eApplication</li> <li>- TeleApplication</li> </ul> </li> <li>• Simple application process</li> <li>• Guaranteed issue</li> <li>• Guaranteed level premiums for the life of the policy</li> <li>• Accidental Death Benefit provision included during the graded period at no additional cost</li> </ul>
Face Amounts	Minimum: \$2,000 (\$5,000 in Washington) Maximum: \$30,000	Minimum: \$2,000 Maximum: \$10,000
Death Benefit	Full death benefit day one	3-year graded death benefit Year 1: return of premium plus 5% Year 2: return of premium plus 10% Year 3: 75% of the face amount Year 4+: 100% of the face amount



**\*\*NO HEIGHT AND WEIGHT CHARTS**

**ISSUE AGES: 40-89**

**FACE AMOUNTS: \$2,000 - \$50,000 \*\*DEPENDING ON AGE OF CLIENT\*\***

**AVAILABLE PLANS**

PREFERRED LEVEL COVERAGE

Immediate coverage with answering NO to all questions on Application

STANDARD LEVEL COVERAGE

Still immediate coverage; answered one questions in Part C

MODIFIED COVERAGE

Return of Premiums if death occurs within the first two years

**ACCEPTS DIRECT EXPRESS CARDS  
FOR PAYMENT PURPOSES\*\*\***

**LEVEL**

Full death benefit all years.

**GRADED**

Limited death benefit for non-accidental death in the first two policy years. Limited benefit equals a percentage of the face amount(30% Year 1, 70% Year 2). Full death benefit for accidental death, all years.

**MODIFIED**

During the first year of coverage, the death benefit is equal to 110% of the annual premium (excluding the policy fee).

During the second year of coverage, the death benefit is equal to 231% of the annual premium (excluding the policy fee).

After the second year of coverage, the death benefit is equal to the face amount of the policy.

Full death benefit for accidental death, all years.

**Minimum Face Amount**

\$1,500 (\$5,000 minimum for WA)

**Maximum Face Amount**

\$35,000

**ACCEPTS DIRECT EXPRESS CARDS  
FOR PAYMENT PURPOSES\*\*\***

Height	Minimum Weight All Plans	Max Weight Level	Max Weight Graded	Max Weight Modified
4'6"	68	187	202	218
4'7"	71	194	209	225
4'8"	74	201	216	232
4'9"	77	208	223	239
4'10"	80	215	230	246
4'11"	83	222	237	253
5'00"	86	229	245	262
5'01"	89	237	253	271
5'02"	92	246	262	280
5'03"	95	253	269	288
5'04"	98	260	278	297
5'05"	101	268	286	306
5'06"	104	275	294	315
5'07"	107	284	304	325
5'08"	110	292	313	334
5'09"	113	299	321	343
5'10"	117	308	330	353
5'11"	121	316	339	362
6'00"	125	325	348	372
6'01"	129	333	356	381
6'02"	133	341	366	391
6'03"	137	349	373	399
6'04"	142	357	382	409
6'05"	147	365	392	419
6'06"	152	373	406	434
6'07"	159	381	413	442



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Death Benefit Option	Percentage Paid	Younger Ages (0-49) Minimum \$10,000	Older Ages (50-85) Minimum \$2,500 (\$5,000 WA)
<b>Immediate</b>	• 100% all years	• 0-49: Up to \$35,000	• 50-75: Up to \$35,000 • 76-85: Up to \$20,000
<b>Graded*</b>	• 30% 1 <sup>st</sup> Year • 70% 2 <sup>nd</sup> Year • 100% >3 Years	• Not Available	• 50-85: Up to \$20,000
<b>Return of Premium*</b>	• <b>0-64</b> ROP+10% ≤ 3 Years • 100% >3 Years • 100% Accidental • <b>65-85</b> ROP+10% ≤ 2 Years • 100% > 2 Years	• 18-49: Up to \$20,000	• 50-85: Up to \$20,000

\*100% Accidental death all years

Ht.	Maximum Weight for Plan		
	IMMED	GRADED	ROP
4' 5"***	173	174-180	181-190
4' 6"***	180	182-188	189-198
4' 7"***	187	189-196	197-206
4' 8"	197	198-204	205-214
4' 9"	204	205-212	213-222
4' 10"	211	212-220	221-230
4' 11"	218	219-228	229-238
5'	225	226-236	237-246
5' 1"	233	234-244	245-254
5' 2"	241	242-252	253-262
5' 3"	248	249-260	261-271
5' 4"	256	257-268	269-280
5' 5"	264	265-276	277-288
5' 6"	273	274-285	286-297
5' 7"	281	282-294	295-306
5' 8"	289	290-303	304-316
5' 9"	298	299-312	313-325
5' 10"	307	308-321	322-335
5' 11"	315	316-330	331-344
6'	324	325-339	340-354
6' 1"	334	335-349	350-364
6' 2"	343	344-359	360-374
6' 3"	352	353-368	369-384
6' 4"	361	362-378	379-394
6' 5"	370	371-388	389-404
6' 6"	379	380-398	399-414
6' 7"	388	398-408	409-424
6' 8"	397	398-418	419-434
6' 9"	406	407-428	429-440

# FINAL EXPENSE GRID SHEET



	PlanRight – Preferred	PlanRight – Standard	PlanRight – Basic <sup>2</sup>
<b>Death Benefit<sup>3</sup></b>	Based on 100% of the face amount in effect	Based on 100% of the face amount in effect	Based on Year 1 – ROP plus 10% annual interest Year 2 – ROP plus 10% annual interest Year 3+ – 100% of the face amount in effect
<b>Riders</b>	Accidental Death Rider available (issue ages 50-80)	Accidental Death Rider not available	
	Accelerated Death Benefit Rider (for Terminal Illness) included at no additional premium		Accelerated Death Benefit Rider (for Terminal Illness) not available
	Common Carrier Accidental Death Rider included at no additional premium		
	Family Health Benefit Rider included at no additional premium		
<b>Premiums</b>	Level, payable to age 121		
<b>Minimum Premium</b>	\$10/month		
<b>Issue Ages (Age last birthday)</b>	50-85	50-85	50-80
<b>Minimum Face Amount<sup>4</sup></b>	\$5,000		
<b>Maximum Face Amounts</b>	Ages 50-80: \$35,000 Ages 81-85: \$15,000	Ages 50-80: \$20,000 Ages 81-85: \$10,000	Ages 50-80: \$15,000 Ages 81-85: N/A

Height	Minimum Weight All Plans	Max Weight PlanRight Preferred	Max Weight PlanRight Standard	Max Weight PlanRight Basic					
4'8"	74	201	216	232	5'08"	110	292	313	334
4'9"	77	208	223	239	5'09"	113	299	321	343
4'10"	80	215	230	246	5'10"	117	308	330	353
4'11"	83	222	237	253	5'11"	121	316	339	362
5'00"	86	229	245	262	6'00"	125	325	348	372
5'01"	89	237	253	271	6'01"	129	333	356	381
5'02"	92	246	262	280	6'02"	133	341	366	391
5'03"	95	253	269	288	6'03"	137	349	373	399
5'04"	98	260	278	297	6'04"	142	357	382	409
5'05"	101	268	286	306	6'05"	147	365	392	419
5'06"	104	275	294	315	6'06"	152	373	406	434
5'07"	107	284	304	325	6'07"	159	381	413	442
					6'08"	162	389	421	450
					6'09"	167	397	430	460



## FINAL EXPENSE GRID SHEET



### DESCRIPTION

Living Promise Whole Life Insurance offers simplified underwriting

\*\*Graded Benefit Plan not available in AR, MT and NC.

\*\* Accidental Death Rider not available in all states

\*\* May require phone interview

### ISSUE AGES

LEVEL: AGES 45 -

85

GRADED: AGES 45-

80

### FACE AMOUNTS:

LEVEL: \$2,000-

\$40,000

GRADED: \$2,000 -

\$20,000

## HEIGHT AND WEIGHT CHART

### 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