



CHEAT SHEET FINAL EXPENSE FFL AGENTS

AFIB

RNA – LEVEL

FORESTERS – PREFERRED

TRANS – WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

AMERICO – Modified

PROSPERITY – Level

AMAM – LEVEL

EAGLE - OVER 1 YEAR IMMEDIATE

AIDS/HIV

GUARANTEE ISSUE

ALS (LOU GEHRIG'S DISEASE)

ROYAL NEIGHBORS – LEVEL IF OVER 2 YEARS AGO. GRADED IF LESS THAN 2 YEARS AGO

ALCOHOL ABUSE

TRANS – WITHIN 2 YEARS/GRADED, WITHING 2 TO 4 YEARS/STANDARD, OVER 4 YEARS/PREFERRED

RNA – IF RECOMMENDED BY A DOCTOR IN THE LAST 18 MONTHS IS DECLINE

MOO – LEVEL OVER 2 YEARS

FORESTERS – WITHIN 2 YEARS/GRADED

EAGLE – LEVEL OVER 2 YEARS

PROSPERITY – LEVEL OVER 2

AMAM – OVER 2 YEARS LEVEL/LESS THAN 2 YEARS MODIFIED

ALZHEIMER'S/DEMENTIA

AMPUTATION DUE TO DISEASE

TRANS – IMMEDIATE IF ACCIDENTAL

FORESTERS – DECLINE IF DUE TO DIABETES

RNA – DECLINE IF DIABETIC/IMMEDIATE IF ACCIDENTAL

EAGLE- (DIABETIC MUST BE OVER 24 MONTHS)

ANEURYSM

MUTUAL OF OMAHA

TRANS – PRESENT (NOT CORRECTED) OR SURGICALLY CORRECTED WITHIN 1 YEAR/GRADED, CORRECTED WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

RNA – LEVEL OVER 18 MONTHS/DECLINE UNDER 18 MONTHS

FORESTERS – PREFERRED IF OVER 2 YEARS, GRADED IF WITHIN 2 YEARS OR NOT REPAIRED OR REMOVED

EAGLE – IMMEDIATE (NO COMPLICATIONS)

PROSPERITY – LEVEL OVER 2 YEARS/MODIFIED UNDER 2

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

ANGINA (CHEST PAIN)

TRANS – ONSET WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 3 YEARS/PREFERRED

RNA – WITHIN 18 MONTHS/DECLINE...18-36

MONTHS/GRADED OR LEVEL OVER 2 YEARS

FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD

CHEAT SHEET FINAL EXPENSE FFL AGENTS

EAGLE – OVER 1 YEAR IMMEDIATE

PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

ANGIOPLASTY (CIRCULATORY-HEART SURGERY)

TRANS – (ANY KIND) PRIOR TO AGE 45/DECLINE, WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD

EAGLE – OVER 1 YEAR IMMEDIATE

RNA – LEVEL OVER 2/GRADED WITHIN 18 MONTHS/DECLINE LESS THAN 18 MONTHS

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

ARRHYTHMIA

EAGLE – OVER 1 YEAR IMMEDIATE

FORESTERS – PREFERRED

PROSPERITY – LEVEL OVER 2/ROP LESS THAN 2

RNA – LEVEL

AMAM – LEVEL

TRANS – TREATMENT WITHIN 2 YEARS/STANDARD, NO TREATMENT OR LAST TREATMENT OVER 2 YEARS/PREFERRED

ASSISTED LIVING

RNA – LEVEL

TRANS – CURRENTLY/DECLINE, WITHIN 2 YEARS/GRADED

ASTHMA

FORESTERS – PREFERRED

AMERICO – UP1

TRANS – PREFERRED FOR ASTHMA AND STANDARD FOR CHRONIC ASTHMA (INHALER USE MORE THAN ONCE A WEEK IS CHRONIC)

RNA – LEVEL

PROSPERITY – LEVEL

EAGLE – LEVEL

AMAM – LEVEL

AUTISM

TRANS – AGE 0-17/DECLINE, MILD (HIGHLY FUNCTIONAL)/PREFERRED, ALL OTHERS/DECLINE

BEDRIDDEN

GUARANTEE ISSUE

BENEFICIARY

FORESTERS – FUNERAL HOMES AND BANKS NOT ALLOWED

BIPOLAR

RNA - LEVEL

TRANS – AGE 0-17/DECLINE, AGE 18-85/STANDARD

FORESTERS - PREFERRED

CHEAT SHEET FINAL EXPENSE FFL AGENTS

PROSPERITY – GRADED (30/70)

EAGLE – LEVEL

AMAM – LEVEL

BRAIN TUMOR

EAGLE – LEVEL

FORESTERS – LEVEL OVER 2 YEARS

PROSPERITY – LEVEL

RNA – LEVEL

BRONCHITIS

RNA - LEVEL

TRANS – CHRONIC IS STANDARD

FORESTERS – CHRONIC IS STANDARD

LBL – IF CHRONIC (STANDARD)

PROSPERITY – LEVEL

AHL – Level

BYPASS

TRANS – PRIOR TO AGE 45/DECLINE, OVER 45: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

AMERICO – EAGLE OVER 1 YEAR

RNA – LESS THAN 18 MONTHS DECLINE/19-24 MONTHS GRADED/OVER 2 YEARS LEVEL

FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD

PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2

CANCER

FORESTERS – WITHIN 3 YEARS/GRADED, IF CURRENT OR MORE THAN ONE OCCURRENCE OR TYPE/DECLINE

MOO LEVEL (AFTER 4 YEARS)

TRANS – WITHIN 2 YEARS/DECLINE, WITHIN 4 YEARS/GRADED

RNA – LEVEL OVER 2

UNITED HOME LIFE (EXPRESS ISSUE WHOLE LIFE IF IN PAST 2 YEARS) (EXPRESS ISSUE PREMIER IF OVER 2 YEARS)

PROSPERITY- MORE THAN ONCE, DECLINE. IN PAST 3 YEARS, ROP. OVER 3 YEARS, LEVEL

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

Mutual Omaha – Treated in the last 4 years is a graded, within 2 years is a decline. Basal and Squamous cell skin cancer are OK.

CARDIOMYOPATHY

FORESTERS – DECLINE

RNA – LEVEL OVER 2/GRADED OVER 18 MONTHS/DECLINE UNDER 18 MONTHS

PROSPERITY – LEVEL IF OVER 2 YEARS/MODIFIED IF UNDER 2

TRANS – STANDARD

AMAM – MODIFIED

CEREBRAL PALSY

SEE MULTIPLE SCLEROSIS

CHEAT SHEET FINAL EXPENSE FFL AGENTS

EAGLE – IMMEDIATE
FORESTERS – PREFERRED
PROSPERITY – LEVEL
RNA – LEVEL
AMAM - GRADED
TRANS – DECLINE (MS IS STANDARD)

CIRCULATORY SURGERY

EAGLE – LEVEL OVER 1 YEAR
FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD
RNA – LEVEL OVER 2/GRADED WITHIN 18 MONTHS/DECLINE IF OVER 18 MONTHS
PROSPERITY – LEVEL OVER 2 OR MODIFIED UNDER 2

CIRRHOSIS (LIVER)

RNA – LEVEL AFTER 2 YEARS
FORESTERS – STANDARD
PROSPERITY – GRADED (30/70)
AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL
TRANS – GRADED

CONGESTIVE HEART FAILURE (CHF)

PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2
FORESTERS – DECLINE
TRANS – ONSET PRIOR TO AGE 45/DECLINE, ONSET AGE 45-80/GRADED

COPD (NO OXYGEN)

TRANS - STANDARD
FORESTERS - STANDARD
AMERICO UP2
RNA (GRADED 30/70/100) IF NO TREATMENT OVER 2 YEARS, LEVEL
PROSPERITY –GRADED (30/70)
AMAM – IF TAKING MEDICINE, MODIFIED. IF NO MEDICINE LEVEL

CORONARY ARTERY DISEASE

TRANS – ONSET PRIOR TO AGE 45/GRADED, ONSET OVER AGE 45/STANDARD

CYSTIC FIBROSIS

RNA – LEVEL
MOO – LEVEL
TRANS – DECLINE
FORESTERS – STANDARD
AMERICO – UP2
PROSPERITY – LEVEL
EAGLE – LEVEL

DECLINED BY ANOTHER CARRIER

CHEAT SHEET FINAL EXPENSE FFL AGENTS

FORESTERS – DOESN'T ASK

DEFIBRILLATOR

PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2

EAGLE – LEVEL OVER 1

FORESTERS – IMPLANT WITHIN 1 YEAR/GRADED, IMPLANT WITHIN 2 YEARS/STANDARD

RNA – LEVEL OVER 2/GRADED OVER 18 MONTHS/DECLINE UNDER 18 MONTHS

TRANS – PRIOR TO AGE 45/DECLINE, WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS AND STILL PRESENT/STANDARD

AMAM – LEVEL UNLESS INSERTED IN THE LAST 2 YEARS

DEPRESSION

TRANS – CURRENT AGE 0-18/DECLINE, CURRENT AGE OVER 18/PREFERRED

FORESTERS – PREFERRED

EAGLE – LEVEL

DIABETES (NO COMPLICATIONS)

FORESTERS – PREFERRED/PILL OR INSULIN

TRANS – ONSET PRIOR TO AGE 20/DECLINE, ONSET AGE 20 AND OLDER WITH INSULIN USE WITHIN 2 YEARS/STANDARD

RNA - LEVEL (NO INSULIN BEFORE 30)

MOO – PILLS/INSULIN AFTER 50 IS LEVEL

PROSPERITY –INSULIN LEVEL NO MATTER AGE STARTED

EAGLE – LEVEL

AMAM – INSULIN BEFORE 50 IS MODIFIED. AFTER 50 IS LEVEL

DIABETES WITH COMPLICATIONS

TRANS – LEVEL (INSULIN IS STANDARD)

RNA – LEVEL (UNLESS DIABETIC COMA)

AMAM – MODIFIED

AMERICO UP – LEVEL unless combo with Stroke/TIA/Heart Disease/Kidney Disease or Circulatory Disease

FORESTERS – ORGAN OR BONE MARROW TRANSPLANT, AMPUTATION/DECLINE, RETINOPATHY, NEPHROPATHY, OR NEUROPATHY/
GRADED, HOSPITALIZED FOR MORE THAN 48 HOURS IN PAST 2 YEARS/GRADED

DIABETIC COMA

FORESTERS – HOSPITALIZED FOR MORE THAN 48 HOURS IN THE PAST 2 YEARS/GRADED

DIALYSIS

GUARANTEE ISSUE IF CURRENT

FORESTERS – HAD OR ADVISED TO HAVE WITHIN PAST 12 MONTHS/DECLINE

TRANS – RECEIVED WITHIN 1 YEAR/GRADED

DIRECT EXPRESS CARD

TRANSAMERICA (BEST TO USE)

AIG

PROSPERITY –DE CARD

CHEAT SHEET FINAL EXPENSE FFL AGENTS

DISABILITY

RNA

AMAM – LEVEL

DRIVER LICENSE SUSPENDED/DUI

PROSPERITY –WITHIN 2 YEARS, ROP

EAGLE –IMMEDIATE

DRUG ABUSE

TRANS – WITHIN 2 YEARS/GRADED

RNA – WITHIN 18 MONTHS/DECLINE (IF RECOMMENDED BY A DOCTOR)

AMERICO – WITHIN 2 YEARS DECLINE

FORESTERS – WITHIN PAST 2 YEARS/GRADED

EMPHYSEMA

FORESTERS – STANDARD

AMERICO – UP2

RNA – GRADED (LEVEL IF NO TREATMENT OR DIAGNOSIS IN THE LAST 24 MONTHS)

TRANS – (CHRONIC) STANDARD

PROSPERITY –GRADED (30/70)

EPILEPSY

SEE SEIZURES

FELONY

RNA

TRANS – AWAITING TRIAL/DECLINE, CONVICTED WITHIN 2 YEARS/DECLINE

AMERICO

AMAM – LEVEL

FORESTERS – DOESN'T ASK

HEART ATTACK

FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD

RNA – 18-24 MONTHS GRADED/OVER 2 YEARS LEVEL

MOO – WITHIN 2 YEARS GRADED

PROSPERITY –WITHIN 2 YEARS, ROP OVER 2 –LEVEL

EAGLE – LEVEL OVER 1 YEAR

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

Trans – ONSET PRIOR TO AGE 45/GRADED, AGE 45 AND ABOVE: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

HEART SURGERY

FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD

MOO – WITHIN 1 YEAR DECLINE

PROSPERITY –WITHIN 2 YEARS, ROP OVER 2 –LEVEL

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

CHEAT SHEET FINAL EXPENSE FFL AGENTS

Trans – ONSET PRIOR TO AGE 45/GRADED, AGE 45 AND ABOVE: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

HEART VALVE SURGERY

PROSPERITY – LEVEL OVER 2

EAGLE – LEVEL OVER 1 YEAR

FORESTERS – WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD

RNA – LEVEL OVER 2/GRADED WITHIN 18 MONTHS

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

Trans – ONSET PRIOR TO AGE 45/GRADED, AGE 45 AND ABOVE: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

HEIGHT/WEIGHT (COMPANIES THAT DON'T HAVE)

RNA

HEPATITIS (LIVER)

MOO – LEVEL IF NOT HEP C

TRANS – Diagnosed and/or treatment within 2 years/ Standard, TREATED AND RESOLVED OVER 2 YEARS/PREFERRED, HEP B: CHRONIC CURRENT TREATMENT/DECLINE, TREATED AND RESOLVED OVER 2 YEARS/PREFERRED, HEP C: CURRENTLY OR TREATED WITHIN 24 MONTHS/GRADED, CURED & TREATMENT OVER 24 MONTHS/STANDARD

FORESTERS – HEP B OR HEP C/STANDARD

PROSPERITY –CHRONIC IS GRADED (30/70) / NO TREATMENT IS LEVEL

EAGLE –Only if HEP A

RNA – LEVEL IF NO TREATMENT/DECLINE IF TREATMENT WITHIN 2 YEARS

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

HOME HEALTH CARE

RNA – LEVEL

TRANS – CURRENTLY/DECLINE, WITHIN 2 YEARS/GRADED

HOSPITAL STAY (2 OR MORE)

PROSPERITY –ASKS CURRENTLY OR IN LAST 30 DAYS

EAGLE – LEVEL

FORESTERS – PREFERRED UNLESS CURRENTLY/DECLINE OR WITHIN THE PAST 2 YEARS (48 HOURS OR MORE) DUE TO DIABETES/ GRADED

RNA – LEVEL

AMAM – ONLY ASKS CURRENTLY

HUNTINGTON'S DISEASE

EAGLE – LEVEL

FORESTERS – PREFERRED

PROSPERITY – LEVEL

RNA – LEVEL

TRANS – DECLINE

KIDNEY/RENAL DISEASE (NO DIALYSIS)

TRANS – ANY TREATMENT WITHIN 4 YEARS OR STAGES 1-3/STANDARD, STAGES 4-5/GRADED

CHEAT SHEET FINAL EXPENSE FFL AGENTS

MOO – WITHIN 4 YEARS ROP
RNA – WITHIN 2 YEARS DECLINE OTHERWISE LEVEL
FORESTERS – STANDARD
EAGLE –IMMEDIATE IF NOT CHRONIC
PROSPERITY – GRADED IF FAILURE
AMAM – MODIFIED

INCARCERATION (NOT CURRENTLY)

IRREGULAR HEART RHYTHM

FORESTERS - PREFERRED
TRANS – TREATMENT WITHIN 2 YEARS/STANDARD, NO CURRENT TREATMENT OR LAST TREATMENT OVER 2 YEARS/PREFERRED
RNA
EAGLE - OVER 1 YEAR IMMEDIATE

LUPUS

TRANS – DIAGNOSED OR TREATED WITHIN 2 YEARS/GRADED, REMISSION OR NO TREATMENT WITHIN 2 YEARS/STANDARD
FORESTERS – SYSTEMIC LUPUS/STANDARD
PROSPERITY –GRADED (30/70)
EAGLE –IMMEDIATE
AMAM – SYSTEMIC IN LAST 2 YEARS IS MODIFIED/OVER 2 YEARS IS LEVEL

MENTAL INCAPACITY

TRANS - DECLINE

MULTIPLE SCLEROSIS/CEREBRAL PALSY

FORESTERS - PREFERRED
TRANS - STANDARD FOR MS/DECLINE FOR CEREBRAL PALSY
RNA (GRADED 30/70/100)
EAGLE –IMMEDIATE
PROSPERITY – LEVEL
AMAM – GRADED (30/70)

MUSCULAR DYSTROPHY (BRAIN)

TRANS – GRADED
RNA – WITHIN 2 YEARS GRADED/OVER 2 LEVEL
FORESTERS – PREFERRED
PROSPERITY – LEVEL
AMAM – GRADED (30/70)

NEBULYZER

CHEAT SHEET FINAL EXPENSE FFL AGENTS

FORESTERS – NOT ASKED

NEUROPATHY

TRANS - STANDARD

RNA-LEVEL

AMAM – MODIFIED

EAGLE – POSSIBLE BASED ON OTHER Rx

AHL – Level if no insulin or heart issues

FORESTERS – GRADED

ORGAN TRANSPLANT

GUARANTEE ISSUE

Great Western – Level if over 2 years and meds haven't changed

Prosperity – Level if over 2 years and not taking Valcyte or Valganciclovir

OXYGEN USE

GUARANTEE ISSUE

FORESTERS – PREFERRED IF ONLY USED AT NIGHT FOR SLEEP APNEA

TRANS - GRADED

PANCREATITIS (CHRONIC)

EAGLE – LEVEL

FORESTERS – PREFERRED

PROSPERITY – LEVEL

RNA – LEVEL

AMAM – LEVEL OVER 2 YEARS OR MODIFIED IF UNDER 2 YEARS

TRANS – DIAGNOSED OR TREATMENT WITHIN 2 YEARS/STANDARD, TREATED AND RESOLVED OVER 2 YEARS/PREFERRED

PARKINSON'S

FORESTERS – STANDARD IF CAN DO ALL ADL'S

PROSPERITY –GRADED (30/70)

EAGLE –IMMEDIATE OVER 1 YEAR

RNA – GRADED

TRANS – ONSET PRIOR TO AGE 45/GRADED, ONSET AGE 45 TO 85/STANDARD

AMAM – GRADED (30/70)

PACEMAKER

FORESTERS – IMPLANT WITHIN 1 YEAR/GRADED, IMPLANT WITHIN 2 YEARS/STANDARD

TRANS – PRIOR TO AGE 45/DECLINE, WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS AND STILL PRESENT/STANDARD

RNA - LEVEL OVER 2/GRADED WITHIN 18/DECLINE UNDER 18 MONTHS

EAGLE –IMMEDIATE OVER 1 YEAR

PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2

AMAM – LEVEL UNLESS INSERTED IN LAST TWO YEARS

PENDING SURGERY

FORESTERS – LEVEL MORE THAN 1 YEAR

RNA – LEVEL OVER 18 MONTHS

CHEAT SHEET FINAL EXPENSE FFL AGENTS

AMERICO – UP1 OVER 1 YEAR

EAGLE – LEVEL OVER 1 YEAR

AMAM – MODIFIED

RETINOPATHY

RNA – LEVEL

Trans – STANDARD

FORESTERS – GRADED

SCHIZOPHRENIA

FORESTERS – DOESN'T ASK

TRANS – AGE 0-17/DECLINE, AGE 18-85/STANDARD

RNA - LEVEL (UNLESS MENTAL INCAPACITY)

PROSPERITY –GRADED (30/70)

EAGLE – LEVEL

AMAM – LEVEL

SEIZURES – NEUROLOGICAL

MOO – NOT ASKED

RNA – GRADED WITHIN 2 YEARS/LEVEL OVER 2

TRANS – 6+ EPISODES OR ATTACKS WITHIN 1 YEAR/GRADED, 6+ EPISODES OR ATTACKS WITHIN 2 YEARS/STANDARD

EAGLE – LEVEL

FORESTERS – PREFERRED

PROSPERITY – LEVEL

AMAM – GRADED (30/70)

SICKLE CELL ANEMIA

FORESTERS - PREFERRED

RNA - LEVEL

PROSPERITY –GRADED (30/70)

EAGLE – LEVEL

TRANS – DECLINE

SLEEP APNEA

FORESTERS – PREFERRED (C-PAP IS NOT CONSIDERED OXYGEN)

TRANS – WITH OXYGEN/GRADED, WITHOUT OXYGEN/PREFERRED

RNA - LEVEL

EAGLE – LEVEL

PROSPERITY – LEVEL

AMAM – LEVEL

SPINA BIFIDA

CHEAT SHEET FINAL EXPENSE FFL AGENTS

EAGLE – LEVEL

FORESTERS – PREFERRED

PROSPERITY – LEVEL

RNA – LEVEL

TRANS - Present and surgically corrected within 2 years/Standard, Surgically corrected OVER 2 years/Preferred

STENT

TRANS – ONSET PRIOR TO AGE 45/GRADED, ONSET AGE 45 & UP: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

RNA – WITHIN 18 MO DECLINE...18-24 MO GRADED

FORESTERS – WITHIN ONE YEAR/GRADED, WITHIN 2 YEARS/STANDARD

EAGLE –LESS THAN 1 YEAR USE ANOTHER CARRIER/LEVEL OVER 1 YEAR

PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

STROKE (WITHIN 12 MONTHS)

FORESTERS – GRADED

TRANS - ONSET PRIOR TO AGE 45/GRADED, ONSET AGE 45 & UP: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

STROKE (WITHIN 24 MONTHS)

EAGLE – LEVEL AFTER 12 MONTHS

FORESTERS – STANDARD

TRANS - ONSET PRIOR TO AGE 45/GRADED, ONSET AGE 45 & UP: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

STROKE (AFTER 2 YEARS)

FORESTERS - LEVEL

PROSPERITY –LEVEL

EAGLE – LEVEL

TRANS - ONSET PRIOR TO AGE 45/GRADED, ONSET AGE 45 & UP: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

TIA

FORESTERS – WITHIN 1 YEAR/GRADED, WITHING 2 YEARS/STANDARD

PROSPERITY –ROP IF WITHIN 2 YEARS, LEVEL OVER

EAGLE – LEVEL OVER 1 YEAR

RNA – LEVEL (DOESN'T ASK)

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

AMERICO – ULTRA PROTECTOR LEVEL IF NOT IN COMBO WITH DIABETES

TRANS - ONSET PRIOR TO AGE 45/GRADED, ONSET AGE 45 & UP: WITHIN 1 YEAR/GRADED, WITHIN 2 YEARS/STANDARD, OVER 2 YEARS/PREFERRED

TOBACCO

AMERICO EAGLE – NON SMOKER RATES FOR 3 YEARS

PROSPERITY – ONLY CIGARETTES ARE TOBACCO

CHEAT SHEET FINAL EXPENSE FFL AGENTS

ULCERATIVE COLITIS

EAGLE – LEVEL

FORESTERS – LEVEL

PROSPERITY – PREFERRED

RNA – LEVEL

AMAM – LEVEL OVER 3 YEARS OR GRADED IF WITHIN 3 YEARS

TRANS – STANDARD

WALKER

FORESTERS - PREFERRED

TRANS – PREFERRED

RNA - LEVEL

PROSPERITY –NOT ASKED

EAGLE (WHEELCHAIR TEMPORARY USE) NO CHRONIC USE IMMEDIATE

AMAM – LEVEL

WHEELCHAIR (NOT CONFINED)

TRANS – ANY USE WITHIN 2 YEARS (CURRENT USE OR OCCASIONAL) /GRADED, REASON FOR USE EXPECTED TO RESOLVE IN NEXT 3 MONTHS/PREFERRED

RNA - IF NOT CONFINED

AMERICO – UP1 IF TEMPORARY

PROSPERITY –ASKED DUE TO DISEASE

FORESTERS – DECLINE IF DUE TO CHRONIC DISEASE OR ILLNESS

AMAM - LEVEL

WHEELCHAIR (CONFINED)

EAGLE – DECLINE IF CHRONIC/LEVEL IF TEMPORARY

FORESTERS – PREFERRED IF ACCIDENT/DECLINE IF DUE TO DISEASE

PROSPERITY – LEVEL IF ACCIDENT/DECLINE IF DISEASE

AMAM – LEVEL IF NOT DUE TO DISEASE OR ILLNESS

TRANS – WITHIN 2 YEARS/GRADED

CHILD/GRANDCHILD

AMERICO – CHILD/UHL

AMAM – CHILD/GRANDCHILD AND EVEN GREAT GRANDCHILD

SINGLE PAY WHOLE LIFE

RNA

FORESTERS

AMERICO

10-20 PAY

TRANS – 10 PAY ONLY

TELESALES

CHEAT SHEET FINAL EXPENSE FFL AGENTS

FORESTERS

AMERICO

AIG

PROSPERITY

RNA

AMAM