

Senior Solutions

Carrier Health Matrix

- ✓ Standard/Level
- ✓ Guaranteed
- ◐ Graded/ Modified/ROP
- ✗ Decline

Health Conditions	American Amicable	Americo	Foresters	Mutual of Omaha	Royal Neighbors	AIG	United Home Life
ADL's <i>(Assistance with Daily Living)</i>	✗	✓	✗	✗	✓	✓	—
A-Fib <i>(Atrial Fibrillation)</i>	✓ >2 Yrs	✓ >1 Yr	✓	◐ Graded	✓	✓	—
AIDS/AIDS Related Complex (ARC)/HIV	✗	✗	✗	✗	✗	✓	✗
ALS <i>(Lou Gehrig's Disease)</i>	✗	✗	✗	✗	◐ >24 Months - Graded	✓	✗ If diagnosed/ treated >2 yrs
Alcohol Abuse	◐ Graded	✓ Ultra Protector	◐ >2 Yrs - Modified	✓ 2 Yrs +	◐ >24 Months - Graded	✓	✓
Alzheimer's/ Dementia	✗	✗	✗	✗	✗	✓	✗ If diagnosed/ treated >2 yrs
Amputation Due to Disease or Diabetes	✗	✓ >2 Yrs	✗	✗	✗	✓	✓
Aneurysm	◐ >2 Yrs - ROP >3 Yrs - Graded	✓	◐ >2 Yrs - Modified	✓	✗ >18 Months	✓	✗ If diagnosed/ treated >2 yrs
Angina	◐ >2 Yrs - ROP >3 Yrs - Graded	✓	◐ >2 Yrs - Modified	✓	◐ >24 Months - Graded ✗ >18 Months	✓	✗ If diagnosed/ treated >2 yrs

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Health Conditions	American Amicable	Americo	Foresters	Mutual of Omaha	Royal Neighbors	AIG	United Home Life
Angioplasty	 >2 Yrs - ROP >3 Yrs - Graded	 >1 Yr Ultra Protector II >2 Yrs	 >2 Yrs - Modified	 2 Years Graded 1 Yr	 >24 Months - Graded		 If diagnosed/ treated>2 yrs
Lung Disorder, Any - w/ Nebulizer	 Graded		 Graded	 Graded	 >24 Months - Graded		—
Asthma		 Ultra Protector I					—
Bedridden							—
Bipolar							 If diagnosed/ treated>2 yrs
Bronchitis		 If not Chronic	 If not Chronic	 Graded			—
Cancer	 3 Yrs + >3 Yrs - Graded Currently Has	 Ultra Protector III	 3 Yrs + >3 Yrs - Graded Currently Has		 >24 Months		 If diagnosed/ treated>2 yrs
Cardiomyopathy	 ROP	 >2 Yrs	 >2 Yrs - Modified	 >2 Yrs	 >24 Months - Graded >18 Months		—
Carotid Artery Surgery	 >2 Yrs - ROP >3 Yrs - Graded	 >2 Yrs	 >2 Yrs - Modified	 2 Years Graded 1 Yr	 >2 Yrs		—
Cerebral Palsy	 Graded	 Ultra Protector III					
Cirrhosis (Liver)	 >2 Yrs - ROP >3 Yrs - Graded	 >2 Yrs	 Graded		 >24 Months - Graded		

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Hepatitis, Chronic <i>(Hepatitis A Is Not Chronic)</i>	 >2 Yrs - ROP >3 Yrs - Graded	✓ Ultra Protector II	 Graded	 Graded	 >24 Months - Graded	✓	—
Kidney Disease, Chronic	 ROP	✗	 Graded	 Graded	✗ >24 Months	✓	—
Congestive Heart Failure	✗	 Ultra Protector III	✗	✗	✗	✓	✗ If diagnosed/ treated>2 yrs
COPD	 >2 Yrs - ROP >3 Yrs - Graded	 Graded	 Graded	 Graded	 >24 Months - Graded	✓	✗ If diagnosed/ treated>2 yrs
C-Pap/Sleep Apnea	✓	✓	✓	✓	✓	✓	—
Coronary Artery Disease	✓	✓ When not paired with Diabetes	✓	 2 Years Graded ✗ 1 Yr	✓	✓	—
Cystic Fibrosis	✓	✓	✓	✓	✓	✓	✓
Depression	✓	✓	✓	✓	✓	✓	✓
Diabetes - No Insulin/ Pill Meds Only	✓	✓	✓	✓ Over 50	✓	✓	✓
Diabetes - More Than 40 Units	✓	✓	✓	✓ Over 50	✓	✓	✓
Diabetes Before Age 18, 40 or 50	 ROP Prior 50	✓	✓	✗	✓ No Insulin before 30	✓	✓
Diabetes w/ Insulin - NO Complications	✓ Before Age 50 - ROP	✓	✓	✓ Over Age 50	✓	✓	✓
Diabetes w/ Insulin w/ Complications (Ever)	 ROP	 Ultra Protector III	✓ >2 Yrs	✗	✓	✓	✓

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Dialysis	✗	✗	✗ >12 Months	✗	✗ >24 Months	✓	✗ If diagnosed/ treated>2 yrs
Drug Abuse	✓ >2 Yrs	✓	◐ >2 Yrs - Modified	◐ 2 Yrs - Graded	✗ >18 Months	✓	✗ Used/diagnosed /treated>2 yrs
Emphysema	◐ >2 Yrs - ROP >3 Yrs - Graded	◐ Ultra Protector II	◐ Graded	◐ Graded	◐ >24 Months - Graded	✓	✗ If diagnosed/ treated>2 yrs
Epilepsy (Seizures)	◐ Graded	✓	✓	✓	◐ >24 Months - Graded	✓	—
Irregular Heart Rhythm (No Treatment)	✓	✓	✓	◐ Graded	✓	✓	—
Heart Attack or Heart/Circulatory Surgery	◐ >2 Yrs - ROP >3 Yrs - Graded	◐ Ultra Protector III	◐ Modified	◐ Graded	◐ >24 Months - Graded ✗ >18 Months	✓	✗ If diagnosed/ treated>2 yrs
Heart Disease	✓	✓ Ultra Protector II	✓	✓ 2 Yrs +	✓	✓	—
Hepatitis C	◐ >2 Yrs - ROP >3 Yrs - Graded	✓ Ultra Protector II	✓	✗	✗ >24 Months	✓	✗ If diagnosed/ treated>2 yrs
Home Health Care	✗	◐ Ultra Protector III	✗	✗	✗	✓	—
Hospital Stay (Currently Hospitalized)	✗	◐ Ultra Protector III	✗	✗	✗	✓	—
Kidney/Renal Disease (NO Dialysis)	◐ ROP	◐ Ultra Protector III	◐ Graded	✗	✗	✓	✗ If diagnosed/ treated>2 yrs
Lupus - Not Systemic Lupus (SLE)	✓ >3 Yrs	◐ Ultra Protector III	◐ Graded	◐ Graded	✗ >24 Months	✓	✗ If diagnosed/ treated>2 yrs
Mental Incapacity	✗	◐ Ultra Protector III	✗	✗	✗	✓	—

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Multiple Sclerosis	 Graded	✓	✓	 Graded	 >24 Months - Graded	✓	✓
Metastatic Cancer/Recurrent Cancer	✗	✗	✗	✗	✗	✓	—
Muscular Dystrophy	 >3 Yrs - Graded	✗	✓	✓	 >24 Months - Graded	✓	—
Neuropathy (Not Related To Diabetes)	✓	✓	✓	 Graded	✗	✓	—
Organ Transplant	✗	 Ultra Protector III	✗	✗	✗	✓	✗ >2 yrs
Oxygen	 >2 Yrs - ROP ✗ Current	✗	✗	✗	✗	✓	✗
Pacemaker	✓ 2 Yrs +  >3 Yrs - ROP	✓	 >2 Yrs - Modified	 2 Years Graded ✗ 1 Yr	 >24 Months - Graded	✓	✓ If installed in last 2 yrs
Parkinson's	 >3 Yrs - Graded	✓ Ultra Protector II	 Graded	 Graded	 >24 Months - Graded	✓	✓
Pending Test or Surgery	 ROP	 Ultra Protector III	✗	✗	✗ >18 Months	✓	—
Schizophrenia	✓	✓	✓	 Graded	✓	✓	✓ If diagnosed/treated >2 yrs
Seizures	 Graded	✓	✓	✓	 >24 Months - Graded	✓	✗ If seizures in last 2 yrs
Sickle Cell Anemia	✓	✓	 Graded	✗	✓	✓	✗ If diagnosed/treated >2 yrs

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Stent Placement	 >2 Yrs - ROP >3 Yrs - Graded	✓ >2 Yrs	 Modified	 >2 Yrs - Graded  1 Yr	 >24 Months - Graded	✓	 If diagnosed/ treated>2 yrs
Stroke	 >2 Yrs - ROP >3 Yrs - Graded	 Ultra Protector III	 >2 Yrs - Modified	 >2 Yrs - Graded  1 Yr		✓	 If diagnosed/ treated>2 yrs
Systemic Lupus (SLE)	 ROP	 Ultra Protector III	 Graded	 Graded	 >24 Months	✓	—
Wheelchair - Occasional Use Not Related To Disease	✓	 Ultra Protector III	✓		✓	✓	✓
Wheelchair Confined		 Ultra Protector III				✓	✓

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MIB	Yes	Yes	Yes	Yes	Yes	None	—
Prescription Drug History	Yes	Yes	Yes	Yes	Yes	None	—
Point of Sale Phone Interview	No	No	No	No	No	None	—
Has Guaranteed Issue Product	No	Yes	No	No	No	Yes	—

Non-Health Related	American Amicable	Americo	Foresters	Mutual of Omaha	Royal Neighbors	AIG	United Home Life
Driver's License Suspension/DUI	✓	✓ >2 Yrs	✓	✓ Suspended DUI - Graded	✓	✓	—
More Than 1 Reckless Driving In 2 Yrs	✓	✓	✓	Graded	✓	✓	—
Tobacco (Cigars and Pipes)	🚭	🚭	🚬	🚬	🚬	✓	—
Smokeless Tobacco	🚬	🚭	🚬	🚬	🚬	✓	—
Felony	✓	✓	✓	Graded	✓ >10 Yrs	✓	—
Disability	✓	✓	✗	✓	✓	✓	—

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Issue Ages & Plan Names	Ages 50-85 Senior Choice Ages 50-85 Senior Choice ROP Ages 50-85 Senior Choice Graded	Ages 50-85 Eagle Prem & UPI Ages 50-75 UPIII Ages 50-80 UPII & Guaranteed	Ages 50-85 PlanRite Ages 50-85 PlanRite Graded Ages 50-85 PlanRite Modified	Ages 45-85 Living Promise WL Level Benefit Ages 45-80 Living Promise WL Graded Benefit	Ages 50-85 Simplified Issue WL & Graded	Ages 50-85 Guaranteed Issue	—
Max Face Amount Ranges	Level 50-75 \$35,000 Level 76-85 \$20,000 Graded/ROP 50-85 \$20,000	Eagle Premier 50-85 \$30,000 UPI & II 50-85 \$30,000 UPIII & Guarantee 50-85 \$10,000	Level 0-60 \$50,000 Level 61-80 \$25,000 Level 81-85 \$20,000 Graded - 40-70 \$15,000 Graded 71-80 \$10,000 *Non-Seen \$15,000	Level - 50-80 \$35,000 Level 81-85 \$15,000 Graded - 50-80 \$20,000 Graded 81-85 \$10,000 Modified - 50-80 \$15,000	Level - 50-85 \$25,000 Graded-50-85 \$25,000	Guaranteed Issue \$5,000 - \$25,000	—
Contact Info	Agent Portal: https://www.americanamicable.com/marketing-login.html Paper App: 254.297.2100 (PHI Required) Agent Services: 800.736.7311 Mobile Business Tools (mobile quotes, eApps, app drop): https://www.insuranceapplication.com New Business Fax: 254.297.2100	Agent Portal: www.americo.com Teleapplication 855.248.8327 Agent Services: 800.231.0801 / agent.services@Americo.com New Business Fax: 800.395.9238 New Business Email: Submit@Americo.com	Agent Portal: https://portal.foresters.biz Phone Interview: 866.844.9276 by Apptical (REQUIRED) Monday - Friday 8:30am - 2am ET Saturday - Sunday 10am - 10pm ET Agent Services: 866.466.7166 Quick Quoter: www.forestersquotes.com New Business Fax: 866.300.3830	Agent Portal: www.producer.mutualofomaha.com Paper App Phone Interview: 866.844.9276 by Apptical Agent Services: 800.775.1000 Underwriting 800.775.7896 New Business Fax: 402.997.1800	Agent Portal: www.agent.royalneighbors.org Telephonic Application: 866.281.9228 6am - 5pm CT Agent Services: 866.733.9758	Agent Portal: estationsecure.americageneral.com/800.888.2452 Sales Support: 877.399.7747 New Business: 800.247.8837 GIWL WEBSITE http://aig.com/GIWL New Business Fax: 855.612.9959	—

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Underwriting	<p>Simplified Issue</p> <p>No Exam</p> <p>eApp – through Mobile Business Tools (website listed above)</p> <p>Paper app - phone interview required</p> <p>App Drop – upload through Mobile Business Tools (website listed above)</p> <p>Liberal Height/ Weight Chart</p> <p>MIB & Script Check</p>	<p>Simplified Issue</p> <p>No Exam</p> <p>eApp - NO Phone Call, Plan eligibility displayed on screen</p> <p>TeleApplication - Plan eligibility determined during TI</p> <p>MIB & Script Check</p> <p>NO Amendments</p> <p>NO Paperwork</p>	<p>Simplified Issue</p> <p>No Exam</p> <p>Paper App = PHI Required Telephone Interview 7 days a week - Eligibility determined at Point of Sale</p> <p>Liberal Height/ Weight Chart</p> <p>MIB & Script Check</p>	<p>iGo eApp™ - Includes Living Promise, Term Apps, and Children's policies</p> <p>Simple yes/no application</p> <p>Telephone Interview Required - Plan eligibility determined during TI</p>	<p>Simple yes/no application</p> <p>Underwritten via telephone interview = Immediate decision over phone</p> <p>Voice signature process Issued upon approval</p> <p>NO Height/ Weight</p>	<p>eApp - quote & enroll from GIWL website</p> <p>Paper app</p> <p>No Medical Questions Or Underwriting</p> <p>2yr wait for full death benefit</p> <p>If insured passes before 2nd anniversary date beneficiary receives premiums paid plus 10%</p> <p>If death is accidental FULL benefit paid</p>	—

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Riders	<p>Nursing Home Waiver of Premium</p> <p>Accidental Death</p> <p>Grandchild Rider \$5,000 WL coverage per grandchild Cost \$12/ annually Grandchild must be 180 days – 15 yrs Coverage matures at age 21</p> <p>Children's Insurance agreement Child issue ages 15 days-18 yrs Primary insured's max issue age is 61 \$3,000 coverage per unit (max units=3) \$8.50/ annually Apps 9362 & 9466 are both needed</p> <p>No-Cost Terminal Illness Confined Care</p> <p>Accelerated Benefit Rider</p>	<p>Accidental Death Benefit</p> <p>Child/Grandchild Rider (Not available in MS)</p> <p>Child Term Rider</p> <p>Accelerated Benefit Rider on Eagle Products Only</p>	<p>Accidental Death Rider available (issue ages 50-80) at NO Cost</p> <p>Common Carrier Accidental Death Rider included at no additional cost</p>	<p>Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider*</p> <p>Optional: Accidental Death Benefit Rider</p> <p>*Included in the policy</p>	<p>Accelerated Living Benefit</p> <p>Whole Life / Term Life Combo Product Available</p>	<p>Chronic Illness Pays a one-time lump sum payment of 25% of face (no waiting paid)</p> <p>Terminal Illness Pays 50% of death benefit in yr accelerated</p>	—

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Additional Features & Benefits	Social Security Billing Available	Quit Smoking Advantage - Smokers qualify for Nonsmoker rates for 3 Yrs	Paper app (approved & declined) must be faxed to home office within 10 days of phone interview being conducted. <i>***Failure to do so will affect producer's ability to sell this product***</i> Phone interview typically lasts 12 minutes Voice Signature (VSOP) Free Will Donates 1% of face amount to charity of choosing upon insured's death	Extremely cheap Children's policies Living Promise (FE) client has to be pretty healthy Accidental Death policy can be sold alone Pays on draft Phone interview approval does NOT guarantee approval Quoter can be downloaded on Google Play and the App store	Immediate coverage for insulin dependent diabetics if no use before age 30 Member Benefits included with policy at no additional charge Free Will Whole Life / Term Life combo Additional products include Children's Whole Life, Ordinary Life & Annuities	Benefit can be used to pay medical expenses, supplement income or for any other purpose. Remaining policy values will be paid to beneficiaries at death	—
Billing Options	Social Security Variable Billing Day of the Month Number of Days allowed for first Draft: 35	Variable Billing Day of the Month Number of Days allowed for first Draft: 45	Variable Billing 2 W, 3 W, 4W Day of the Month Number of Days allowed for first Draft: 45	Variable Billing Day of the Month Number of Days allowed for first Draft: 30	Variable Billing Day of the Month Number of Days allowed for first Draft: 45	Day of the Month Credit Card Number of Days allowed for first Draft: 30	—