



Discussing the details

Product rates/underwriting guide for *Immediate Solution*,
10-Pay Solution, and *Easy Solution*



No one can predict the future, but we can certainly prepare for it

Today's clients want fast and easy options to protect their families from unexpected financial burdens, especially final expenses. Transamerica's *Final Expense Solutions Portfolio* offers a guaranteed death benefit and level premium whole life insurance from \$1,000 to \$50,000 for people of varying health levels and lifestyles.

Fast and simplified underwriting

Help clients secure a whole life policy from a highly rated carrier with no exams or labs so their family can cover burial and other end-of-life expenses.

Guaranteed level premiums

Premiums remain level and never change regardless of a client's age or health. Retirees on a fixed budget have the added convenience to pay with their Social Security benefits through Social Security Direct Express®.

Permanent lifetime protection

Clients between the ages of 0 to 85 can expect a permanent death benefit that is guaranteed to never change regardless of their health. The Accidental Death Benefit Rider, and Children/Grandchildren Benefit Rider provide additional protection in one policy.

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Quick quote tool

Our quote tool works with how you sell. It is supported on any digital device without having to log in. Bookmark the quote tool transamerica.com/quote-fe to easily start the sales process wherever you are – on the go or from your office.

Immediate Solution

Accidental Death Benefit Rider (ADR) Premiums

Annual premiums per unit (\$1,000) of insurance

Age	Annual	Age	Annual	Age	Annual	Age	Annual
18	2.20	32	2.35	46	2.63	60	3.33
19	2.21	33	2.37	47	2.65	61	3.44
20	2.22	34	2.38	48	2.67	62	3.56
21	2.23	35	2.39	49	2.71	63	3.71
22	2.24	36	2.41	50	2.73	64	3.86
23	2.26	37	2.43	51	2.76	65	4.03
24	2.27	38	2.45	52	2.79	66	4.24
25	2.28	39	2.48	53	2.84	67	4.49
26	2.29	40	2.50	54	2.89	68	4.79
27	2.30	41	2.52	55	2.95	69	5.09
28	2.31	42	2.54	56	3.01	70	5.46
29	2.32	43	2.56	57	3.08		
30	2.33	44	2.59	58	3.16		
31	2.34	45	2.61	59	3.25		



Immediate Solution

Preferred premiums

Annual premiums per unit (\$1,000) of insurance

Age	Male	Female		
0	13.68	11.86		
1	13.79	11.94		
2	13.89	12.04		
3	14.01	12.12		
4	14.12	12.24		
5	14.22	12.33		
6	14.52	12.51		
7	14.82	12.69		
8	15.14	12.89		
9	15.44	13.08		
10	15.74	13.26		
11	16.17	13.51		
12	16.63	13.52		
13	17.05	13.74		
14	17.50	14.00		
15	17.93	14.24		
16	18.12	14.28		
17	18.20	14.33		
	Nontobacco	Tobacco	Nontobacco	Tobacco
18	14.54	21.62	11.78	14.85
19	14.59	21.68	11.83	14.85
20	14.70	21.84	11.88	14.96
21	14.96	22.20	12.12	15.32
22	15.21	22.56	12.37	15.68
23	15.47	22.92	12.63	16.03
24	15.72	23.30	12.88	16.38
25	15.97	23.66	13.12	16.74
26	16.29	24.16	13.42	17.16
27	16.67	24.72	13.74	17.61
28	17.03	25.31	14.07	18.08
29	17.45	25.97	14.41	18.59
30	17.90	26.69	14.80	19.14
31	18.33	27.37	15.18	19.71
32	18.82	28.18	15.62	20.35
33	19.37	29.06	16.11	21.06
34	20.00	30.04	16.64	21.85
35	20.63	31.07	17.18	22.65
36	21.39	32.18	17.80	23.42
37	22.14	33.30	18.38	24.17
38	22.94	34.51	19.04	24.97
39	23.80	35.78	19.70	25.79
40	24.71	37.14	20.38	26.62
41	25.44	38.04	20.96	27.85
42	26.21	38.43	21.52	29.11

Age	Male	Female		
	Nontobacco	Tobacco	Nontobacco	Tobacco
43	26.95	38.81	22.04	30.33
44	27.69	38.94	22.53	31.54
45	27.97	39.89	22.63	32.86
46	28.64	40.45	22.90	33.28
47	29.31	42.33	23.17	33.87
48	29.98	43.14	23.44	34.47
49	30.65	44.09	23.71	35.19
50	31.32	44.93	23.98	35.77
51	32.53	46.98	24.76	37.58
52	33.74	48.94	25.54	39.28
53	34.96	51.01	26.33	41.07
54	36.17	53.09	27.11	42.89
55	37.38	55.49	27.89	43.82
56	39.18	58.21	29.08	45.38
57	40.98	60.84	30.27	46.77
58	42.77	63.59	31.45	48.18
59	44.57	66.69	32.64	49.80
60	46.37	70.35	33.83	51.76
61	49.30	75.41	35.71	54.61
62	52.23	80.49	37.58	57.47
63	55.16	85.54	39.46	60.31
64	58.09	90.60	41.33	63.16
65	58.56	95.67	43.21	66.01
66	62.24	102.68	46.03	70.44
67	65.91	109.70	48.84	74.87
68	69.59	116.73	51.66	79.30
69	73.26	123.74	54.47	83.73
70	76.94	130.76	57.29	88.16
71	83.34	140.07	61.49	94.48
72	89.74	149.39	65.69	100.82
73	96.14	158.68	69.89	107.15
74	102.54	167.99	74.09	113.48
75	108.94	177.29	78.29	119.81
76	119.82	192.68	86.61	133.04
77	129.99	206.76	94.44	145.60
78	140.53	220.85	102.58	158.65
79	147.44	234.93	108.06	167.80
80	154.34	249.01	113.55	176.95
81	180.77	269.57	133.04	187.80
82	198.75	290.11	146.32	201.89
83	213.76	310.66	157.45	215.96
84	229.05	331.20	168.73	232.18
85	244.57	351.76	180.21	248.65

Immediate Solution

Standard premiums

Annual premiums per unit (\$1,000) of insurance

Age	Male	Female		
0	15.69	12.88		
1	15.70	12.91		
2	15.72	12.96		
3	15.74	12.98		
4	15.75	13.01		
5	15.77	13.06		
6	16.22	13.30		
7	16.68	13.55		
8	17.14	13.80		
9	17.59	14.04		
10	18.05	14.28		
11	18.87	14.59		
12	19.69	14.64		
13	20.49	14.92		
14	21.30	15.23		
15	22.12	15.52		
16	22.43	15.63		
17	22.52	15.68		
	Nontobacco	Tobacco	Nontobacco	Tobacco
18	17.03	26.72	12.44	16.29
19	17.05	26.76	12.48	16.32
20	17.07	26.78	12.58	16.45
21	17.26	27.03	12.88	16.85
22	17.46	27.29	13.19	17.22
23	17.64	27.54	13.49	17.62
24	17.86	27.81	13.80	18.00
25	18.04	28.06	14.10	18.37
26	18.35	28.51	14.42	18.86
27	18.68	29.04	14.74	19.37
28	19.06	29.64	15.09	19.93
29	19.49	30.31	15.47	20.53
30	19.96	31.08	15.93	21.24
31	20.42	31.86	16.42	21.96
32	20.99	32.80	16.97	22.77
33	21.63	33.86	17.59	23.69
34	22.37	35.10	18.28	24.72
35	23.14	36.38	19.01	25.79
36	24.06	37.83	19.76	26.89
37	25.00	39.32	20.52	27.98
38	26.02	40.94	21.33	29.14
39	27.11	42.67	22.18	30.33
40	28.29	44.55	23.06	31.55
41	29.30	45.87	23.87	33.21
42	30.36	47.26	24.70	34.88

Age	Male	Female		
	Nontobacco	Tobacco	Nontobacco	Tobacco
43	31.40	48.65	25.58	36.49
44	32.46	50.02	26.47	38.05
45	33.35	51.69	26.72	40.11
46	33.90	52.84	26.97	41.22
47	34.45	54.23	27.22	42.58
48	35.00	55.77	27.48	44.04
49	35.55	57.50	27.73	45.70
50	36.10	59.10	27.98	47.16
51	38.17	62.98	29.48	50.00
52	40.24	66.78	30.98	52.65
53	41.90	70.83	32.49	55.44
54	43.50	75.00	33.98	58.24
55	45.07	78.30	35.48	59.85
56	46.72	82.66	36.71	62.19
57	48.85	86.90	37.94	64.28
58	50.98	91.33	39.18	66.36
59	53.11	96.25	40.41	68.67
60	55.23	101.95	41.64	71.44
61	58.79	109.62	43.83	75.27
62	62.35	117.29	46.03	79.10
63	65.91	124.95	48.23	82.95
64	69.48	132.61	50.43	86.78
65	73.04	140.28	53.18	90.61
66	81.28	150.64	57.91	96.72
67	89.54	161.01	62.64	102.81
68	97.79	171.38	67.36	108.90
69	106.04	181.75	72.09	114.99
70	114.29	192.11	76.82	121.08
71	121.99	204.19	82.42	130.21
72	129.69	213.29	88.01	139.36
73	137.38	222.39	93.61	148.48
74	145.08	231.51	99.21	157.63
75	152.78	240.63	104.80	166.76
76	168.04	259.51	116.06	179.00
77	182.36	278.40	126.73	194.73
78	197.22	297.28	137.80	212.75
79	207.18	316.17	145.48	225.54
80	217.13	335.05	153.15	238.34
81	247.61	366.88	174.37	252.95
82	267.54	398.71	188.19	271.90
83	287.83	430.55	202.21	290.83
84	308.43	462.38	216.49	308.20
85	322.08	494.22	230.97	325.58

10-Pay Solution

Product overview

Premium paying period: Level premiums for 10 years

Age last birthday issue ages: 0-85

Minimum issue amount: \$1,000

Maximum issue amount: 0-55 \$50,000 56-65 \$40,000
66-75 \$30,000 76-85 \$25,000

Benefit period:¹ This product matures at age 121.

Policy loans: The policy loan rate is variable, not to exceed 8%.



¹ Accelerated death benefits will be available when the insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details.

10-Pay Solution

Preferred premiums

Annual premiums per unit (\$1,000) of insurance

Age	Male	Female		
0	18.23	16.44		
1	18.55	16.72		
2	18.85	16.99		
3	19.17	17.27		
4	19.48	17.54		
5	19.80	17.82		
6	20.34	18.23		
7	20.88	18.64		
8	21.43	19.06		
9	21.96	19.47		
10	22.51	19.88		
11	23.29	20.39		
12	24.08	20.90		
13	24.85	21.42		
14	25.64	21.93		
15	26.42	22.44		
16	28.37	23.64		
17	30.32	24.85		
	Nontobacco	Tobacco	Nontobacco	Tobacco
18	25.49	32.28	19.61	26.07
19	25.94	34.22	19.96	27.28
20	26.39	36.17	20.40	28.49
21	28.07	37.21	21.03	29.40
22	29.75	38.25	21.67	30.30
23	31.43	39.29	22.30	31.19
24	33.11	40.33	22.93	32.09
25	34.79	41.37	23.57	33.00
26	35.58	42.78	25.36	34.85
27	36.36	44.19	27.16	36.70
28	37.16	45.61	28.94	38.54
29	37.95	47.02	30.74	40.40
30	38.74	48.43	32.53	42.25
31	39.50	49.45	33.30	43.05
32	40.27	50.47	34.07	43.84
33	41.03	51.49	34.85	44.64
34	41.80	52.51	35.62	45.44
35	42.57	53.53	36.38	46.23
36	43.21	54.76	37.27	47.15
37	43.85	55.99	38.15	48.06
38	44.51	57.23	39.03	48.97
39	45.15	58.45	39.92	49.88
40	45.79	59.68	40.80	50.79
41	48.52	62.99	42.39	53.53
42	51.25	66.28	43.99	56.27

Age	Male	Female		
	Nontobacco	Tobacco	Nontobacco	Tobacco
43	53.98	69.58	45.57	59.00
44	56.72	72.87	47.16	61.74
45	59.44	76.18	48.76	64.47
46	61.38	78.11	50.73	66.14
47	63.32	80.04	52.68	67.81
48	65.25	81.96	54.65	69.48
49	67.19	83.89	56.61	71.16
50	69.13	85.82	58.58	72.83
51	71.10	88.17	60.36	74.74
52	73.07	90.51	62.15	76.65
53	75.03	92.84	63.95	78.57
54	77.00	95.18	65.73	80.48
55	78.97	97.53	67.52	82.39
56	80.23	98.47	68.78	83.16
57	81.48	99.41	70.04	83.94
58	82.74	100.36	71.31	84.73
59	84.00	101.30	72.57	85.51
60	85.26	102.24	73.83	86.28
61	88.15	105.66	75.92	88.34
62	91.04	109.08	78.01	90.40
63	93.93	112.48	80.09	92.46
64	96.82	115.90	82.19	94.52
65	99.71	119.32	84.27	96.58
66	103.48	124.18	86.84	99.86
67	107.26	129.02	89.41	103.14
68	111.03	133.88	91.98	106.44
69	114.82	138.73	94.55	109.72
70	118.59	143.59	97.12	113.00
71	122.83	149.51	100.74	117.50
72	127.08	155.42	104.36	122.01
73	131.33	161.35	107.98	126.52
74	135.57	174.23	111.60	131.02
75	139.81	180.40	115.22	135.52
76	148.70	194.63	121.97	145.16
77	157.58	208.85	128.72	154.81
78	166.47	223.08	135.48	164.45
79	175.35	237.30	142.22	174.10
80	184.24	251.53	148.97	183.73
81	195.31	272.29	156.40	195.39
82	206.39	293.04	163.83	207.04
83	217.46	313.80	171.27	218.69
84	238.06	334.55	178.70	239.94
85	249.59	355.31	186.13	252.08

10-Pay Solution

Standard premiums

Annual premiums per unit (\$1,000) of insurance

Age	Male	Female		
0	20.68	17.85		
1	20.84	18.02		
2	21.01	18.19		
3	21.18	18.37		
4	21.35	18.55		
5	21.51	18.72		
6	22.23	19.18		
7	22.95	19.64		
8	23.66	20.10		
9	24.38	20.56		
10	25.10	21.02		
11	26.26	21.62		
12	27.42	22.21		
13	28.57	22.81		
14	29.73	23.40		
15	30.88	24.00		
16	32.45	25.56		
17	34.00	27.11		
	Nontobacco	Tobacco	Nontobacco	Tobacco
18	26.57	35.57	20.64	28.66
19	27.00	37.12	21.00	30.21
20	27.32	38.69	21.46	31.77
21	29.18	40.00	22.31	32.79
22	31.05	41.32	23.17	33.82
23	32.91	42.64	24.03	34.85
24	34.77	43.96	24.89	35.88
25	36.63	45.27	25.75	36.90
26	37.38	46.93	27.64	38.23
27	38.12	48.60	29.53	39.55
28	38.87	50.25	31.42	40.87
29	39.61	51.91	33.31	42.19
30	40.36	53.57	35.20	43.52
31	41.20	54.46	35.71	45.01
32	42.05	55.35	36.22	46.50
33	42.89	56.26	36.73	48.00
34	43.74	57.15	37.24	49.49
35	44.58	58.04	37.75	50.99
36	45.41	59.46	38.62	51.57
37	46.23	60.88	39.48	52.15
38	47.06	62.30	40.36	52.73
39	47.88	63.72	41.22	53.31
40	48.71	65.15	42.10	53.89
41	52.14	69.75	44.31	57.52
42	55.56	74.37	46.54	61.15

Age	Male	Female		
	Nontobacco	Tobacco	Nontobacco	Tobacco
43	58.98	78.98	48.76	64.78
44	62.40	83.60	50.99	68.41
45	65.83	88.20	53.20	72.04
46	68.16	90.75	55.37	73.97
47	70.49	93.29	57.54	75.90
48	72.84	95.84	59.71	77.83
49	75.17	98.38	61.88	79.76
50	77.50	100.92	64.05	81.69
51	79.96	104.14	66.03	84.04
52	82.42	107.36	68.02	86.39
53	84.87	110.57	69.99	88.73
54	87.33	113.79	71.98	91.08
55	89.79	117.00	73.96	93.44
56	92.29	118.92	75.83	95.31
57	94.79	120.85	77.70	97.18
58	97.30	122.77	79.58	99.06
59	99.79	124.70	81.46	100.93
60	102.30	126.62	83.33	102.81
61	106.54	132.21	86.04	105.83
62	110.78	137.80	88.75	108.85
63	115.04	143.39	91.47	111.89
64	119.28	148.97	94.18	114.91
65	123.52	154.56	96.89	117.94
66	128.53	161.47	100.44	122.22
67	133.54	168.39	103.98	126.50
68	138.55	175.31	107.53	130.79
69	143.55	182.23	111.07	135.07
70	148.56	197.02	114.61	139.35
71	154.51	206.23	119.55	145.80
72	160.46	215.44	124.48	152.24
73	166.41	224.64	129.42	158.67
74	172.36	233.85	134.35	165.11
75	178.31	243.06	139.29	171.55
76	189.09	262.13	147.24	183.53
77	199.87	281.21	155.17	195.51
78	210.66	300.28	163.12	216.13
79	221.44	319.36	171.06	228.61
80	232.22	338.43	179.01	241.09
81	248.25	370.59	189.14	258.65
82	275.27	402.74	199.28	276.20
83	291.96	434.90	209.40	293.76
84	308.64	467.05	219.54	311.31
85	325.33	499.21	239.24	328.87

Easy Solution

Product overview

Premium paying period: Level premiums to age 121

Age last birthday issue ages: 50-75

Minimum issue amount: \$1,000

Maximum issue amount: \$25,000

Benefit period:¹ This product matures at age 121.

Death benefit: The death benefit during the first two policy years is based on the face amount for accidental death of the insured, or will be limited to 110% of the sum of premiums paid (minus the loan balance) for the death of the insured from any other cause. The death benefit after the first two years is based on the face amount (minus the loan balance) for the death of the insured regardless of cause of death.

Policy loans: The policy loan rate is variable, not to exceed 8%.

Additional benefits/riders: No riders available on this policy



¹ Accelerated death benefits will be available when the insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details.

Easy Solution

Premiums

Annual premiums per unit (\$1,000) of insurance

Age	Male	Female
50	83.93	68.76
51	87.47	70.99
52	90.91	73.13
53	94.45	75.38
54	98.02	77.65
55	102.11	80.25
56	105.45	82.50
57	108.54	84.61
58	111.73	86.84
59	115.47	89.39
60	120.10	92.45
61	126.98	96.78
62	133.86	101.13
63	140.71	105.48
64	147.59	109.82
65	154.47	114.16
66	161.38	119.68
67	168.30	125.22
68	175.20	130.74
69	182.11	136.26
70	201.71	141.79
71	214.40	148.84
72	227.10	155.89
73	239.78	162.95
74	252.49	169.99
75	265.18	177.05



Calculating a rate

Mode of Payment	Policy Fee (face amounts less than \$5,000)	Policy Fee (face amounts \$5,000+)	Modal Factor
Annual	\$60.00	\$42.00	1.00
Semiannual	N/A	N/A	0.51
Quarterly	N/A	N/A	0.2575
EFT (monthly)	N/A	N/A	0.086

Example:

Male, age 55, face amount \$15,000 (15 units), Preferred Nontobacco, Immediate Solution

1. Take the annual rate per \$1,000 (unit) from rate table **\$37.38**
2. Multiply by the number of units $\$37.38 \times 15 = \mathbf{\$560.70}$
3. Add policy fee **\$42.00**
4. Add the sums of steps 2 and 3 for total annual cost $\$560.70 + \$42.00 = \mathbf{\$602.70}$
5. Multiply by modal factor and round to nearest cent $\$602.70 \times 0.086 = \mathbf{\$51.83 \text{ per month}}$

To add optional Accidental Death Benefit Rider (ADR)

- Please note: The ADR amount must equal the corresponding policy face amount. Thus, in our example above, the available rider amount would be \$15,000 (15 units).
1. Take the annual rate per unit (\$1,000) from ADR rate table on page 7 **\$2.95**
 2. Multiply by number of units $\$2.95 \times 15 = \mathbf{\$44.25}$
 3. Multiply by modal factor and round to nearest cent $\$44.25 \times 0.086 = \mathbf{\$3.81}$
 4. Add the monthly ADR amount to the premium calculated in step five above $\$3.81 + \$51.83 = \mathbf{\$55.64}$

To add the optional Children's and Grandchildren's Benefit Rider (CGR)

- For this example, we will be adding \$5,000 (5 units) of coverage for four children/grandchildren to the policy.
1. Multiply the child/grandchild rider annual rate of \$2.00 by the number of units $\$2.00 \times 5 = \mathbf{\$10.00}$
 2. Multiply by modal factor and round to nearest cent $\$10.00 \times 0.086 = \mathbf{\$0.86}$
 3. Multiply by the number of children/grandchildren $\$0.86 \times 4 = \mathbf{\$3.44}$
 4. Add the modal amount for child/grandchild rider to the amount in step four above $\$3.44 + \$55.64 = \mathbf{\$59.08 \text{ (per month)}}$



How to quote risk classes

The cascading application will help you determine what risk class and what product may be quoted for your clients. If weight exceeds the maximum weight for the Graded product, no coverage will be available.

Application Section	All “No” Answers	One “Yes” Answer	Two “Yes” Answers
Medical History Part 1	Proceed to Part 2	Decline	Decline
Medical History Part 2	Proceed to Part 3	Graded	Decline
Medical History Part 3	Preferred	And build is within Standard guidelines — Graded And build is within Preferred guidelines — Standard	Graded

These ratings are subject to the height and weight guidelines as well as any other underwriting considerations.

NOTE: If a Proposed Insured has multiple conditions that fall under the same Part and Question number, this is considered as ONE (1) “Yes” answer.

NOTE: All information contained in this Guide is subject to Underwriting and may be changed at any time without prior notice.

Underwriting guidelines*

Graded death benefit is available age 50-75.

Subject to underwriting and changes without notice

Medical Condition	Decision	Med Hist Part No.	Question No.
AIDS/HIV/ARC	Decline	1	D
Alcoholism/Alcohol Abuse – Used or been diagnosed with, treated, tested positive for, or been given medical advice by a member of medical profession	Within 24 months – Graded	2	G
	Within 25–48 months – Standard	3	E
	Recovery (no drinks) > 4 years – Preferred	N/A	N/A
ALS (Lou Gehrig's disease)	Decline	1	F
Alzheimer's/Dementia/Memory Loss/Cognitive Disorders	Decline	1	F
Amputation (excluding at time of accident/trauma)	Decline	1	H
Anemia (other than Iron Deficiency and Sickle Cell)	Within the past 2 years – Standard	3	I
Aneurysm	Present (not surgically corrected); or, surgically corrected within 12 months – Graded	2	D
	Surgically corrected between 13–24 months – Standard	3	I
	Surgically corrected > 2 years – Preferred	N/A	N/A
Angina	Onset within 12 months – Graded	2	M
	Onset 13–25 months – Standard	3	I
	Onset > 2 years – Preferred	N/A	N/A
Angioplasty (of any kind)	Onset under age 45 – Graded	2	C
	Onset ≥ age 45		
	Within 12 months – Graded	2	M
	Within 13–24 months – Standard	3	I
	> 2 years – Preferred	N/A	N/A
Arrhythmia	Treatment within 2 years – Standard	3	I
	Condition resolved, no current treatment, last treatment > 2 years – Preferred	N/A	N/A
Assisted Living/Long Term Care Facility – Home healthcare is defined as medical care provided by a medical professional, friends, or family member, including — but not limited to — arranging medications, taking blood pressure or sugar readings, administering medications, wound care, feeding tube, etc.	Current – Decline	1	C
	Within 2 years – Graded	2	H
Asthma (chronic)	Year-round inhalers (daily or weekly); or, ≥ 6 inhaler fills in any 12-month period – Standard	3	C
Atrial Fibrillation	Treatment within 2 years – Standard	3	I
	Condition resolved, no current treatment, last treatment > 2 years – Preferred	N/A	N/A

* Subject to underwriting and change without notice

Medical Condition	Decision	Med Hist Part No.	Question No.
Autism	Current age 0–17 – Decline	1	A
	Mild (highly functional): – Preferred	N/A	N/A
	All others – Decline	1	F
Bipolar	Current age ≤ 17 – Decline	1	A
	Current age ≥ 18 – Standard	3	B
Black Lung	Standard	3	C
Blood Clots (no complications/time since resolved)	Diagnosed and treated within 2 years – Standard	3	I
	Diagnosed and treated > 2 years – Preferred	N/A	N/A
Blood Disorder (excluding Iron Deficiency Anemia and Sickle Cell Anemia): Polycythemia, Thrombocytopenia, Hemophilia, and other coagulation disorders	Diagnosed and treated within 2 years – Standard	3	I
	No current treatment, last treatment > 2 years – Preferred	N/A	N/A
Bone Marrow Transplant (including donor stem cells)	Decline	1	E
Bronchitis (chronic)	Standard	3	C
Build Note: If medical questions and build are Standard, quote Graded.	See chart pg. 23	N/A	N/A
Bypass	Onset ≤ age 44 – Graded	2	C
	Onset ≥ age 45		
	Within 12 months – Graded	2	M
	Within 13–24 months – Standard	3	I
> 2 years – Preferred	N/A	N/A	
Cancer (other than Basal Cell)	Any onset within 2 years – Decline	1	J
	Metastatic – Decline	1	I
	Recurrent – Decline	1	I
	Multiple cancers – Decline	1	I
	With metastasis to lymph nodes – Decline	1	I
	Within last 4 years – Graded	2	F
	Prior to age 45 – Standard	3	A
Cardiac Surgery	Onset ≤ age 44 – Graded	2	C
	Onset ≥ age 45		
	within 12 months – Graded	2	M
	within 13–24 months – Standard	3	I
> 2 years ago – Preferred	N/A	N/A	
Cardiomyopathy	Standard	3	I
Cerebral Palsy	Decline	1	F
Chest Pain	See Angina		
Chronic Pain – Defined as: Disabled due to pain, using narcotic pain medications on a daily or weekly basis, or 6 fills of narcotic pain medications in the last 12-month period.	Currently unemployed/disabled due to pain – Graded	2	L
	6 or more refills of narcotic pain medication in the last 12 months – Graded	2	L
	Diagnosed with/treated for within 1 year – Graded	2	L
	Employed, no disability due to pain or treatment > 1 year – Preferred	N/A	N/A

Medical Condition	Decision	Med Hist Part No.	Question No.
Circulatory Disorder	Onset ≤ age 44 – Graded	2	C
	Onset ≥ age 45		
	Diagnosed and treated within 2 years – Standard No current treatment, last treatment > 2 years – Preferred	3 N/A	I N/A
Cirrhosis	Graded	2	D
Clotting Disorder	See Blood Clots		
Cognitive Disorder	Decline	1	F
Congestive Heart Failure/Heart Failure/Diastolic Heart Failure	Onset age under 45 – Decline	1	B
	Onset age 45–80 – Graded	2	D
COPD (Chronic Obstructive Pulmonary Disease)	Standard	3	C
Coronary Artery Disease	See Circulatory Disorder		
Crohn's Disease	Onset age under 26 – Graded	2	B
	Onset age ≥ 26 – Standard	3	C
Cystic Fibrosis	Decline	1	F
Defibrillator Implant	See Pacemaker/Defibrillator Implant		
Dementia	Decline	1	F
Depression	Current age ≤ 17 – Decline	1	A
	Current age ≥ 18 – Preferred		
Diabetes	Onset < age 20 (other than Gestational Diabetes) – Graded	2	A
	Onset ≥ age 20 with insulin use within 2 years – Standard	3	H
	Onset ≥ age 20 oral- and/or diet-only, within 2 years – Preferred	N/A	N/A
Diabetic Coma	Decline	1	G
Dialysis	Received within 12 months – Graded	2	L
	Received within 13–48 months – Standard	3	D
Diastolic Heart Failure	See Congestive Heart Failure		
Down Syndrome	Decline	1	F
Driving (including: reckless driving, OWI/DUI, or three or more moving violations)	Within 2 years – Decline	1	M
	Within 2–4 years – Standard	3	F
	> 4 years – Preferred	N/A	N/A
Drug Use/Abuse (including prescription drugs)	Used or received treatment for, within 24 months – Graded	2	G
	Used or received treatment for, within 25–48 months – Standard	3	E
Electric Scooter/Cart	See Wheelchair/Scooter/Cart		
Emphysema	Standard	3	C
Encephalitis	Present, or treatment within 1 year – Graded	2	L
Epilepsy	See Seizures		

Medical Condition	Decision	Med Hist Part No.	Question No.
Felony Offense	Awaiting trial, or convicted within 2 years – Decline	1	L
Heart Attack	Onset ≤ age 44 – Graded	2	C
	Onset ≥ age 45 within 12 months – Graded	2	K
	within 13–24 months – Standard	3	G
	> 2 years ago – Preferred	N/A	N/A
Heart Failure	See Congestive Heart Failure		
Heart Murmur	See Atrial Fibrillation		
Heart Valve Replacement	Onset under age 45 – Graded	2	C
	Onset ≥ age 45 within 12 months – Graded	2	M
	within 13–24 months – Standard	3	I
	> 2 years ago – Preferred	N/A	N/A
Hepatitis A and/or B	See Liver Disease/Disorder		
Hepatitis C If Hepatitis C is considered Standard, and another question in Section 15 is answered yes, then you should quote Graded.	Currently has Hep-C, or been treated within 24 months – Graded	2	E2
	Cured, treatment > 24 months ago – Standard	2	E2
Hodgkin's/Non-Hodgkin's/Lymphoma	See Cancer		
Home Healthcare	See Assisted Living		
Hospice	Decline	1	C
Hospitalization (currently)	See Assisted Living		
Huntington's Disease	Decline	1	F
Illegal Drugs	Used, or received treatment within 24 months – Graded	2	G
	Used, or received treatment within 25–48 months – Standard	3	E
Incarceration	Within 2 years – Decline	1	L
Iron Deficiency Anemia	Preferred	N/A	N/A
Irregular Heartbeat	See Arrhythmia		
Kidney Disease/Disorder (Chronic Kidney Disease)	Any treatment within 4 years, or Stages 1–3 – Standard	3	D
	Stages 4–5 – Graded	2	L
Kidney Failure	See Renal Failure		
Liver Disease/Disorder (excluding Fatty Liver Disease)	Diagnosed and/or received treatment within 12 months – Graded	2	J
	Diagnosed and/or received treatment within 13–24 months – Standard	3	H
	Treated and resolved > 2 years – Preferred	N/A	N/A
Long Term Care	See Assisted Living		
Lou Gehrig Disease	See ALS		
Lupus	See Systemic Lupus Erythematosus (SLE)		
Marijuana	Used within 24 months – Graded	2	G
	Used within 25–48 months – Standard	3	E

Medical Condition	Decision	Med Hist Part No.	Question No.
Memory Loss	See Alzheimer's		
Mental Health	See specific diagnosis		
Mental Incapacity	Decline	1	F
Mental Retardation	Decline	1	F
Multiple Sclerosis	Standard	3	C
Muscular Dystrophy	Graded	2	G
Myocardial Infarction	See Heart Attack		
Nursing Home	See Assisted Living		
Oxygen	Within 1 year – Graded	2	L
	Last used > 1 year – Preferred	N/A	N/A
Pacemaker/Defibrillator Implant	Installed under age 45 – Graded	2	C
	Installed ≥ age 45 within 12 months – Graded	2	M
	Installed ≥ age 45 within 13–24 months and still present (regardless of date installed) – Standard	3	I
Pancreatitis (nonalcoholic)	Diagnosed and/or received treatment within 2 years – Standard	3	H
	Treated and resolved > 2 years – Preferred	N/A	N/A
Parkinson's Disease	Onset under age 45 – Graded	2	C
	Onset ≥ age 45 – Standard	3	C
Parole/Probation (currently)	Within 2 years – Decline	1	L
Peripheral Artery/Vascular Disease (PAD/PVD)	See Circulatory Disorder		
Phlebitis	See Blood Clots		
Post-Traumatic Stress Disorder (PTSD)	See Depression		
Prison (within 2 years)	See Incarceration		
Pulmonary Fibrosis	Decline	1	F
Pulmonary Hypertension	See Circulatory Disorder		
Renal Failure	Stages 4–5 – Graded	2	L
Respiratory Disease (Chronic)	See Asthma		
Rheumatoid Arthritis	See Chronic Pain		
Sarcoidosis	Standard	3	C
Schizophrenia	Current age under 18 – Decline	1	A
	Current age ≥ 18 – Standard	3	B
Seizures	≥ 6 episodes/attacks within 12 months – Graded	2	J
	≥ 6 episodes/attacks within 13–24 months – Standard	3	H
Sickle Cell Anemia	Decline	1	F
Sleep Apnea	CPAP/treatment with supplemental oxygen/oxygen concentrator use – Graded	2	L
	CPAP/treatment without supplemental oxygen – Preferred	N/A	N/A

Medical Condition	Decision	Med Hist Part No.	Question No.
Spina Bifida	Present, or surgically corrected within 2 years – Standard	3	H
	Surgically corrected > 2 years – Preferred	N/A	N/A
Stent Implant	Onset age under 45 – Graded	2	C
	Onset ≥ age 45		
	within 12 months – Graded	2	M
	within 13–24 months – Standard	3	I
	> 2 years – Preferred	N/A	N/A
Stroke (single attack/no complications or residuals)	Onset age under 45 – Graded	2	C
	Onset ≥ age 45		
	within 12 months – Graded	2	K
	within 13–24 months – Standard	3	G
	> 2 years – Preferred	N/A	N/A
Suicide (attempted)	Within 2 years – Decline	1	L
Surgery (Been advised or planning to have surgery requiring general anesthesia)	Decline	1	C
Systemic Lupus Erythematosus (SLE)	Diagnosed, or been treated within 2 years – Graded	2	G
	Remission, no treatment within 2 years – Standard	3	C
Terminal Illness (death expected within 18 months)	Decline	1	F
Transplant Recipient	Organ or Stem Cell – Decline	1	E
Transient Ischemic Attack/TIA	Onset age under 45 – Graded	2	C
	Onset ≥ age 45		
	within 12 months – Graded	2	K
	within 13–24 months – Standard	3	G
	> 2 years – Preferred	N/A	N/A
Tuberculosis	Current – Standard	3	H
	Treated, and resolved > 2 years – Preferred	N/A	N/A
Ulcerative Colitis	Standard	3	C
Vascular Disorder (including CAD, PAD, PVD)	See Circulatory Disorder		
Wheelchair/Electric Scooter/Electric Cart¹	Any current or occasional use within 2 years at facilities such as, but not limited to, the grocery store, department stores, warehouse stores, airports) – Graded	2	I
	Reason for use expected to resolve within the next 3 months, or the reason for use has resolved and no longer using – Preferred	N/A	N/A

¹ Answer “Yes” even if the proposed insured only uses the wheelchair or scooter for mobility at the mall, grocery store, or other similar facilities. If answering “Yes,” and the reason for the use is/was for a reason that is expected to be resolved in the next 2–3 months, please provide details on the Supplemental Information to the Application for Life Insurance form and (assuming this was the only “Yes” answer in Part 1) proceed to answer the questions in Part 2.

Height and weight chart

Note: If medical questions are Standard and build is Standard, quote Graded.

Ages 0 through 13: If the build for the proposed insured does not fall within the ranges listed, no coverage will be available.

Age	Min and Max Height In Inches	Min and Max Weight In Lbs
15 days–less than 1 year	18–35"	5–32 lbs
1	26–42"	14–50 lbs
2–4	30–45"	19–71 lbs
5–8	38–56"	27–120 lbs
9–11	44–70"	40–160 lbs
12–13	52–73"	60–195 lbs

Ages 14 through 85: If weight exceeds the maximum weight for the Graded product, no coverage will be available.

Height	Maximum Weight Preferred	Maximum Weight Standard	Maximum Weight Graded
4'5"	166	184	192
4'6"	172	191	199
4'7"	179	198	207
4'8"	185	205	214
4'9"	192	213	222
4'10"	199	220	230
4'11"	205	228	238
5'0"	213	236	246
5'1"	220	243	254
5'2"	227	252	262
5'3"	234	260	271
5'4"	242	268	280
5'5"	249	276	288
5'6"	257	285	297
5'7"	265	294	307
5'8"	273	303	316
5'9"	281	312	325
5'10"	289	321	335
5'11"	298	330	344
6'0"	306	339	354
6'1"	315	349	364
6'2"	323	358	374
6'3"	332	368	384
6'4"	341	378	394
6'5"	350	388	405
6'6"	359	398	415
6'7"	368	408	426
6'8"	378	419	437
6'9"	387	429	448
6'10"	397	440	459
6'11"	407	451	470
7'0"	417	462	482

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