

| Impairment                          | Senior Life<br>(Ages 0 - 85)  |
|-------------------------------------|---|
| <b>Aids - HIV</b>                   | Guaranteed Issue  |
| <b>Alcohol Abuse</b>                | W/in Last 2 Years: <b>GI</b><br>Over 2 Years w/in 5: <b>MOD</b><br>Over 5 years w/in 10: <b>STD</b><br>Over 10 years: <b>PFD</b>  |
| <b>ALS - Lou Gehrigs Disease</b>    | Guaranteed Issue  |
| <b>Alzheimer's Disease</b>          | Guaranteed Issue  |
| <b>Amputation</b>                   | Due to accident: <b>STD</b><br>Due to Diabetes:<br>W/in last 2 Years: <b>GI</b><br>Over 2 Years w/in 5: <b>STD</b><br>Over 5 years w/in 10: <b>PFD</b><br>Over 10 years: <b>SPFD</b>          |
| <b>Angina</b>                       | W/in 2 Years: <b>Modified</b><br>Lung Condition: <b>GI</b><br>Over 2 Years w/in 5: <b>STD</b><br>Over 5 years w/in 10: <b>PFD</b><br>Over 10 years: <b>SPFD</b>                               |
| <b>Angioplasty</b>                  | W/in last 2 Years: <b>MOD</b><br>Over 2 Years w/in 5: <b>STD</b><br>Over 5 years w/in 10: <b>PFD</b><br>Over 10 years: <b>SPFD</b>  |
| <b>Aneurysm</b>                     | Untreated or surgery w/in last 2 Years: <b>GI</b><br>Over 2 Years w/in 5: <b>STD</b><br>Over 5 years w/in 10: <b>PFD</b><br>Over 10 years: <b>SPFD</b>  |
| <b>Asthma</b>                       | If using 1 inhaler: <b>SPFD</b><br>2 or more inhalers prescribed: <b>PFD</b>  |
| <b>Bi-Polar</b>                     | Modified  |
| <b>Cancer</b>                       | Basal Cell Carcinoma: <b>STD</b><br>-Squamos: Case by Case<br>All Others:<br>w/in 2 years: <b>GI</b><br>Over 2 w/in 5: <b>STD</b><br>Over 5 w/in 10: <b>PFD</b><br>Over 10 years: <b>SPFD</b> |
| <b>Cerebral Palsy</b>               | Guaranteed Issue  |
| <b>Cirrhosis of the Liver</b>       | Modified  |
| <b>Circulation Stent</b>            | Within last years: <b>MOD</b>   |
| <b>Congestive Heart Failure CHF</b> | Basal Cell Carcinoma: <b>STD</b><br>-Squamos: Case by Case<br>All Others:<br>w/in 2 years: <b>GI</b><br>Over 2 w/in 5: <b>STD</b><br>Over 5 w/in 10: <b>PFD</b><br>Over 10 years: <b>SPFD</b> |
| <b>COPD/ Emphysema</b>              | <b>Modified</b><br>Oxygen use or w/heart condition last 2 years: <b>GI</b>  |
| <b>Cystic Fibrosis</b>              | Modified  |
| <b>Declined for Life Insurance</b>  | Accept  |
| <b>Depression</b>                   | Preferred   |
| <b>Diabetes</b>                     | 1 Medication: <b>SPFD</b><br>2 to 3 Medications: <b>PFD</b><br>More than 3 meds: <b>STD</b><br>Last 2 years uncontrolled or Diabetic Neuropathy: <b>Guaranteed Issue</b>                      |
| <b>Diabetic Coma</b>                | Last 2 years: <b>GI</b><br>Over 2 years w/in 5: <b>STD</b><br>Over 5 years w/in 10: <b>PFD</b>  |
| <b>Dialysis - Kidney</b>            | Guaranteed Issue  |
| <b>Diffbrillator</b>                | W/in 2 years: <b>MOD</b><br>Over 2 years: <b>STD</b>  |
| <b>Dementia</b>                     | Guaranteed Issue  |

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| <b>Drug Abuse</b>                 | W/in Last 2 Years: <b>GI</b><br>Over 2 Years w/in 5: <b>MOD</b><br>Over 5 years w/in 10: <b>STD</b><br>Over 10 years: <b>PFD</b>  |
| <b>Felony Conviction</b>          | <b>Arrested for any reason:</b><br>W/in past 5 years: <b>MOD</b><br>Over 5 years w/in 10: <b>STD</b><br>Over 10 Years: <b>PFD</b>   |
| <b>Heart Attack</b>               | W/in last 2 years & lung condition present: <b>GI</b><br>W/in Last 2 Years: <b>MOD</b><br>Over 2 Years w/in 5: <b>STD</b><br>Over 5 years w/in 10: <b>PFD</b><br>Over 10 years: <b>SPFD</b> |
| <b>Heart By-Pass</b>              | W/in last 2 years & lung condition present: <b>GI</b><br>W/in Last 2 Years: <b>MOD</b><br>Over 2 Years w/in 5: <b>STD</b><br>Over 5 years w/in 10: <b>PFD</b><br>Over 10 years: <b>SPFD</b> |
| <b>Heart Surgery</b>              | W/in last 2 years & lung condition present: <b>GI</b><br>W/in Last 2 Years: <b>MOD</b><br>Over 2 Years w/in 5: <b>STD</b><br>Over 5 years w/in 10: <b>PFD</b><br>Over 10 years: <b>SPFD</b> |
| <b>Heart Valve</b>                | W/in last 2 years & lung condition present: <b>GI</b><br>W/in Last 2 Years: <b>MOD</b><br>Over 2 Years w/in 5: <b>STD</b><br>Over 5 years w/in 10: <b>PFD</b><br>Over 10 years: <b>SPFD</b> |
| <b>Heart Stent</b>                | W/in last 2 years & lung condition present: <b>GI</b><br>W/in Last 2 Years: <b>MOD</b><br>Over 2 Years w/in 5: <b>STD</b><br>Over 5 years w/in 10: <b>PFD</b><br>Over 10 years: <b>SPFD</b> |
| <b>Height / Weight Chart</b>      | Yes   |
| <b>Hepatitis B &amp; C</b>        | Hep A & B<br>Treated last 2 years: <b>GI</b><br>Over 2 years: <b>STD</b><br>Hep C & D: <b>GI</b>  |
| <b>Hodgkins Disease</b>           | W/in 2 years: <b>GI</b><br>Over 2 w/in 5: <b>STD</b><br>Over 5 w/in 10: <b>PFD</b><br>Over 10 years: <b>SPFD</b>  |
| <b>Home Health Care</b>           | <b>Guaranted Issue</b>  |
| <b>Hospitalization</b>            | <b>Guaranted Issue</b>  |
| <b>Incarcerated</b>               | <b>Guaranted Issue</b>  |
| <b>Kidney Failure</b>             | Kidney Disease last 2 years: <b>MOD</b><br>Dialysis or Transplant: <b>GI</b>  |
| <b>Liver Disease</b>              | <b>Guaranted Issue</b>  |
| <b>Lupus</b>                      | Systemic (in the organs) <b>MOD</b><br>Discoid (in the skin) <b>STD</b>   |
| <b>Multiple Sclerosis</b>         | <b>Guaranted Issue</b>  |
| <b>Muscular Distrophy</b>         | <b>Guaranted Issue</b>  |
| <b>Neuropathy</b>                 | As a complication of Diabetes: <b>GI</b><br>Non-Diabetic: <b>Preferred</b>  |
| <b>Nursing Home/ In-Home Care</b> | <b>Guaranted Issue</b>  |
| <b>Organ Transplant Completed</b> | <b>Guaranted Issue</b>  |

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|--|---|
| <b>Organ Transplant Needed</b>           | Guaranteed Issue  |
| <b>Oxygen</b>                            | W/in last 2 years: GI<br>Over 2 years: STD  |
| <b>Pacemaker</b>                         | W/in 2 years: MOD<br>Over 2 years: STD  |
| <b>Parkinson's Disease</b>               | Modified  |
| <b>Pending Tests / Results / Surgery</b> |   |
| <b>Schizophrenia</b>                     | Modified  |
| <b>Seizures</b>                          | W/in 2 years: MOD<br>Over 2 years w/in 5: STD<br>Over 5 w/in 10: PFD<br>Over 10: SPFD                             |
| <b>Sickle Cell Anemia</b>                | Sickle Cell: MOD<br>Sickle Cell Trait: STD  |
| <b>Stroke</b>                            | CVA w/in 2 years: GI<br>TIA w/in 2 years: MOD<br>Over 2 years w/in 5: STD<br>Over 5 w/in 10: PFD<br>Over 10: SPFD |
| <b>Suicide Attempt</b>                   | Accept  |
| <b>Terminal Illness</b>                  | Guaranteed Issue  |
| <b>Tobacco Usage</b>                     | Last 12 months: STD<br>Over 1 year w/in 5: PFD<br>Over 5 years: SPFD  |
| <b>Walker</b>                            |   |
| <b>Wheelchair Scooter</b>                | W/in 2 years: GI<br>Over 2 w/in 5: STD<br>Over 5 w/in 10: PFD<br>Over 10 years: SPFD                              |