

DISEASE/DISORDER	Foresters: PlanRight AGE 50-85	CFG: Dignified Choice AGE 25-85	Americo Eagle Premier AGE 50-85	GPM Final Expense AGE 50-85	TransAmerica: Immediate Solution AGE 45-85
Key: N/A - Not Applicable for this product E.I. - Express Issue "A" Phone Interview required		Please note: Below decisions are based on single impairments. See page 2 of app for multiple impairment decisions.			Please note: Below decisions are based on single impairments. See page 3 of app for multiple impairment decisions.
AIDS	DECLINE	DECLINE	EAGLE GUARANTEE	DECLINE	DECLINE
Alcoholism	Diagnosed, treated, or advised to receive treatment within past 2 years: MODIFIED	Last 36 months: CLASSIC ADVANTAGE	Within 24 months diagnosed, treated, tested positive, received medical advise, counseling, or prescribed medication: EAGLE GUARANTEE	Diagnosed, treated, or advised to receive treatment within past 2 years: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
Alzheimer's	DECLINE *Aricept, Cognex, Denepezil, Exelon, Razadyne, Namenda* (AUTO DECLINE)	CLASSIC SECURITY	EAGLE GUARANTEE	DECLINE	DECLINE
Amputation	ACCEPT Complications from diabetes: DECLINE	Due to disease: DECLINE	From complications like diabetes: EAGLE GUARANTEE	If any ADLs are impacted: MODIFIED	Due to disease: DECLINE
Aneurysm	Within 2 years of diagnosis or if it has been removed: MODIFIED	Last 24 months: CLASSIC ADVANTAGE	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
Angina (Chest Pain)	Within 2 years: MODIFIED	Last 24 months: CLASSIC ADVANTAGE	Diagnosed, treated, tested positive, been given medical advice or prescribed medication within the last 12 months: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: Standard
Angioplasty/Stent Implant	Within 2 years: MODIFIED	Last 24 months: CLASSIC ADVANTAGE	Diagnosed, treated, tested positive, been given medical advice or prescribed medication within last 12 months: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD

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Arrhythmia	N/A <i>*Check current medication for dual usage</i>	CLASSIC SELECT	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
Atrial Fibrillation (A-Fib)	N/A <i>*Check current medication for dual usage</i>	CLASSIC SELECT	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
Bipolar Disorder	N/A	N/A	N/A	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	N/A
Bronchitis	Chronic: GRADED	Chronic: CLASSIC ADVANTAGE	EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	If ever diagnosed, treated, or advised to seek treatment: STANDARD
Bypass Surgery (CABG)	In the past 2 years - received care or advised to seek treatment: MODIFIED	Last 24 months: CLASSIC ADVANTAGE	EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - treated or advised to seek treatment: GRADED 2 years: STANDARD

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Cancer	<p>Basal Cell: ACCEPT</p> <p>If diagnosis, or received treatment within past 3 years: MODIFIED</p> <p>Currently has cancer, or had one or more reoccurrences, or had more than one type of cancer: DECLINE</p>	<p>Last 24 months: CLASSIC SECURITY</p> <p>Last 25-60 months: CLASSIC SELECT</p> <p>(Basal Cell not included)</p>	<p>Basal Cell: ACCEPT</p> <p>Internal cancer within last 24 months: EAGLE GUARANTEE</p> <p>Two or more occurrences of cancer of any kind or a reoccurrence of a previous cancer: EAGLE GUARANTEE</p> <p>Metastatic Cancer: EAGLE GUARANTEE</p>	<p>During the past 4 years, treated, given medical advice by a medical professional, including office visits, medications, or surgeries for Melanoma, internal cancer, or Leukemia: MODIFIED</p>	<p>Diagnosed, treated for, or advised to seek treatment within the past 4 years: GRADED</p>
Cardiomyopathy	<p>Had or diagnosed in past 2 years: MODIFIED</p>	<p>CLASSIC SELECT</p>	<p>EAGLE GUARANTEE</p>	<p>DECLINE</p>	<p>Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED</p> <p>Past 2 years: STANDARD</p>
Circulatory Surgery (Including bypass, angioplasty)	<p>Treatment advised or received in past 2 years: MODIFIED</p>	<p>Treatment advised or received in past 2 years: CLASSIC ADVANTAGE</p>	<p>Within the last 12 months: EAGLE GUARANTEE</p>	<p>During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED</p>	<p>Within the past 1 year - treated, advised, or received: GRADED</p> <p>2 years: STANDARD</p>
Cirrhosis of Liver	<p>GRADED</p>	<p>Last 36 months: CLASSIC ADVANTAGE</p>	<p>EAGLE GUARANTEE</p>	<p>During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED</p>	<p>Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED</p> <p>2 years: STANDARD</p>

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COPD (Chronic Obstructive Pulmonary Disease)	Including Chronic Bronchitis or Emphysema: GRADED	CLASSIC ADVANTAGE	EAGLE GUARANTEE	Within the past 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery (excluding mild asthma requiring occasional inhaler use): GRADED	If ever diagnosed, treated, or advised to seek treatment: STANDARD
CHF (Congestive Heart Failure)	DECLINE	CLASSIC SECURITY	EAGLE GUARANTEE	DECLINE	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
Dementia	DECLINE	CLASSIC SECURITY	EAGLE GUARANTEE	DECLINE	DECLINE
Diabetes	ACCEPT Coma in past 2 years: MODIFIED Diabetic Nephropathy/ Retinopathy or Neuropathy in past 2 years: MODIFIED	Complications, insulin use before age 50, coma, or not under control in the past 36 months: CLASSIC ADVANTAGE	Complications within last 24 months including amputations, retinopathy, nephropathy, neuropathy, insulin shock, or diabetic coma: EAGLE GUARANTEE	Within the past 24 months, diabetes requiring more than 80 units of insulin, or any diabetic complications, or uncontrolled blood sugars: MODIFIED	Diagnosed before the age of 18 (<i>other than gestational</i>): GRADED
Driving Record (Including D.U.I.)	Advised to receive treatment for alcohol or drug abuse as a result of a D.U.I. or driving violation: DECLINE	Three or more moving violations within past 36 months: CLASSIC ADVANTAGE	N/A	In the past 2 years - driver's license suspended or revoked, or had 3 or more moving violations: GRADED	N/A

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Drug Abuse/Addiction	Diagnosed, treated, or advised to receive treatment within past 2 years: MODIFIED	Last 36 months: CLASSIC ADVANTAGE	Within 24 months diagnosed, treated, tested positive, received medical advise, counseling, or prescribed medication: EAGLE GUARANTEE	In the past 2 years - used any illegal drug, or treated by or given medical advice by a medical professional, including office visits or surgeries: GRADED	Used illegal drugs within the past 1 year or diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
Felony (Probation & Parole)	Confined to a correctional facility: DECLINE	Pled guilty to any crime: CLASSIC ADVANTAGE	Within past 6 months: EAGLE GUARANTEE	Within the past 5 years: DECLINE	N/A
Gastric Bypass	Had or diagnosed within 2 years: MODIFIED	Last 24 months: CLASSIC ADVANTAGE	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	Call for risk assessment	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
Heart Attack	Had or diagnosed within past 2 years: MODIFIED	Last 6 months: CLASSIC SECURITY Within 7-24 months: CLASSIC ADVANTAGE	Diagnosed, treated, tested positive, been given medical advice or prescribed medication within the last 12 months: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
Heart Murmur	Had or diagnosed within past 2 years: MODIFIED	CLASSIC SELECT	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD

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Heart Surgery	Had or diagnosed within 2 years: MODIFIED	Last 24 months: CLASSIC ADVANTAGE	Diagnosed, treated, tested positive, been given medical advice or prescribed medication for within the last 12 months for: Heart bypass surgery: EAGLE GUARANTEE Stent Placement: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
Hepatitis	Chronic: GRADED	Chronic within the last 36 months: CLASSIC ADVANTAGE	Recovered Hepatitis A: ACCEPT Otherwise: EAGLE GUARANTEE	Call for risk assessment	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
HIV + VE	DECLINE	DECLINE	EAGLE GUARANTEE	DECLINE	DECLINE
Hospitalization	Current or Question 3A "Yes": DECLINE	Current: DECLINE	Current: EAGLE GUARANTEE Advised to seek hospitalization within last 12 months: EAGLE GUARANTEE Hospitalized for 48 hours or more within the last 6 months: EAGLE GUARANTEE	Current: DECLINE	Current: DECLINE

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Kidney Disease/Failure/ Dialysis	<p>Kidney Disease: GRADED</p> <p>Dialysis within past 12 months: DECLINE</p>	<p>Last 36 months: CLASSIC ADVANTAGE</p>	EAGLE GUARANTEE	<p>Kidney disease or failure within the past 24 months: GRADED</p> <p>Dialysis: DECLINE</p>	<p>Within the past 1 year - received dialysis, diagnosed, treated or advised to seek treatment for kidney failure due to disease: GRADED</p> <p>Within the past 4 years - had, diagnosed with, treated or advised to seek treatment for kidney disease: STANDARD</p>
Leukemia	DECLINE	<p>Last 24 months: CLASSIC SECURITY</p> <p>Last 25-60 months: CLASSIC SELECT</p>	<p>Within 24 months diagnosed, treated, tested positive, received medical advise, counseling, or prescribed medication: EAGLE GUARANTEE</p>	DECLINE	<p>Diagnosed with, treated, or advised to seek treatment within the past 4 years (<i>other than Basal Cell</i>): GRADED</p>
Lupus	GRADED	<p>Systemic Lupus within the last 36 months: CLASSIC ADVANTAGE</p>	<p>No complications or hospitalizations within 24 months: POSSIBLE ACCEPT</p> <p>diagnosed, treated, tested positive, received medical advise, counseling, or prescribed medication for Chronic Kidney Disease or Kidney Failure: EAGLE GUARANTEE</p>	<p>During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED</p>	N/A

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Liver Disease/ Transplant	GRADED	Transplant: DECLINE Disease within last 36 months: CLASSIC ADVANTAGE	Liver Transplant/ Failure: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED
Marijuana	Tobacco Rate	Tobacco Rate	N/A	In the past 2 years - used any illegal drug, or treated by or given medical advice by a medical professional, including office visits or surgeries: GRADED	Used within the past 1 year: GRADED 2 years: STANDARD
Multiple Sclerosis (MS)	<i>*Check current medication use/mix</i> <i>*Check wheelchair use or ADL assistance</i>	Last 36 months: CLASSIC ADVANTAGE	Within last 6 months if received home health care or assistance with ADL. Or if confined to a wheelchair or use a walker for assistance: EAGLE GUARANTEE	If any ADLs are impacted: MODIFIED <i>*call for risk assessment</i>	If ever diagnosed, treated, or advised to seek treatment: STANDARD
Muscular Dystrophy (MD)	<i>*Check current medication use/mix</i> <i>*Check wheelchair use or ADL assistance</i>	CLASSIC SECURITY	EAGLE GUARANTEE	If any ADLs are impacted: MODIFIED <i>*call for risk assessment</i>	Within the past 1 year - treated or advised to seek treatment for MD: GRADED
Oxygen Use (excluding Sleep Apnea)	Within past 12 months: DECLINE	CLASSIC ADVANTAGE	Within the past 6 months: EAGLE GUARANTEE	Currently using, used within the past 4 years, or recommended to use: MODIFIED	Within the past 1 year: GRADED
Pacemaker	Had or diagnosed within past 2 years: MODIFIED	Last 24 months: CLASSIC ADVANTAGE	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD

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Paralysis	If any Activities of Daily Living (ADL) are impacted OR wheelchair use: DECLINE	Kidney complications or ADL assistance: CLASSIC ADVANTAGE Confined to a wheelchair due to disease: DECLINE	Receive assistance with any of the Activities of Daily Living (ADL) due to a chronic or debilitating condition within the past 6 months: EAGLE GUARANTEE	If any ADLs are impacted: MODIFIED Confined to a nursing home or hospice, or receiving home health care: DECLINE *call for risk assessment	Wheelchair use within the past 2 years: GRADED
Parkinson's Disease	If able to perform all ADLs: GRADED Otherwise: DECLINE	Last 36 months: CLASSIC ADVANTAGE	Within last 6 months if received home health care or assistance with ADL. Or if confined to a wheelchair or use a walker for assistance: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	If ever diagnosed, treated, or advised to seek treatment: STANDARD
Peripheral Vascular Disease (PVD)	*Check medications (especially blood thinners and first fill date) and ALL heart questions: LEVEL	Last 36 months: CLASSIC ADVANTAGE	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
Pulmonary Embolism	*Check medications (especially blood thinners and first fill date) and ALL heart questions: LEVEL	Within the past 24 months: CLASSIC ADVANTAGE	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
Sarcoidosis	*Decision based on current medication use within the past 2 years	Last 36 months: CLASSIC ADVANTAGE	EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	If ever diagnosed, treated, or advised to seek treatment: STANDARD

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Schizophrenia	No medication for Dementia, must be able to complete optical and legal capacity to make their own decisions: LEVEL	Last 36 months: CLASSIC ADVANTAGE	N/A	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	N/A
Seizures	LEVEL	N/A	No complications or hospitalizations within 24 months: POSSIBLE ACCEPT	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - had more than 12 seizures: GRADED 2 years: STANDARD
Stroke/CVA/TIA	Had or diagnosed within past 2 years: MODIFIED	Last 24 months: CLASSIC ADVANTAGE	Diagnosed, treated, tested positive, been given medical advice or prescribed medication within last 12 months: EAGLE GUARANTEE	During the last 24 months, treated by, diagnosed or given medical advice by a medical professional, including office visits, medications or surgery: GRADED	Within the past 1 year - diagnosed, treated, or advised to seek treatment: GRADED 2 years: STANDARD
Terminal Illness or End-stage	DECLINE	DECLINE	EAGLE GUARANTEE	DECLINE	DECLINE
Transportation Assistance	If any ADLs are impacted OR wheelchair use: DECLINE	Confined to a wheelchair: DECLINE	Confined to a wheelchair or using a walker within the last 6 months (Excluding temporary conditions immediately following injury or medical treatment): EAGLE GUARANTEE	If any ADLs are impacted: MODIFIED Confined to a nursing home or hospice, or receiving home health care: DECLINE *call for risk assessment	Wheelchair use within the past 2 years: GRADED
Weight	SEE BUILD CHART	SEE BUILD CHART	SEE BUILD CHART	SEE BUILD CHART	N/A

BUILD CHARTS - GENDER NEUTRAL

Height	FORESTERS PlanRight - Level	FORESTERS Graded	FORESTERS Modified	CFG	Americo	GPM
4'8"	201	216	232	189	189	220
4'9"	208	223	239	196	196	224
4'10"	215	230	246	203	203	228
4'11"	222	237	253	210	210	231
5'	229	245	262	217	217	237
5'1"	237	253	271	224	224	241
5'2"	246	262	280	232	232	245
5'3"	253	269	288	239	239	251
5'4"	260	278	297	247	247	258
5'5"	268	286	306	255	255	264
5'6"	275	294	315	263	263	270
5'7"	284	304	325	271	271	277
5'8"	292	313	334	279	279	285
5'9"	299	321	343	287	287	294
5'10"	308	330	353	296	296	301
5'11"	316	339	362	304	304	309
6'	325	348	372	313	313	317
6'1"	333	356	381	322	322	325
6'2"	341	366	391	331	331	333
6'3"	349	373	399	340	340	341
6'4"	357	382	409	349	349	349
6'5"	365	392	419	358	358	357
6'6"	373	406	434	367	367	365
6'7"	381	413	442	377	377	373
6'8"	389	421	450	386		
6'9"	397	430	460	396		