

DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series
AIDS	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Alcoholism	Within past 5 years: DECLINE	After 5 years, without relapse, no current use: ACCEPT	Within past 10 years: DECLINE	After 5 years since treatment: <b>Classic 1</b>  Treatment within 2-5 years: <b>Classic 2 to DECLINE</b>  Current use, or within 2 years of treatment: DECLINE	DECLINE
Alzheimer's	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b>	DECLINE	DECLINE	DECLINE	DECLINE
Amputation	Injury: <b>POSSIBLE ACCEPT</b>  Disease: <b>DECLINE</b>	Injury: <b>ACCEPT</b>  Disease: <b>DECLINE</b>	Injury: <b>ACCEPT</b>  Disease: <b>DECLINE</b>	Injury: <b>CLASSIC 1 or 2</b>  Disease: <b>DECLINE</b>	Accidental, fully recovered and working full time: <b>USUALLY ACCEPT</b>  All Others: <b>DECLINE</b>
Aneurysm	DECLINE	DECLINE	DECLINE	Surgically corrected over three years prior: Possible <b>CLASSIC 1</b> Otherwise <b>CLASSIC 2</b> or <b>DECLINE</b>	DECLINE
Angina (Chest Pain)	DECLINE	DECLINE	DECLINE	Over age 60, non-tobacco treated/stable via heart catheterization, described as mild or moderate: <b>CLASSIC 2</b> Unstable Angina, tobacco user, under age 60, or severe: DECLINE	DECLINE

DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series
Angioplasty/Stent Implant	<p>In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b></p> <p>If more than 10 years: <b>POSSIBLE ACCEPT</b></p>	<b>DECLINE</b>	<b>DECLINE</b>	<p>Over age 60, non-tobacco treated/stable via heart catheterization, described as mild or moderate: <b>CLASSIC 1 or 2</b></p> <p>Unstable or ongoing Angina after procedure, tobacco user, under age 60, or severe: <b>DECLINE</b></p>	<b>DECLINE</b>
Anxiety	<b>ACCEPT</b>	<p>Mild, &gt; age 25, onset more than 1 year or later, no hospitalizations or time off work: <b>ACCEPT</b></p>	<p>If hospitalized within the past 10 years due to: <b>DECLINE</b></p> <p>Otherwise: <b>ACCEPT</b></p>	<p>Treated with one or two medications and no impact on ADLs: <b>CLASSIC 1</b></p> <p>Three + medications and mild Anxiety: <b>CLASSIC 2</b></p> <p>Moderate Anxiety: <b>CLASSIC 2</b></p> <p>Severe, recently hospitalized, interferes with ADLs: <b>DECLINE</b></p>	<b>USUALLY ACCEPT</b>
Arrhythmia	<p>In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b></p> <p>If more than 10 years: <b>POSSIBLE ACCEPT</b></p>	<b>DECLINE</b>	<b>DECLINE</b>	<b>*Call for Risk Assessment</b>	<b>DECLINE</b>

DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series
Arthritis	<p>Rheumatoid - required follow-up ever: <b>DECLINE</b></p> <p>Other: <b>ACCEPT</b></p>	<p>Osteoarthritis: <b>ACCEPT</b></p> <p>Rheumatoid - minor no limitations: <b>ACCEPT</b></p> <p>Severe/Moderate (RX include Humira, Enbrel, Prednisone): <b>DECLINE</b></p>	<p>Moderate/Severe rheumatoid arthritis treated with Humira, Enbrel or Methotrexate: <b>DECLINE</b></p>	<p>Mild or moderate, without use of corticosteroids, Gold, Sulphasalazine, chloroquine or Methotrexate and able to perform all ADLs: <b>CLASSIC 1</b></p> <p>Severe, use any drugs mentioned above or unable to perform ADLs: <b>CLASSIC 2</b></p> <p>Otherwise: <b>DECLINE</b></p>	<p>Psoriatic mild, working full time: <b>USUALLY ACCEPT</b></p> <p>Rheumatoid, Methotrexate or Steroid use: <b>DECLINE</b></p>
Asthma	<p>Tobacco use or moderate/severe or complications: <b>DECLINE</b></p>	<p>Mild: <b>ACCEPT</b></p> <p>Moderate if build is 50 lbs lighter than the build chart: <b>ACCEPT</b></p> <p>Severe or hospitalization: <b>DECLINE</b></p>	<p>Chronic or Severe: <b>DECLINE</b></p>	<p>Treated daily with medication, inhaler only as needed, non-tobacco user: <b>CLASSIC 1</b></p> <p>Continuous rescue inhaler use or steroids: <b>CLASSIC 2</b></p> <p>Recent hospitalization or tobacco use: <b>DECLINE</b></p>	<p>Well controlled, seasonal with allergies: <b>ACCEPT</b></p> <p>Tobacco use: <b>POSSIBLE ACCEPT</b></p> <p>Steroid use or hospitalized within last year: <b>DECLINE</b></p>
Atrial Fibrillation (A-Fib)	<p>In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b></p> <p>If more than 10 years: <b>POSSIBLE ACCEPT</b></p>	<p><b>DECLINE</b></p>	<p><b>DECLINE</b></p>	<p>Corrected with successful ablation: <b>CLASSIC 1</b></p> <p>Ongoing treatment or current symptoms: <b>CLASSIC 2</b></p> <p>Accompanied by coronary or cerebral vascular disease: <b>DECLINE</b></p>	<p>With RF ablation, no re-occurrence after 3 months: <b>POSSIBLE ACCEPT</b></p> <p>Otherwise: <b>DECLINE</b></p>
Bipolar Disorder	<p>If received diagnosis or required follow-up within the past 10 years: <b>DECLINE</b></p>	<p><b>DECLINE</b></p>	<p><b>DECLINE</b></p>	<p>Mild or moderate, well controlled with fewer than 3 medications, little impact on daily living: <b>CLASSIC 2</b></p> <p>Otherwise: <b>DECLINE</b></p>	<p><b>DECLINE</b></p>

DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series
Blood Pressure (Hypertension)	<b>ACCEPT</b>	If controlled. MUST be 50 lbs lighter than relative build chart: <b>ACCEPT</b>	<b>ACCEPT</b> Table 2 or higher build with multiple impairments or hospitalizations within past 10 years: <b>DECLINE</b>	Well controlled (with or without medication): <b>CLASSIC 1</b> Uncontrolled: minimum <b>CLASSIC 2</b> or <b>DECLINE</b>	Controlled and after 6 months of treatment: <b>ACCEPT</b>
Bronchitis	<b>ACCEPT</b> If moderate to severe, if a smoker or any complications: <b>DECLINE</b>	Acute: <b>ACCEPT</b> Chronic: <b>DECLINE</b>	<b>DECLINE</b>	Oxygen or Smoker: <b>DECLINE</b> <b>*Call for Risk Assessment</b>	<b>DECLINE</b>
Bypass Surgery (CABG)	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b> <b>POSSIBLE ACCEPT</b> if more than 10 years	<b>DECLINE</b>	<b>DECLINE</b>	Over age 60 non-tobacco: <b>CLASSIC 1</b> Over age 60 tobacco: <b>CLASSIC 2</b> Under age 60 non-tobacco: <b>CLASSIC 2</b> to <b>DECLINE</b> Under age 60 tobacco, ongoing angina after procedure: <b>DECLINE</b>	<b>DECLINE</b>
Cancer Melanoma/Skin/ Basal/Squamous	More than 5 years since last diagnosis and treatment: <b>POSSIBLE ACCEPT</b> <b>ACCEPT</b> EVER Metastatic (spread), Hodgkins Disease, Leukemia, Lymphoma, Live, Lung or Pancreatic: <b>DECLINE</b>	Diagnosis and end of treatment over 10 years ago or recurrence: <b>ACCEPT</b> Basal Cell: <b>ACCEPT</b> All others including Hodgkin's Lymphoma: <b>DECLINE</b>	<b>DECLINE</b>	<b>*Call for Risk Assessment and refer to underwriting guide</b>  1-800-938-4765 Ext 2299	<b>DECLINE</b>
Cardiomyopathy	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b>  If more than 10 years: <b>POSSIBLE ACCEPT</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>  <b>*Call for Risk Assessment and additional details on possible exceptions</b>	<b>DECLINE</b>

DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series
Crohn's	If less than 3 years since last flare-up Crohn's Disease: <b>DECLINE</b>	> 5 years in remission: <b>ACCEPT</b>	<b>ACCEPT</b>	1+ year since last attack, no shortness of breath, non-smoker, occasional time off work: <b>CLASSIC 2</b> Current symptoms or within 1 year of last attack: <b>DECLINE</b>	<b>DECLINE</b>
Colitis	Moderate to severe UC: <b>DECLINE</b>	Ulcerative: <b>DECLINE</b>	<b>ACCEPT</b>	Intermittent, mild or moderate without corticosteroid or immunosuppressive therapy: <b>CLASSIC 1</b> Otherwise: <b>CLASSIC 2</b> or <b>DECLINE</b>	IBS: <b>ACCEPT</b> Ulcerative Colitis: <b>DECLINE</b>
COPD (Chronic Obstructive Pulmonary Disease)	If moderate to severe, if a smoker or any complications: <b>DECLINE</b> Otherwise: <b>POSSIBLE ACCEPT</b>	<u>Strong Foundation:</u> Non Smoker, mild COPD, no oxygen, no steroids or serious COPD medications: <b>ACCEPT</b> <u>Smart UL:</u> COPD, Chronic Bronchitis or Emphysema: <b>DECLINE</b>	Chronic Bronchitis or Emphysema: <b>DECLINE</b>	Mild or moderate, no shortness of breath, non-smoker and only occasional time off work: <b>CLASSIC 2</b> Severe, oxygen use or smoker: <b>DECLINE</b>	<b>DECLINE</b>
CHF (Congestive Heart Failure)	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>  *Call for Risk Assessment and additional details on possible exceptions	<b>DECLINE</b>
Cystic Fibrosis	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>

DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series
Depression	<p><b>ACCEPT</b></p> <p>Moderate to several diagnosed within the past 3 years: <b>DECLINE</b></p>	<p>Mild &gt; age 25, onset more than 1 year or later, no hospitalizations or time off work: <b>ACCEPT</b></p> <p>Severe, major depression, bipolar, schizophrenia(Rx include Lithium, Seroquel, Abilify, Respidol) <b>DECLINE</b></p>	<p><b>ACCEPT</b></p> <p>Hospitalized within the past 10 years, or severe depression: <b>DECLINE</b></p>	<p>Treated with one or two medications and no impact on ADLs: <b>CLASSIC 1</b></p> <p>Three + medications and mild depression: <b>CLASSIC 2</b></p> <p>Moderate depression: <b>CLASSIC 2</b></p> <p>Severe, recently hospitalized, interferes with ADLs: <b>DECLINE</b></p>	<p>Mild with no hospitalization within 3 years, no more than 1 medication: <b>USUALLY ACCEPT</b></p> <p>Otherwise or with alcohol abuse and/or narcotic pain medication: <b>DECLINE</b></p>
Dementia	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
<p>Diabetes</p> <p>*Must be under table 2 build. Refer to diabetic build chart.</p>	<p>Type 1 - Any tobacco use, ratable table 2 build or higher, diabetic complications or Coronary Artery Disease: <b>DECLINE</b></p> <p>Type 2 - Any tobacco use age 50 and younger, ratable table 2 build or higher, diabetic complications or Coronary Artery Disease: <b>DECLINE</b></p> <p>Otherwise: <b>POSSIBLE ACCEPT</b></p> <p>*Refer to underwriting guide for complete restrictions</p>	<p><b>Strong Foundation:</b> Treated with oral meds, Insulin or diet; and good control; and non-smoker or &lt;1 pack/day. <b>ACCEPT</b></p> <p><b>*REQUIRED: See Foresters Product Guide for criteria on age of diagnosis and duration since diagnosis.</b></p> <p><b>Smart UL:</b> Treated with oral meds, or diet; and good control; and non-smoker or &lt;1 pack/day: <b>ACCEPT</b></p> <p>Treated with insulin; or any treatment with build exceeding standard build chart, poor control or complications: <b>DECLINE</b></p>	<p>Diagnosed &lt; age 50, table 2 or higher build, tobacco use or PVD: <b>DECLINE</b></p> <p>Otherwise: <b>ACCEPT</b></p>	<p>SEE UNDERWRITING GUIDE</p>	<p>Type 2, oral meds or diet controlled after 6 months of treatment: <b>USUALLY ACCEPT</b></p> <p>Type 2, onset under age 20: <b>DECLINE</b></p> <p>Type 1 or with insulin - onset under age 60: <b>DECLINE</b></p>

DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series
Disabled/Disability	<b>ACCEPT</b>	<b>ACCEPT</b>	If maternity, fractures, spinal or back disorders, hip or knee replacements: <b>ACCEPT</b>  Otherwise: <b>DECLINE</b>	<b>DECLINE</b>	Due to arthritis: <b>DECLINE</b>
Driving Record (Including D.U.I.)	License suspended or revoked. Past 3 years: DWI, DUI, 3 or more driving violations or combination thereof: <b>DECLINE</b>	Past 5 years: License suspended or revoked, 3 or more moving violations or 1 or more DUIs: <b>POSSIBLE DECLINE</b>	Last 5 years: 4 or more moving violations, DUI, or reckless driving convictions: <b>DECLINE</b>	<b>*Call for Risk Assessment. Call for consideration.</b>	Adverse driving records underwritten on individual basis, subject to motor vehicle report.  DUI/DWI: multiple or last occurred under age 25: <b>DECLINE</b>
Drug Abuse/Addiction	In the past 5 years, used or had been treated for amphetamines, cocaine, narcotics, hallucinogens, or barbiturates: <b>DECLINE</b>	Other than occasional marijuana use (tobacco rates apply): <b>DECLINE</b>	Used or convicted unlawful drugs or prescription drugs other than as prescribed within the past 10 years: <b>DECLINE</b>	Minimum 5 years since successful treatment, no relapse: <b>CLASSIC 1</b> History of attempted relapse, minimum 5 years since treatment: <b>CLASSIC 2</b> Within 5 years of treatment or current substance abuse: <b>DECLINE</b>	Occasional marijuana use: <b>ACCEPT</b>  Cocaine, Amphetamines within 5 years: <b>DECLINE</b>  Prescription Narcotics, abuse/long-term use: <b>DECLINE</b>
Epilepsy	With seizures in the past year: <b>DECLINE</b>	Controlled on meds, no seizures for 2 years, no complications: <b>POSSIBLE ACCEPT</b>	<b>DECLINE</b>	Absence or petit mal seizures, or less than 12 grand mal seizures per year: <b>CLASSIC 1</b>  More than 12 grand mal seizures per year: <b>CLASSIC 2</b>  History of Epilepticus, personality or cognitive changes, progression of underlying disease: <b>DECLINE</b>	Grand Mal or Petit Mal attack over 6 months: <b>POSSIBLE ACCEPT</b>  Grand Mal or Petit Mal attack within 6 months: <b>DECLINE</b>

DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series
Felony (Probation & Parole)	Past 3 years: <b>DECLINE</b>	If on probation or parole: <b>DECLINE</b> 1 year after probation: <b>ACCEPT</b> If jail time has been served, consider 5 years after parole.	Within past 10 years: <b>DECLINE</b> Probation and Parole: <b>POSSIBLE DECLINE</b>	Three + years since conviction, parole or probation: <b>CLASSIC 1</b> Otherwise, or multiple separate criminal convictions: <b>DECLINE</b>	10 year look back 24 months outside of Probation/Parole: <b>POSSIBLE ACCEPT</b>
Fibromyalgia	<b>ACCEPT</b>	No depression and working full time: <b>ACCEPT</b>	<b>ACCEPT</b>	<b>*Call for Risk Assessment</b>	Not disabled, no narcotic pain medications: <b>ACCEPT</b>
Gastric Bypass	<b>ACCEPT</b>	After 1 year, weight stabilized: <b>ACCEPT</b>	After 1 year: <b>ACCEPT</b>	6+ months since successful surgery: <b>CLASSIC 1</b>	Over 5 years w/ no complications and within height/weight: <b>POSSIBLE ACCEPT</b> Otherwise: <b>DECLINE</b>
Heart Attack	Heart attack after 10 years may be considered, but may require medical records: <b>POSSIBLE ACCEPT</b>	<b>DECLINE</b>	<b>DECLINE</b>	SEE UNDERWRITING GUIDE	<b>DECLINE</b>
Heart Murmur	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b> <b>POSSIBLE ACCEPT</b> if more than 10 years	"Innocent" and no symptoms: <b>ACCEPT</b>	<b>DECLINE</b>	<b>*Call for Risk Assessment</b>	Mitral Valve Prolapse, no medications: <b>USUALLY ACCEPT</b> Otherwise: <b>POSSIBLE DECLINE</b>
Heart Surgery	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b> <b>POSSIBLE ACCEPT</b> if more than 10 years	<b>DECLINE</b>	<b>DECLINE</b>	<b>*Call for Risk Assessment and refer to underwriting guide</b>  1-800-938-4765 Ext 2299	Heart Valve Repair: <b>DECLINE</b>

DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series
Hepatitis	A, recovered: <b>ACCEPT</b> B or C: <b>DECLINE</b>	A, recovered: <b>ACCEPT</b> B or C: <b>DECLINE</b>	A: <b>POSSIBLE ACCEPT</b> B or C: <b>DECLINE</b>	Hepatitis B: Fully resolved with no current anti-viral drugs: <b>CLASSIC 1</b> Currently taking anti-viral drugs: <b>CLASSIC 2</b> Hepatitis A: Fully resolved with no current anti-viral drugs: <b>CLASSIC 1</b> Currently taking anti-viral drugs: <b>CLASSIC 2</b>	A, recovered: <b>ACCEPT</b> B or C: <b>DECLINE</b>
HIV + VE	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	Currently taking anti-viral medications, but never diagnosed with HIV: <b>Call for risk assessment</b> Diagnosed: <b>DECLINE</b>	<b>DECLINE</b>
Kidney Disease/ Failure/Dialysis Kidney Stones	Disease/Dialysis: <b>DECLINE</b> Stones: <b>ACCEPT</b>	Disease/Dialysis: <b>DECLINE</b> Stones, acute infection: <b>ACCEPT</b>	Disease/Dialysis: <b>DECLINE</b> Stones: <b>ACCEPT</b>	Disease/Failure/ Dialysis: <b>DECLINE</b>	Kidney transplant donor or kidney stones: <b>USUALLY ACCEPT</b> Otherwise: <b>DECLINE</b>
Leukemia	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Lupus	Discoid: <b>ACCEPT</b> Systemic: (Erythematous) if diagnosed less than 5 years ago with medications: <b>DECLINE</b>	Discoid: <b>ACCEPT</b> Systemic: (Erythematous) <b>DECLINE</b>	Discoid: <b>ACCEPT</b> Systemic: (Erythematous) <b>DECLINE</b>	Discoid: <b>CLASSIC 1</b> Systemic: Mild: <b>CLASSIC 1</b> Moderate: <b>CLASSIC 2</b> Severe: <b>DECLINE</b>	Discoid: <b>ACCEPT</b> Systemic: <b>DECLINE</b>
Liver Disease/ Transplant	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>

DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series
Marijuana	Possible tobacco rates (occasional use only): <b>ACCEPT</b>	Possible tobacco rates (occasional use only): <b>ACCEPT</b>	Used or convicted unlawful drugs or prescription drugs other than as prescribed within the past 10 years: <b>DECLINE</b>	Individual Consideration. Please call for Risk Assessment	Possible tobacco rates (occasional use only): <b>ACCEPT</b>
Multiple Sclerosis (MS)	In the past 10 years, received diagnosis of or required follow-up; progressive or relapsing: <b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	1+ year since diagnosis, mild, no or minimal symptoms: <b>CLASSIC 1</b> Moderate symptoms preventing full time work or on disability: <b>CLASSIC 2</b> Severe: <b>DECLINE</b>	<b>DECLINE</b>
Oxygen Use (excluding Sleep Apnea)	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Pacemaker	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b> <b>POSSIBLE ACCEPT</b> if more than 10 years	<b>DECLINE</b>	<b>DECLINE</b>	<b>CLASSIC 1</b> Accompanied by ischemic heart disease or other organic heart disease: <b>DECLINE</b>	<b>DECLINE</b>
Pancreatitis	<b>DECLINE</b>	Single attack, acute > 1 year ago, non alcohol-related, no complications: <b>ACCEPT</b> Alcohol related, chronic: <b>DECLINE</b>	<b>ACCEPT</b>	Acute, more than 1 year since recovery and last symptoms, not alcohol related: <b>CLASSIC 1</b> Chronic, not related to alcohol, without complications, less than three years since last symptoms: <b>CLASSIC 2</b> Related to alcohol or complications mentioned above: <b>DECLINE</b>	<b>DECLINE</b>
Paralysis	Any Paraplegia or Quadriplegia: <b>DECLINE</b>	Paraplegia or Quadriplegia: <b>DECLINE</b>	Any Paraplegia or Quadriplegia: <b>DECLINE</b>	<b>DECLINE</b>	Due to accident: <b>POSSIBLE ACCEPT</b> Otherwise: <b>DECLINE</b>

DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series
Parkinson's Disease	Moderate, Severe or Progressive: <b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Peripheral Vascular Disease (PVD)	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Pulmonary Embolism	N/A	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Sarcoidosis	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b>	Pulmonary: <b>DECLINE</b> Localized, non-pulmonary: <b>ACCEPT</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Schizophrenia	In the past 10 years received treatment/diagnosis or had follow-up: <b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Sleep Apnea	<b>ACCEPT</b>	Treated and controlled: <b>ACCEPT</b>	<b>ACCEPT</b>	If well controlled and uses C-PAP consistently: <b>CLASSIC 1</b> Treated with oxygen: <b>DECLINE</b>	Current Successful treatment w/ CPAP or BIPAP: <b>ACCEPT</b>
Stroke/CVA/TIA	If less than 1 year of event, less than age 40 of event, or all ages with moderate to severe residuals: <b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	Must be at least one year since single stroke, no or minimal residual symptoms, non-tobacco user.  70+ years old at diagnosis: <b>CLASSIC 1</b> Ages 40-69 at diagnosis: <b>CLASSIC 2</b> Under the age of 40 at diagnosis, or multiple strokes, or a single stroke with severe residuals: <b>DECLINE</b>	<b>DECLINE</b>
Suicide Attempt	N/A	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>
Transportation Assistance	Permanent use: <b>DECLINE</b>	<b>DECLINE</b>	<b>DECLINE</b>	*Call for Risk Assessment	<b>DECLINE</b>

DISEASE/DISORDER	COLUMBIAN FINANCIAL GROUP: Safe Shield	FORESTERS: Smart U.L. & Strong Foundation	MUTUAL OF OMAHA: Term Life Express - G.U.L. Express	GPM: Equity Protector	AMERICO: HMS Series
Weight	SEE BUILD CHART.	SEE BUILD CHART OR DIABETIC BUILD CHART.	SEE BUILD CHART OR MULTIPLE IMPAIRMENT BUILD CHART(TABLE 2).	SEE BUILD CHART for Classic 1 or Classic 2.	SEE BUILD CHART.

**BUILD CHARTS - GENDER NEUTRAL**

<b>Height</b>	<b>CFG</b>	<b>FORESTERS</b>	<b>FORESTERS Standard Max Build (Medical Impairments)</b>	<b>MUTUAL OF OMAHA</b>	<b>MUTUAL OF OMAHA *TABLE 2</b>	<b>GPM Classic 1/ Classic 2</b>	<b>AMERICO HMS Series</b>
4'8"	189	185	140	197	184	177/195	189
4'9"	196	193	145	202	189	183/201	196
4'10"	203	198	150	208	194	189/209	203
4'11"	210	207	155	214	199	196/216	210
5'	217	212	161	220	205	203/223	217
5'1"	224	221	166	226	211	210/231	224
5'2"	232	225	172	232	215	216/238	232
5'3"	239	234	177	238	220	223/246	239
5'4"	247	243	183	245	225	231/254	247
5'5"	255	250	189	251	231	238/262	255
5'6"	263	259	195	258	239	245/270	263
5'7"	271	265	201	265	245	253/278	271
5'8"	279	274	207	274	251	260/287	279
5'9"	287	281	213	282	258	268/295	287
5'10"	296	292	219	289	266	276/304	296
5'11"	304	298	225	298	274	284/312	304
6'	313	307	232	305	281	292/321	313
6'1"	322	314	238	313	289	300/330	322
6'2"	331	325	245	321	296	308/339	331
6'3"	340	336	252	329	303	316/348	340
6'4"	349	342	258	338	311	325/358	349
6'5"	358	353	265	347	319	334/367	358
6'6"	367	360	272	358	328	342/377	367
6'7"	377			367	336	351/387	377
6'8"	386			376	345	360/396	
6'9"	396			385	352	369/406	
6'10"				395	359		