PRODUCTS AT-A-GLANCE

	IMMEDIATE SOLUTION	10-PAY SOLUTION	EASY SOLUTION
Premium Paying Period	Level premiums to age 121	Level premiums for 10 years	Level premiums to age 121
Issue Ages (Age last birthday)	0–85	0–85	18–80
Face Amounts	**Minimum:** $1,000 **Maximum:** Ages 0–55: $50,000 Ages 56–65: $40,000 Ages 66–75: $30,000 Ages 76–85: $25,000	**Minimum:** $1,000 **Maximum**: Ages 0–55: $50,000 Ages 56–65: $40,000 Ages 66–75: $30,000 Ages 76–85: $25,000	**Minimum:** $1,000 **Maximum**: $25,000
Death Benefit[1]	Full death benefit available day one	Full death benefit available day one	**Graded death benefit during first two policy years:** • Based on the face amount for accidental death, OR • Will be limited to 110% of sum of premiums paid Full death benefit available after first two policy years regardless of cause of death
Benefit Period	Matures at age 121	Matures at age 121	Matures at age 121
Policy Loans	Policy loan rate variable, not to exceed 8%	Policy loan rate variable, not to exceed 8%	Policy loan rate variable, not to exceed 8%
Additional Benefits	• Accelerated Death Benefit Rider with Nursing Home Benefit[2] • Accelerated Death Benefit Rider[3] • Terminal Illness Accelerated Death Benefit Rider[4]	• Accelerated Death Benefit Rider with Nursing Home Benefit[2] • Accelerated Death Benefit Rider[3] • Terminal Illness Accelerated Death Benefit Rider[4]	None
Optional Riders (For an additional cost)	• Accidental Death Benefit Rider • Children's and Grandchildren's Benefit Rider	None	None

[1] Any death benefits paid will be paid minus the loan balance, if any.
[2] Accelerated Death Benefit Rider with Nursing Home Benefit is not available in California and Florida.
[3] Accelerated Death Benefit Rider is available for Florida only.
[4] Terminal Illness Accelerated Death Benefit Rider is available for California only.

ADULT PERSONAL HISTORY

GENERAL UNDERWRITING RULES (AGES 18 AND OVER)

The proposed insured will most likely be PREFERRED if ...
• Their medical conditions, lifestyle factors[1], and height/weight are ALL Preferred
The proposed insured will most likely be STANDARD if ...
• ALL their medical conditions are Preferred and ALL lifestyle factors and height/weight are Standard **OR** • They have one medical condition (rated Standard), height/weight are Preferred, and ALL lifestyle factors are Preferred or Standard
The proposed insured will most likely be GRADED if ...
• They have one medical condition (rated Graded), height/weight are Standard or Preferred, and ALL lifestyle factors are Graded or better **OR** • They have two medical conditions that are Standard, height/weight are Standard or Preferred, and ALL lifestyle factors are Graded or better **OR** • ALL their lifestyle factors and height/weight are Graded and ALL medical conditions (if any) are Preferred
The proposed insured will most likely be DECLINED if ...
• They have one medical condition or one lifestyle factor that is rated as a Decline **OR** • Their height/weight is rated as a Decline **OR** • They have four or more medical conditions that are either Standard or Graded

[1] Lifestyle factors include questions related to alcohol/drug use, driving record, and felonies. See Adult Single Condition Decision Chart for specific Lifestyle ratings.

ADULT SINGLE CONDITION DECISION CHART — Subject to underwriting and change without notice

The following decisions are based on proposed insured having only one medical condition or lifestyle factor:

MEDICAL CONDITION OR LIFESTYLE FACTOR	DECISION (SUBJECT TO ALL OTHER FACTORS)
AIDS/HIV/ARC	DECLINE
Alcoholism/Alcohol Abuse – Used or been diagnosed with, treated, tested positive for, or been given medical advice by a member of medical profession	Within 2 years – DECLINE Within 2–4 years – GRADED Within 4–10 years – STANDARD Over 10 years – PREFERRED
ALS (Lou Gehrig's disease) or other motor neuron disease	DECLINE
Alzheimer's/Dementia/Memory Loss/Cognitive Disorders	DECLINE
Amputation (other than due to accident/trauma)	DECLINE
Anemia (other than Sickle Cell Anemia)	GRADED With Activity Credit - STANDARD No treatment for last 3 months – PREFERRED
Aneurysm	PREFERRED
Angina	See Heart Disease
Angioplasty (of any kind)	See Heart Disease
Arrhythmia	See Heart Disease
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
Asthma	Mild (no daily symptoms, no limitations to daily activities, no reduced lung function, no regular use of steroids and no ER visits or hospitalizations due to asthma in last 5 years – PREFERRED Chronic – STANDARD with Activity Credit – PREFERRED
Atrial Fibrillation	See Heart Disease
Autism	Mild (Highly Functional): – PREFERRED All others – DECLINE
Bipolar	PREFERRED
Black Lung	STANDARD With Activity Credit – PREFERRED
Blood Clots (no complications/time since resolved)	PREFERRED
Blood Disorder (excluding Iron Deficiency Anemia and Sickle Cell Anemia): Polycythemia, Thrombocytopenia, Hemophilia, and other coagulation disorders	PREFERRED
Bone Marrow Transplant (Including donor stem cells)	DECLINE
Bronchitis (chronic)	STANDARD With Activity Credit – PREFERRED
Build	See Adult Height and Weight Chart page 15
Bypass	See Heart Disease

MEDICAL CONDITION OR LIFESTYLE FACTOR	**DECISION** (SUBJECT TO ALL OTHER FACTORS)
Cancer (other than Basal Cell)	Any onset within 2 years – DECLINE Metastatic – DECLINE Recurrent – DECLINE Multiple cancers – DECLINE With metastasis to lymph nodes – DECLINE Cancer free and no treatment within last 2 years – STANDARD
Cardiac Surgery	See Heart Disease
Cardiomyopathy	See Heart Disease
Cerebral Palsy	DECLINE
Chest Pain	See Heart Disease
Chronic Pain	PREFERRED
Circulatory Disorder	PREFERRED
Cirrhosis	STANDARD
Clotting Disorder	PREFERRED
Cognitive Disorder	DECLINE
Congestive Heart Failure/Heart Failure/Diastolic Heart Failure	STANDARD
COPD (Chronic Obstructive Pulmonary Disease)	STANDARD With Activity Credit – PREFERRED
Coronary Artery Disease	See Heart Disease
Creutzfeldt-Jakob Disease	DECLINE
Crohn's Disease	PREFERRED
Cystic Fibrosis	DECLINE
Defibrillator Implant	See Heart Disease
Dementia	DECLINE
Depression	PREFERRED
Diabetes (Type 1 and 2)	STANDARD Only during pregnancy – PREFERRED
Diabetic Coma	DECLINE
Dialysis	STANDARD
Diastolic Heart Failure	See Congestive Heart Failure
Down Syndrome	DECLINE
Driving (including: reckless driving, DUI/DWI/OWI)	Within 2 years – DECLINE Within 2–5 years – STANDARD > 5 years – PREFERRED Multiple offenses in last 5 years – DECLINE
Drug Use/Abuse (including prescription drugs) Used or been diagnosed with, treated, tested positive for, or been given medical advice by a member of medical profession	Within 2 years - DECLINE Within 2–4 years - GRADED Within 4–10 years - STANDARD Over 10 years - PREFERRED
Electric Scooter/Cart	See Wheelchair/Scooter/Cart
Emphysema	STANDARD With Activity Credit – PREFERRED
Employment (in the cannabis industry or a cannabis-related business)	DECLINE

MEDICAL CONDITION OR LIFESTYLE FACTOR	**DECISION** (SUBJECT TO ALL OTHER FACTORS)
Encephalitis	PREFERRED
Epilepsy	See Seizures
Felony Offense (convicted of or pleaded no contest)	Within 3 years – DECLINE Within 3–5 years – GRADED Within 5–10 years – STANDARD Over 10 years – PREFERRED Multiple offenses in last 10 years – DECLINE
Gaucher's Disease	DECLINE
Heart Attack	See Heart Disease
Heart Disease	PREFERRED
Heart Failure	See Congestive Heart Failure
Heart Murmur	See Heart Disease
Heart Valve Replacement	See Heart Disease
Hepatitis	See Liver Disease/Disorder
Hodgkin's/Non-Hodgkin's/Lymphoma	See Cancer
Home Healthcare	See Assisted Living
Hospice	DECLINE
Hospitalization	Currently - DECLINE Within last 12 months - STANDARD With Activity Credit - PREFERRED
Hunter Syndrome	DECLINE
Huntington's Disease	DECLINE
Illegal Drugs	See Drug Use/Abuse
Incarceration	Current – DECLINE
Iron Deficiency Anemia	See Anemia
Irregular Heartbeat	See Heart Disease
Kidney Disease/Disorder (Chronic Kidney Disease)	STANDARD
Kidney Failure	STANDARD
Liver Disease/Disorder (excluding Fatty Liver Disease)	STANDARD
Long Term Care	See Assisted Living
Lou Gehrig Disease	See ALS
Lupus	See Systemic Lupus Erythematosus (SLE)
Marijuana use	PREFERRED
Memory Loss	See Alzheimer's
Mental Incapacity	DECLINE
Mental Retardation	DECLINE
Myocardial Infarction	See Heart Disease
Niemann-Pick Disease	DECLINE
Nursing Home	See Assisted Living
Oxygen	See Respiratory Disease or Disorder
Pacemaker/Defibrillator Implant	See Heart Disease
Pancreatitis (nonalcoholic)	Diagnosed and/or received treatment within 2 years – STANDARD Treated and resolved > 2 years – PREFERRED

MEDICAL CONDITION OR LIFESTYLE FACTOR	**DECISION** (SUBJECT TO ALL OTHER FACTORS)
Parole/Probation (currently)	Within 2 years – DECLINE
Peripheral Artery/Vascular Disease (PAD/PVD)	See Circulatory Disorder
Phlebitis	See Blood Clots
Pompe Disease	DECLINE
Post-Traumatic Stress Disorder (PTSD)	See Depression
Prison (within 2 years)	See Incarceration
Pulmonary Fibrosis	DECLINE
Pulmonary Hypertension	See Circulatory Disorder
Respiratory Disease or Disorder (Chronic)	STANDARD With Activity Credit - PREFERRED
Rheumatoid Arthritis	PREFERRED
Sarcoidosis	Not affecting the lungs – PREFERRED Affecting the lungs – See Respiratory Disease or Disorder
Schizophrenia	PREFERRED
Seizures	PREFERRED
Sickle Cell Anemia	DECLINE
Sleep Apnea	CPAP/treatment with supplemental oxygen/oxygen concentrator use – STANDARD With Activity Credit – PREFERRED CPAP/treatment without supplemental oxygen – PREFERRED
Stent Implant (Heart)	See Heart Disease
Stroke	STANDARD With Activity Credit - PREFERRED
Suicide (attempted)	Within 2 years – DECLINE
Surgery (Been advised or planning to have surgery requiring general anesthesia)	DECLINE
Systemic Lupus Erythematosus (SLE)	PREFERRED
Terminal Illness (death expected within 18 months)	DECLINE
Tobacco/Nicotine use (This includes cigarettes, e-cigarettes/vapes, chewing tobacco/smokeless tobacco, pipe, cigar, nicotine gum/patch or other nicotine delivery system.)	Within last 12 months will receive Tobacco Rating
Transplant Recipient	Organ or Stem Cell – DECLINE
Transient Ischemic Attack (TIA)	STANDARD With Activity Credit - PREFERRED
Tuberculosis	See Respiratory Disease or Disorder
Ulcerative Colitis	PREFERRED
Wasting Syndrome	DECLINE
Wheelchair/Electric Scooter/Electric Cart	PREFERRED If any assistance is required, see Assisted Living
Wilson's Disease	DECLINE
Wiskott-Aldrich Syndrome	DECLINE

ADULT HEIGHT AND WEIGHT CHART

Rate classes represent best possible decision for the height/weight without taking into consideration any additional medical conditions or lifestyle factors. If the build for the insured exceeds the maximum weight listed for graded, no coverage will be available.

HEIGHT	MINIMUM WEIGHT PREFERRED AND STANDARD (BMI greater than 18.5)	MAXIMUM WEIGHT PREFERRED (BMI less than 40)	MAXIMUM WEIGHT STANDARD (BMI less than 45)	MAXIMUM WEIGHT GRADED (BMI less than 48)
4'5"	74	159	179	191
4'6"	77	165	186	199
4'7"	80	172	193	206
4'8"	83	178	200	214
4'9"	86	184	207	221
4'10"	89	191	215	229
4'11"	92	198	222	237
5'0"	95	204	230	245
5'1"	98	211	238	254
5'2"	102	218	246	262
5'3"	105	225	254	270
5'4"	108	233	262	279
5'5"	112	240	270	288
5'6"	115	247	278	297
5'7"	119	255	287	306
5'8"	122	263	295	315
5'9"	126	270	304	325
5'10"	129	278	313	334
5'11"	133	286	322	344
6'0"	137	294	331	353
6'1"	141	303	341	363
6'2"	145	311	350	373
6'3"	149	320	360	384
6'4"	152	328	369	394
6'5"	157	337	379	404
6'6"	161	346	389	415
6'7"	165	355	399	426
6'8"	169	364	409	436
6'9"	173	373	419	447
6'10"	177	382	430	459
6'11"	182	391	440	470
7'0"	186	401	451	481

JUVENILES (AGES 0 THROUGH 17) COVERAGE ELIGIBILITY

Medical conditions or personal history that will not be eligible for coverage with *Final Expense Solutions Portfolio products*[1] include, but may not be limited to:

- Cognitive impairment
- Memory loss
- Mental incapacity
- Motor neuron disease
- Cerebral palsy
- Cystic fibrosis
- Huntington's disease
- Amputation (other than due to accident/trauma)
- Bone marrow, stem cell, or organ transplant (other than corneal)
- Cancer
- Pulmonary fibrosis
- Sickle cell anemia
- Down syndrome
- Autism
- Depression
- Bipolar
- Schizophrenia
- Eating disorder
- Suicide attempt
- Cardiac surgery
- Diabetes Type I or II
- Chronic pain
- Muscular dystrophy
- Paralysis
- Heart failure
- Pending surgery requiring general anesthesia
- Hospice, palliative, or home healthcare
- Terminal medical condition
- Diagnosis of HIV/AIDS
- Currently incarcerated
- Alcohol and or drug treatment
- Drug use
- Reckless driving, DUI, OWI, and DWI
- Felony (convicted of or pleaded no contest)
- Proposed insured, owner, or payor is employed in the cannabis industry or a cannabis-related business.

[1] Subject to underwriting and change without notice

JUVENILE MEDICAL CONDITIONS

Juvenile applicants will not be eligible for coverage when two or more medical categories have a "yes" answer.

MEDICAL CATEGORIES	MEDICAL CONDITIONS	DECISION (Subject to all other factors)
Heart or blood vessels disorder	• Congenital heart disease • Irregular heartbeat/arrhythmia • Murmur • Any other disease or disorder of the heart or blood vessels	Standard
Brain or nervous system disorder	• Epilepsy/Seizures • Any other disease or disorder of the brain or nervous system	Standard
Blood disorder	• Platelet disorders • Any other abnormality of the spleen, bone marrow, or blood	Standard
Digestive disorder	• Any disease or disorder of the esophagus, stomach, liver, pancreas, intestine, or colon	Standard
Lung disorder	• Asthma • Any other disease or disorder of the lungs or respiratory system	Standard
Renal and reproductive disorder	• Disease or disorder of the bladder • Disease or disorder of the kidney • Any other disease or disorder of the urinary or reproductive organs	Standard
Mental health disorder	• Anxiety • Attention deficit disorder (ADD/ADHD) • Any other psychiatric mental or emotional condition or disorder	Standard
Muscles, skin, joints, bones, connective tissue, eyes, and ears disorder	• Rheumatoid arthritis (JRA) • Autoimmune disorder • Any other disease or disorder of the musculoskeletal system, skin, or spine	Standard
Childhood cancers		Decline

JUVENILE HEIGHT AND WEIGHT CHART

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″	5–32lbs
1	26–42″	14–50lbs
2–4	30–45″	19–71lbs
5–8	38–56″	27–120lbs
9–11	44–70″	40–160lbs
12–13	52–73″	60–195lbs

Ages 14 through 17: See adult weight chart on page 15. If weight exceeds the maximum weight for the Standard product, no coverage will be available.

