

## Final Expense Carrier Appetite

CARRIER	POS	DirExp CARD	ISSUE AGES	Max Face Amt	Ht/Wt Chart	INSULIN Neuropathy	COPD	AFIB	ANGINA	CHF CARDIOM	TIA OR STROKE	Internal Cancer	Hepatitis	Multiple Sclerosis	Bi-Polar Schizop
Aetna/AmCon	YES	NO	60-89	\$35k	Yes	Level <40u Neurop NO	Graded	Level Decline w/Diabetes	Level Decline w/Diabetes	Graded Decline w/Diabetes	Mod/12mo Grad/13-24mo	Graded w/ 24mo	Level Treated>12mo	Graded	Level
Americo	NO	NO	50-85	\$30k	Yes	UP1 Level Neurop NO	UP2 Level	UP3 ROP w/ 24mo	UP3 ROP w/ 24mo	UP3 ROP w/ 24mo	UP3 ROP w/ 24mo	UP3 ROP w/ 36mo	Level Chronic/Graded	UP1 Level Eagle Level	UP1 Level
Am Amicable	YES	NO	50-85	\$35k 50-75 \$20k 76-85	Yes	Level >Age50 Neurop OK	Graded	Level	ROP	ROP	ROP/12mo Grad/13-24mo	Diag/Treated ROP/12mo Grad/13-24	Diag/Treated ROP/12mo Grad/13-24	Graded w/ 24mo	Level Grad/Seizures
Assurity	YES	NO	0-80	\$50k 0-65 \$25k 66-80	Yes	Level >12Mo Neurop NO	Level Diag >12mo Non Smk	Graded	Graded	Graded	Graded/13-24mo	Decline w/ 5 yrs	Decline	Level	Level
Baltimore Life	YES	NO	50-80	\$25k 50-75 \$15k 76-80	Yes	Graded w/ 24mo	Graded w/ 24mo	Graded w/ 24mo	Grad/ROP w/ 24mo	Grad/ROP w/ 24mo	Graded w/ 24mo	Graded w/ 24mo	Decline	Graded w/ 24mo	Grad/ROP w/ 24mo
Foresters	YES	NO	50-85	\$35k	Yes	Level Neurop NO	Graded	Level	Decline	Decline/CHF Mod/Cardio	Mod ROP w/ 24mo	Mod ROP w/ 36mo Arimidex/OK	Graded	Level	Level
Liberty Bankers	NO	YES	18-80	\$30k	Yes	Std Level Neurop Ok	Grad/ROP	Std Level	Std/24mo Decline w/Diabetes	Decline	Decline w/ 24mo	Decline w/ 24mo	Decline	Decline	Standard Level
MOO	NO	NO	45-85	\$40k	Yes	Level >Age50 Neurop NO	Grad/ROP	Level	Decline	Decline/CHF Mod/Cardio	Grad/ROP w/ 24mo	Grad/ROP w/ 4 yrs	Graded	Grad/ROP	Grad/ROP w/ 4 yrs
RNA	YES	NO	50-80	\$25k	Yes	Level Neurop OK	Graded	Level	Decline	Decline/CHF Grad/Cardio	Graded w/ 24mo	Decline w/ 24mo	Level Treated>24mo	Graded	Level
Settlers	YES	NO	0-85	\$35k-Gold \$25k-Slvr	None Slvr	Slv 2 Level Neurop NO	Brnz ROP	Brnz ROP	Brnz ROP	Brnz ROP	Brnz ROP	Brnz ROP	Diag/Treated Slvr/24mo Gold/5yrs	Brnz ROP	Slv Level
SLAICO	YES	NO	18-85	\$75k 0-49 \$50k 50-85	Yes	Sub Level Neurop Ok	Grad/ROP	SubStand Level	Grad/ROP w/ 24mo	Grad/ROP w/ 24mo	Grad/ROP w/ 5 yrs	Grad/ROP w/ 5 yrs	Graded	SubStand Level	Sub Level
Transamerica	NO	YES	0-85	\$50k 0-55 \$40k 56-65 \$30k 66-75	None	Std Level Neurop Ok	Std Level	Std Level	Grad/12mo Std/24mo	Grad/12mo Std/24mo	Std Level 13-24 mo	Grad/ROP w/ 4 yrs	Diag/Treated Prf HepB >24m Grad HepC/5yrs	Standard Level	Prf Level
UHL	YES	NO	20-80	\$100k 20-60 \$50k 61-80	Yes	Dlux Level Neurop NO	EIWL/Graded	EIWL/Grad	EIWL/Grad w/ 24mo	EIWL/Grad w/ 24mo	EIWL/Grad w/ 24mo	EIWL/Grad w/ 24mo	Diag/Treated EIWL/24mo Prem/Dlx>24mo	EIWL/Grad	Dlux Level

### Guarantee Issue Whole Life

GERBER	N/A	YES	50-80	\$25,000
GREAT WESTERN	N/A	YES	40-80	\$40,000
KEMPER	N/A	NO	40-80	\$25,000