



## SIMPLIFIED ISSUE TERM CARRIER APPETITE GUIDE

When doing your initial fact-finding of your applicant's health history, you will run into some cases that are difficult to decide which of your companies will accept them.

This Appetite Guide is an unofficial document to be used as an aid to assist you as well as a reference guide for health conditions asked on the application. It is not intended to be looked at as the perfect solution and does not override any company guidelines.

### Primary Carriers and products for Simplified Issue Term:

<b>Americo 25k – 400k *</b>	<b>MOO/UOO 25k – 300k</b>	<b>Occidental/AmAm 50k – 400k</b>
* Saliva Test - over 250k	Term Life Express – <b>TOP COMP</b>	Term Made Simple – <b>BEST RATE</b>
HMS+ 100 & 125	<b>Transamerica 25k – 249k</b>	Home Protector Term
<b>Baltimore 25k – 300k</b>	SI Trendsetter LB Term	Easy Term
Home Secure Term	<b>UHL/UFFL 25k – 200k</b>	
<b>Foresters 50k – 400k</b>	Simple Term	
Life First Term Non-Med	Deluxe Term	

### Underwriting for Simple Issue Term

Unlike SIWL, the SIT plan counts the conditions as a cumulative table rating. Most SIT plans are rated as a Table 4 as Standard and issued to age 65 (Some Exceptions: Americo-Age 70, Occidental TMS – Age 75, Transamerica & UHL – Age 60).

As each individual condition is separately considered a Standard Risk by the attached chart, the combination of conditions may cause the application to be declined based on a cumulative condition table count. Examples are: Weight may be Table 2, HBP is Table 2 for a total of 4 tables, any other condition (oral diabetes – Table 2) would be more than 4 tables and cause the app to be declined.

The best underwriting guide to familiarize yourself with conditional underwriting table risks is the MOO/UOO underwriting guide. Also, it is sometimes better to do an underwritten case (non-med) so that an APS can be ordered to be considered for table shaving on risks, American National (ANICO) is very liberal in this instance.

Regards,

## The Skipper

## BUILD CHART

Maximum Weight								
Height	TMS Preferred	Standard	Table 1	TMS / Table 2	Table 3	TMS / Table 4	Table 5	Table 6
4' 8"	144	152	170	- / 184	190	- / 197	204	212
4' 9"	149	157	176	- / 189	195	- / 202	209	216
4' 10"	154	162	182	182 / 194	201	199 / 208	214	222
4' 11"	160	168	187	188 / 199	207	205 / 214	220	228
5' 0"	165	174	193	195 / 205	213	212 / 220	226	235
5' 1"	171	180	199	201 / 211	218	220 / 226	233	242
5' 2"	177	186	205	208 / 215	223	227 / 232	239	248
5' 3"	182	191	213	215 / 220	228	234 / 238	246	255
5' 4"	188	197	221	221 / 225	235	242 / 245	252	261
5' 5"	194	204	226	228 / 231	242	249 / 251	259	268
5' 6"	200	210	232	235 / 239	248	257 / 258	268	276
5' 7"	206	217	239	243 / 245	254	265 / 265	275	284
5' 8"	212	223	246	250 / 251	262	273 / 274	283	291
5' 9"	219	230	254	257 / 258	270	281 / 282	291	299
5' 10"	225	236	262	265 / 266	278	289 / 289	300	307
5' 11"	231	243	269	272 / 274	287	298 / 298	307	315
6' 0"	238	250	275	280 / 281	292	306 / 305	315	322
6' 1"	245	257	282	288 / 289	300	315 / 313	322	330
6' 2"	251	264	289	296 / 296	308	323 / 321	331	339
6' 3"	258	272	296	304 / 303	317	332 / 329	339	348
6' 4"	265	279	301	312 / 311	325	341 / 338	348	357
6' 5"	272	287	307	320 / 319	334	350 / 347	357	366
6' 6"	279	298	313	329 / 328	345	359 / 358	366	375
6' 7"	287	302	320	337 / 336	354	368 / 367	375	384
6' 8"	-	310	327	346 / 345	363	378 / 376	385	395
6' 9"		317	335	355 / 352	372	387 / 385	395	406
6' 10"	-	/ 325	343	- / 359	382	- / 395	407	418

### MORTGAGE PROTECTION MARKET NOTE

This market is mostly sold to Baby Boomers with an average age of 58 in Most States when using direct mail as a lead source. Because of an older prospect, underwriting concerns are more prevalent in the household. SIWL is a unique alternative to allow for more adverse underwriting conditions to be successfully placed for level insurance. The prospect purchases SIWL for income replacement, allowing the beneficiaries to pay the mortgage payment for 2 to 3 years. Ex: payment is \$800/mo x 24 mo = \$19,200. This is also used for pricing as it is sometimes lower in monthly cost than choosing a Term Plan to payoff the entire Mortgage balance.

IMPAIRMENT	CRITERIA	Americo	Kansas City	Foresters	MOO/UOO	Occidental	UHL/UFLL
Alcoholism	After 5 Years abstained from use	OK after 7 yrs	OK after 10 yrs	Standard	ANY-Decline	OK after 4 yrs	Standard
Angina	Depends on meds to treat	Decline	Decline	Decline	Call Und w *	Decline	Decline
Anxiety/Depression	Anxiety/Dep mild, 1 med, situational	Standard	Standard	Standard	Standard	Standard	Standard
	Anxiety/Dep - Moderate, 2 meds	Table 2	Table 2	Table 2 *	Table 2 *	Decline	Standard
	Major Depression, 3+ meds controlled	Decline	Decline	Decline	Table 3 *	Decline	Decline
Arthritis	Osteoarthritis or slight impairment	Standard	Standard	Standard	Standard	Standard	Standard
	Rheumatoid, not disabled - all others	Decline	Decline	Decline	Table 2	Decline	Decline
Asthma	Mild, Occasional, Seasonal	Standard	Standard	Standard	Standard	Standard	Standard
	Moderate, more than 1 episode/month	Table 2	Decline	Table 2	Table 2	Standard	Standard
	Severe, hospitalized/ER in past 12 months	Decline	Decline	Decline	Decline	Decline	Decline
	Combined with Tobacco use	Decline	Decline	Call Und w *	Call Und w *	Decline	Std, Mild/Mod
Bi-Polar/Schizophrenia	Stable / Controlled	Decline	Decline	Decline	Call Und w *	Decline	Decline
Cancer	Basal cell skin carcinoma	Standard	Standard	Standard	Standard	Standard	Standard
	After 5 Years - surgery/diagnosis/treatment	Standard	Ever-Decline	Standard	Standard	OK after 8 yrs	Standard
Circulatory Disorders	AFIB, Stents, CHF, Cardiomyopathy	Decline	Decline	Decline	Decline	Decline	Decline
Crohn's Disease	Diagnosed after age 20, over 1 year ago	OK after 5 yrs	Standard	OK after 5 yrs	Table 2	Standard	Standard
Diabetes	Controlled with oral medications	Table 2	Standard	Table 2	Table 2	Standard	Standard
	Combined with weight, gout, or retinopathy	T2-Wt Decline	T2-Wt Decline	T2-Wt Decline	T2-Wt Decline	T2-Wt Decline	T2-Wt Decline
	Diagnosed prior to age 35	Standard	Call Und <50	Standard	Standard	Decline	Standard
	Tobacco use in past 12 months	Standard	Standard	Standard	Decline	Decline	Standard
	Insulin use	Decline	Decline	Decline	Decline	Decline	Deluxe Term
Disability	Receiving SSI Benefits or for Medical Reasons	Decline	Chk Med Reas	Decline	Decline	Decline	Decline
	Received in past 6 mos or not able to work 30 hrs/wk	Standard	Standard	Standard	OK after 12 mos	Decline	Decline
Diverticulitis	Acute, with full recovery	Standard	Standard	Standard	Standard	Standard	Standard
Driving Record	Within past 3 years a DWI, 2 or more accidents, or 3 or more moving violations	OK after 5 yrs	OK after 5 yrs	OK after 5 yrs	OK after 5 yrs	OK after 3 yrs	OK after 5 yrs
	License currently suspended or revoked	Decline	Decline	Decline	Decline	Decline	Decline
Drug Abuse	Illegal drug use in past 5 years	Decline	Decline	Decline	Decline	Decline	Decline
	After 5 Years of treatment or usage	OK after 7 yrs	OK after 10 yrs	Standard	Standard	OK after 4 yrs	Standard
Epilepsy	Petit Mal	Standard	Standard	Standard	Standard	Standard	Standard
	All others	Decline	Decline	T2 - Decline	T2 - Decline	Decline	Decline
Fibromyalgia	No Depression, Working Full Time	Decline	Call Und w	Standard	Standard	Standard	Standard
Gout	Combined with history of diabetes, kidney stones or protein in urine	Standard	Standard	Standard	Standard	Decline	Standard
Heart Attack	within past 5 years, no treatment	OK after 5 yrs *	Decline	Decline	Decline	Decline	OK after 5 yrs *
Hepatitis	Diagnoses or treatment for Hep B or C	Decline	Decline	Decline	Decline	Decline	Decline
Hypertension or High Blood Pressure	No more than 2 meds / Provide last reading	Standard	Standard	Standard	Standard	Standard	Standard
	2+ meds combined with table 2 Ht/Wt	Decline	Decline	Decline	Table 4	Decline	Standard
	3 or more Medications to control	Table 4	Table 2	Table 2	Table 2	Decline	Standard
Lupus	Systemic (SLE)	Decline	Decline	Decline	Decline	Decline	Decline
Multiple Sclerosis	Severity and Meds to Treat	Decline	Decline	Decline	Call Und w	Decline	Call Und w
Pace Maker	Non-Invasive Surgery after 2 yrs	Decline	Decline	Decline	Call Und w	Decline	Decline
Pulmonary Embolism	Treatment w/ Warfarin-Plavix	Decline	Standard	Decline	OK after 6 mo	Standard	Decline
Retardation	Mild to Moderate Only	Standard	Standard	Standard	Standard	Standard	Standard
Sleep Apnea	Controlled with Standard Ht/Wt	Decline	Standard	Standard	Table 2	Standard Decline -T2 Wt	Standard
Spina Bifida	Occulta only - Asymptomatic	Decline	Standard	Decline	Table 2	Standard	Standard
Stroke / CVA	Any history	Under 65 OK	Decline	Decline	Decline	Decline	OK after 5 yrs
Transient Ischemic Attack (TIA)	After 6 months, no residuals	Under 65 OK	Decline	Decline	Decline	Standard	Standard
	Multiple events after 1 year	Under 65 OK	Decline	Decline	Decline	Decline	Standard
	Combined with Tobacco use - Smoker	Under 65 OK	Decline	Decline	Decline	Decline	Standard
Ulcerative Colitis	Diagnosed after age 20, or past 12 mos	OK after 5 yrs	Decline	Decline	Table 4	Standard	Standard

\* Consult company Drug Guide for possible Knock out Drugs



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Asthma	Mild, Occasional, Seasonal	Standard	Standard	Standard	Standard	Standard	Standard
	Moderate, more than 1 episode/month	Table 2	Table 2	Table 2	Table 2	Standard	Standard
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	Combined with Tobacco use	Decline	Decline	Call Undw *	Call Undw *	Decline	Std, Mild/Mod
Bi-Polar/Schizophrenia	Stable / Controlled	Decline	Decline	Decline	Call Undw *	Decline	Decline
Cancer	Basal cell skin carcinoma	Standard	Standard	Standard	Standard	Standard	Standard
	After 5 Years - surgery/diagnosis/treatment	Standard	Standard	Standard	Standard	OK after 8 yrs	Standard
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	Tobacco use in past 12 months	Standard	Standard	Standard	Decline	Decline	Standard
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Disability	Receiving SSI Benefits or for Medical Reasons	Decline	Chk Med Reas	Decline	Decline	Decline	Decline
	Received in past 6 mos or not able to work 30 hrs/wk	Standard	Standard	Standard	OK after 12 mos	Decline	Decline
Diverticulitis	Acute, with full recovery	Standard	Standard	Standard	Standard	Standard	Standard
Driving Record	Within past 3 years a DWI, 2 or more accidents, or 3 or more moving violations	OK after 5 yrs	Call Undw	OK after 5 yrs	OK after 5 yrs	OK after 3 yrs	OK after 5 yrs
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Gout	Combined with history of diabetes, kidney stones or protein in urine	Standard	Standard	Standard	Standard	Decline	Standard
Heart Attack	within past 5 years, no treatment	OK after 5 yrs *	Decline	Decline	Decline	Decline	OK after 5 yrs *
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Multiple Sclerosis	Severity and Meds to Treat	Decline	Decline	Decline	Call Undw	Decline	Call Undw
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