



UNDERWRITING TERMINOLOGY GUIDE

TERM	MEANING	COVERAGE TYPE	AGENT COMMISSIONS
LEVEL, SELECT 1, SELECT, PREFERRED	Best health tier	Day 1 Coverage	FULL COMMISSION
SELECT 2, STANDARD	Moderate health issues. Slightly higher premium.	Day 1 Coverage	FULL COMMISSION
GRADED	Limited death benefit in the first 2 years	Year 1 < 30% Death Benefit Year 2 < 70% Death Benefit Year 3 < 100% Death Benefit	UP TO 40% COMMISSION CUT
Guaranteed Issue (GI), Return of Premium (ROP)	If death occurs in the first 2 years, the policy refunds all premiums paid. After 2 years, it pays the full death benefit.	2 year waiting period	UP TO 40% COMMISSION CUT



WHOLE LIFE CHEAT SHEET

ILLNESS / CONDITION	 SIWL	 SENIOR CHOICE	 SELECT 1	 EXPRESS	 ACCENDO	 LIVING PROMISE
AIDS / HIV / ARC	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
AFIB - ATRIAL FIBRILLATION / IRREGULAR HEARTBEAT	LEVEL	LEVEL	Select 1	Select	PREFERRED	Within 2 yrs: GRADED
ALCOHOL / DRUG ABUSE	GRADED	Treated within 2 years: ROP	Select 2	Within 2 years: DECLINE	Treatment within the past 2 years: MODIFIED	Within 2 yrs: GRADED
ALS (LOU GEHRIG'S)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
ALZHEIMER'S / DEMENTIA / MEMORY LOSS / COGNITIVE	DECLINE	DECLINE	Select 2	DECLINE	DECLINE	DECLINE
AMPUTATION	GRADED	Caused by disease: DECLINE	Select 2	DECLINE	MODIFIED; Due to any disease or Diabetes: DECLINE	Caused by disease: DECLINE
ANEURYSM	LEVEL	Within 2 years: ROP	Select 1	Select	Within 1 Year: MODIFIED	LEVEL
ANGINA (CHEST PAIN)	LEVEL without Tobacco	Within 2 yrs: ROP	Select 1	Select	Treated Within 1 year: MODIFIED; Between 1-2 years: STANDARD; > 2 yrs: PREFERRED	Within 1 yr: DECLINE; Within 2 yrs: GRADED
ANGIOPLASTY	LEVEL	LEVEL	Select 2	Select	See Heart Surgery	Within 1 yr: DECLINE; Within 2 yrs: GRADED
ARTHRITIS	LEVEL	LEVEL	Select 1	Select	PREFERRED	LEVEL
ASSISTED LIVING / LONG TERM CARE FACILITY	DECLINE	DECLINE	Select 1	Current: DECLINE	DECLINE	Current: DECLINE



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ILLNESS / CONDITION	 SIWL	 SENIOR CHOICE	 SELECT 1	 EXPRESS	 ACCENDO	 LIVING PROMISE
ASTHMA (CHRONIC)	GRADED	LEVEL	Select 1	Select	STANDARD	LEVEL
AUTISM	LEVEL	LEVEL	Select 1	Select	See Mental Incapacity	DECLINE
BIPOLAR	GRADED	LEVEL	Select 1	Select	PREFERRED	Within 4 yrs: GRADED
BLOOD CLOTS	SEE STENT	SEE STENT	SEE STENT	SEE STENT	SEE STENT	SEE STENT
BLOOD DISORDER - POLYCYTHEMIA, THROMBOCYTOPENIA, HEMOPHILIA COAGULATION DISORDERS	DECLINE	See Blood Clotting	Select 1	Select	PREFERRED	LEVEL
BONE MARROW TRANSPLANT	DECLINE	LEVEL	Select 1	DECLINE	DECLINE	DECLINE
BRONCHITIS (CHRONIC)	LEVEL	Treated within 2 yrs: ROP; Within 3 years: GRADED	Select 2	Select	STANDARD	GRADED
CANCER (OTHER THAN BASAL CELL)	Bladder, Breast, Prostate, and Skin: Level Any Serious Cancer Must Be Cancer Free 2 Years For: Level	Current: DECLINE; Reoccurring / w/in 2 yrs: ROP; Within 3 years: GRADED	Metastatic / Recurrent: DECLINE; w/in 2 yrs: Guaranteed Issue; > 2 years - allowed	Never treated: DECLINE; Last treatment within 2 years: DECLINE; Last treatment 2–4 years ago: GRADED	Current OR treated within 2 years OR recurring: DECLINE; Basal cell and Squamous: PREFERRED; >2 yrs: PREFERRED	<2 yrs / Metastatic / Recurring: DECLINE; w/in 2-4 yrs: GRADED; > 4 years: allowed
CORONARY ARTERY DISEASE	GRADED	ROP	Select 2	Select	See Heart Disease	Within 1 yr: DECLINE; Within 2 yrs: GRADED



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ILLNESS / CONDITION	 SIWL	 SENIOR CHOICE	 SELECT 1	 EXPRESS	 ACCENDO	 LIVING PROMISE
CEREBRAL PALSY	LEVEL	Diagnosed or Treated within 3 yrs: GRADED	Select 1	DECLINE	DECLINE	LEVEL
CHRONIC PAIN (6 OR MORE FILLS OF NARCOTIC PAIN PRESCRIPTIONS)	CHECK MED LIST	CHECK MED LIST	CHECK MED LIST	CHECK MED LIST	CHECK MED LIST	CHECK MED LIST
CIRRHOSIS	DECLINE	Treated within 2 yrs: ROP ; Within 3 years: GRADED	DECLINE	GRADED	Treated within 2 years: MODIFIED	DECLINE
CONGESTIVE HEART FAILURE / HEART FAILURE DIASTOLIC HEART FAILURE	DECLINE	DECLINE	Select 2	Select	DECLINE	DECLINE
COPD (CHECK FOR INHALER OR OXYGEN)	Inhaler- Level Oxygen- GRADED	Treated within 2 yrs: ROP ; Within 3 years: GRADED ; > 3 yrs: IMMEDIATE	Select 2	Select	STANDARD	GRADED
CROHN'S DISEASE	LEVEL	LEVEL	Select 1	Select	PREFERRED	LEVEL
CYSTIC FIBROSIS	LEVEL	LEVEL	Select 2	DECLINE	DECLINE	GRADED
DEMENTIA	DECLINE	DECLINE	Select 2	DECLINE	DECLINE	DECLINE



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ILLNESS / CONDITION	 SIWL	 SENIOR CHOICE	 SELECT 1	 EXPRESS	 ACCENDO	 LIVING PROMISE
DEPRESSION	LEVEL	LEVEL	Select 1	Select	PREFERRED	Bipolar within 4 years: GRADED
DIABETES	LEVEL	Insulin prior to age 50: ROP ; otherwise: IMMEDIATE (see Diabetic Complications)	Select 1 Diabetes: 8.6 or less, and No for Insulin Use. List estimated date of diagnosis. Leave rest blank for question #2.	Select	PREFERRED	Diagnosed / treated prior to age 50: GRADED (see diabetic complications)
DIABETIC COMPLICATIONS (INSULIN SHOCK, COMA, RETINOPATHY, NEPHROPATHY, NEUROPATHY)	LEVEL	Diagnosed/treated for complications: ROP	Select 2	Select	Amputation: DECLINE ; Diabetic Coma, Insulin Shock, Neuropathy, Nephropathy, Retinopathy: MODIFIED	Insulin shock, diabetic coma: DECLINE ; Retinopathy, Nephropathy, Neuropathy: GRADED
DIALYSIS	DECLINE	DECLINE	DECLINE	within 12 months: GRADED	Within 1 year: DECLINE	DECLINE
DOWN'S SYNDROME	LEVEL	See Mental Incapacity	Select 1	DECLINE	See Mental Incapacity	DECLINE
DUI	Last 24 months: DECLINE	LEVEL	Select 1	Select	Within 2 years: MODIFIED	LEVEL
EMPHYSEMA (CHRONIC)	Hospitalized more than once in the past 24 months: DECLINE	Treated within 2 yrs: ROP ; Within 3 years: GRADED	Select 2	Select	Standard	GRADED
EPILEPSY / SEIZURES	LEVEL	Within 3 years: GRADED	Select 1	Select	PREFERRED	LEVEL



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ILLNESS / CONDITION	 SIWL	 SENIOR CHOICE	 SELECT 1	 EXPRESS	 ACCENDO	 LIVING PROMISE
FELONY	Within last 24 months: DECLINE	LEVEL	Within 6 months: DECLINE	Within 2 years: DECLINE	PREFERRED	Convicted within 2 years or awaiting trial: GRADED
HEART ATTACK	Within last 24 months: DECLINE	Within 2 yrs: ROP ; Within 3 yrs: GRADED	within 2 yr - Select 2	Select	Within 1 year: MODIFIED ; Between 1-2 years: STANDARD ; > 2 yrs: PREFERRED	Within 1 yr: DECLINE ; Within 2 yrs: GRADED
HEART SURGERY	Within last 24 months: DECLINE	Within 2 yrs: ROP ; Within 3 yrs: GRADED	within 1 yr - Select 2	Select	Within 1 year: MODIFIED ; Between 1-2 years: STANDARD ; > 2 yrs: PREFERRED	Within 1 yr: DECLINE ; Within 2 yrs: GRADED
HEART VALVE REPLACEMENT	GRADED	Within 2 yrs: ROP ; Within 3 yrs: GRADED	within 1 yr - Select 2	Select	Within 1 year: MODIFIED ; Between 1-2 years: STANDARD ; > 2 yrs: PREFERRED	Within 1 yr: DECLINE ; Within 2 yrs: GRADED
HEPATITIS A	LEVEL	Chronic or treated within 2 yrs: ROP	Select 1	Select	Within 2 years: MODIFIED	LEVEL
HEPATITIS B	GRADED	Chronic or treated within 2 yrs: ROP	Select 2	Select	Within 2 years: MODIFIED	LEVEL
HEPATITIS C	GRADED	Chronic or treated within 2 yrs: ROP ; within 3 yrs: GRADED	DECLINE	Select	Within 2 years: MODIFIED	GRADED
HUNTINGTON'S DISEASE	DECLINE	LEVEL	Select 1	DECLINE	DECLINE	DECLINE
IRREGULAR HEARTBEAT	LEVEL	LEVEL	Select 1	Select	PREFERRED	Within 2 yrs: GRADED



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ILLEGAL DRUGS	GRADED	Used within 2 years: ROP	Within 2 yrs: DECLINE	GRADED	Treatment within the past 2 years: MODIFIED	Within 2 yrs: GRADED
JAIL / INCARCERATED	DECLINE	DECLINE	DECLINE	Current: DECLINE	PREFERRED	DECLINE
KIDNEY DISEASE / DISORDER / FAILURE (ALSO SEE DIALYSIS)	GRADED	Dialysis: DECLINE ; Failure or Disease: ROP	DECLINE	DECLINE	Standard (also see dialysis)	DECLINE
LIVER DISEASE	GRADED	Liver failure: DECLINE ; Live disease within 3 yrs: GRADED	DECLINE	DECLINE	Standard	Cirrhosis: DECLINE
LUPUS (SYSTEMIC LUPUS ERYTHEMATOSUS)	Within Last 48 Months: GRADED	Treated / Diagnosed within 2 yrs: ROP	Select 1	Select	Standard	Within 4 yrs + Systemic: GRADED
MELANOMA	LEVEL	See Cancer	Select 2	Select	Within 3 years: MODIFIED (but excludes basal / squamous cell skin cancer)	Within 2 yrs: DECLINE ; Within 4 yrs: GRADED
MENTAL INCAPACITY / RETARDATION	DECLINE	DECLINE	Select 2	DECLINE	Standard	LEVEL
MULTIPLE SCLEROSIS (MS)	GRADED	Diagnosed / treated within 3 yrs: GRADED	Select 1	Select	LEVEL	Within 4 yrs: GRADED
NEUROPATHY	LEVEL	Due to diabetes prior to age 50: ROP ; Not due to diabetes: IMMEDIATE	Select 2	Select	Due to diabetes: MODIFIED	Due to diabetes prior to age 50: GRADED ; Not due to diabetes - allowed



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PACEMAKER / DEFIBRILLATOR IMPLANT	LEVEL	Received within 2 years: ROP ; Received within 3 years: GRADED	within 1 yr - Select 2	Select	Within 1 year: MODIFIED ; Between 1-2 years: STANDARD ; > 2 yrs: PREFERRED	Not specifically asked but check meds / heart conditions: <u>could be</u> GRADED
PANCREATITIS	LEVEL	Chronic / treated within 2 yrs: ROP	Select 1	GRADED	PREFERRED	LEVEL
PARKINSON'S DISEASE	GRADED	Treated / diagnosed within 3 yrs: GRADED	Select 2	Select	STANDARD	Within 4 yrs: GRADED
PAROLE / PROBATION (CURRENTLY)	LEVEL	LEVEL	Select 2	DECLINE	PREFERRED	2 yrs convicted or awaiting trial: GRADED
PTSD	LEVEL	LEVEL	Select 1	Select	PREFERRED	LEVEL
PULMONARY FIBROSIS	Ask about oxygen	Ask about oxygen	Ask about oxygen	DECLINE	DECLINE	Ask about oxygen
RHEUMATOID ARTHRITIS	LEVEL	LEVEL	Select 1	Select	PREFERRED	LEVEL
SARCOIDOSIS	LEVEL	LEVEL	Select 1	Select	PREFERRED	GRADED
SCHIZOPHRENIA	GRADED	LEVEL	Select 1	Select	PREFERRED	Treated/diagnosed within 4 yrs: GRADED



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SEIZURES	LEVEL	Within 3 years: GRADED	Select 1	Select	PREFERRED	LEVEL
SICKLE CELL ANEMIA	DECLINE	LEVEL	Select 1	DECLINE	DECLINE	DECLINE
SLEEP APNEA	LEVEL	See Oxygen Use	Select 1	Select	PREFERRED	Graded
STENT	Within Last 24 Months: GRADED	Within 2 yrs: ROP ; Within 3 yrs: Graded	within 1 yr - Select 2	Select	PREFERRED	Within 1 yr: DECLINE ; Within 2 yrs: GRADED
STROKE / TIA ATTACK	Within Last 12 Months: DECLINE	Stroke or TIA within 2 yrs: ROP ; Stroke within 3 years: GRADED	Select 2	Select	Within 1 year: MODIFIED ; Between 1-2 years: STANDARD ; > 2 yrs: PREFERRED	Within 2 yrs: GRADED
TERMINAL ILLNESS	DECLINE	Death in the next 12 months: DECLINE	Death in the next 12 months: DECLINE	Death in the next 12 months: DECLINE	DECLINE	Death in the next 12 months: DECLINE
ORGAN TRANSPLANT	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
TUBERCULOSIS	LEVEL	LEVEL	Select 1	Select	PREFERRED	LEVEL
ULCERATIVE COLITIS	LEVEL	within 3 years: GRADED	Select 1	Select	PREFERRED	LEVEL
WALKER	LEVEL	LEVEL	LEVEL	Select	PREFERRED	LEVEL
WHEELCHAIR / ELECTRIC SCOOTER / ELECTRIC CART	GRADED	Due to Illness or Disease: DECLINE	DECLINE	Within 12 months: GRADED	Use Wheelchair or scooter: DECLINE	Due to Illness or Disease: DECLINE



UNIVERSAL BUILD CHART

HEIGHT	WEIGHT (LBS)
4'8"	79-189
4'9"	81-196
4'10"	84-203
4'11"	87-210
5'0"	90-217
5'1"	93-224
5'2"	96-232
5'3"	99-239
5'4"	102-247
5'5"	106-255
5'6"	109-263
5'7"	112-271

HEIGHT	WEIGHT (LBS)
5'8"	116-279
5'9"	119-287
5'10"	122-296
5'11"	126-304
6'0"	130-313
6'1"	133-322
6'2"	137-331
6'3"	141-340
6'4"	144-349
6'5"	148-358
6'6"	152-367
6'7"	156-377