

Final Expense Cheat Sheet - 7/16/20

Carrier	Issue Age	Max Face	Built Chart	Direct Express	Diabetic	Insulin	COPD	AFIB	CHF	Heart Surgery	Angina	TIA Stroke	Cancer	MS	Depression	BiPolar/Schiz	Amputation	Kidney/Liver Disease	Seizures w/in 2 Yrs	Hep C	Lupus	Dialysis	Wheel Chair		
AIG-GRADED ONLY	50-80	\$25K	No	Yes-Only	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Americo - Eagle	50-85	\$30K	Yes	Yes	No	Yes	No	No	>1Yr	No	>1Yr	>1yr.	>1 Yr.	> 2 Yrs	Yes	Yes	Yes	>2 Yrs.	No	Yes	No	No	No	No	
CFG	36-85	\$35K	Yes	Yes	No	Elite->Age 40 Select <Age 40	Select	NS No O2 Select and Smoker No O2 Advantage (graded) With O2 Security	Yes	No	>3yrs Elite .18 mo Select	>1yr	>3yrs Elite .18 mo Select	>3yrs Elite .18 mo Select	<36 mo - Advantage	Elite	Elite	No	Graded	No more than 12 in the past 18 mom-Elite	<3 yrs Decline	Yes	Security	No	
Foresters	50-75	\$35K	Yes	No	No	Level	Graded	Stand - No O2	Level	No	<1yr Grad <2yr std	Level >2 Yrs Diagnosis	Level >2 Yrs	<3 yrs ROP	Level	Level	Level	No	Std	Level	Std	Systemic-std	No	No	
MOO	45-85	\$40K	Yes	Yes	No	Level Onset >50 yr	Graded	Grade - No O2	Graded	No	>1yr	Level >2 Yrs Diagnosis	Level >2 Yrs	Level >4 Yrs	Grade	Level of No Hosp. Stay	Grade	No	No	Level		Grade	No	No	
RNA	50-75	\$30K	No	Yes	No	Level	Level	Grade - No O2	Level	No	> 2 yrs	Graded	Level >2 Yrs	Level >2 Yrs	Grade	Level	Level	Level >2 Yrs	Level >2yr	No	<2 yrs Decline	Grade	No	No	
Trans	45-75	\$50K	Yes	Yes	Yes	Stand.	Stand.	Stand if No O2, Graded if O2	<2 Stand. >2 yrs Pref.	Graded	Win 1 year - Graded Win 2 years - Standard > 3 yrs - Preferred	<1 yr - Graded 1-2 yrs - Standard > 2 yrs - Preferred	<1 yr - Graded 1-2 yrs - Std > 2 yrs - Pref	Graded > 4 Yrs.	Stand.	Pref	Std	No	Any treatment within 4 years or Stages 1-3 - Standard Stages 4-5 - Graded	6+ <1 year - Graded 6+ < 2 years - Standard	<2 yr Grade >2 yrs Std	<2 years - Graded >2 years - Standard	Grade	Grade	
Prosperity	50-80	\$35K	Yes	Yes	Yes	Level	Modified	Graded	Level	>2yrs Level, <2yrs Mod	>2 yr Lev <2 yrs Mod	<2 yrs. Mod	<3 yrs Mod	<3yrs Mod	Mod	Level	<2 yrs Hosp - Graded	Modified	Graded	Level		Grade	Decline	Decline	
American Amicable	50-85	Age <75-\$35k Age >75-\$20k	Yes	Yes	No	Yes	Return of Premium	2 year s ROP 3 years Graded > 3 years Immediate	Immediate	Decline	2 years Graded 3 years Return of Premium > 3 years Immediate	2 years Graded 3 years Return of Premium > 3 years Immediate	2 years Graded 3 years Return of Premium > 3 years Immediate	2 years Graded 3 years Return of Premium > 3 years Immediate	Graded	Immediate	Immediate	Decline	Caused by a disease -	2 years Graded 3 years Return > 3 years Imm	3 years-Graded	2 yrs - ROP 3 yrs Graded >3 yrs Imm	Systemic Lupus-Return of Premium	Decline	Decline
Liberty Bankers	18-80	\$30K	Yes	Yes-PHI needed	No	Level	Mod	Std	Std	Decline	<2yrs-Mod	< 2yrs - Mod	< 2yrs - Mod	More than 2 Instances - Decline; 1-2 Instances < 2yrs Modified	Decline	Level	Schiz-Mod	Decline	due to diabetic -	Std	Std	Std	Std	Decline	Mod
Aetna	40-89	\$25K	No	Yes	No	Pref	<2yrs Mod	Std	< 2yrs Std	Decline	< 2yrs Std	< 2yrs Std	< 2yrs Std	<2yrs and/or more than 1 type Decline	Std	Pref	Pref	Decline	<2 yrs Mod	Pref	Pref	Std	Decline	Decline	