

**UNITED OF OMAHA LIFE INSURANCE COMPANY
COMPANION LIFE INSURANCE COMPANY**

MUTUAL of OMAHA AFFILIATES

Life Insurance Underwriting Guidelines



As of: July 2008

For fully underwritten life products*

*For any express underwritten products, please refer to the appropriate "Product & Underwriting Guides"

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Initial Underwriting Requirements

Age:	Amount Being Underwritten: Effective May 8, 2008								
	\$50,000 \$99,999	\$100,000 \$249,999	\$250,000 \$499,999	\$500,000 \$750,000	\$750,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$10,000,000	Over \$10,000,000
Under 18	Nonmedical	Nonmedical*	N/A	N/A	N/A	N/A	N/A	N/A	N/A
18-30	Nonmedical	Nonmedical Blood & HOS MVR Phy Data	Nonmedical Blood & HOS MVR Phy Data	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS IR MVR	Paramed Blood & HOS IR MVR
31-35	Nonmedical	Nonmedical Blood & HOS MVR Phy Data	Nonmedical Blood & HOS MVR Phy Data	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS IR MVR	Paramed Blood & HOS IR MVR
36-45	Nonmedical	Nonmedical Blood & HOS MVR Phy Data	Nonmedical Blood & HOS MVR Phy Data	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	Paramed Blood & HOS EKG IR MVR
46-55	Nonmedical	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
56-60	Nonmedical APS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
61-65	Nonmedical APS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
66-70	Nonmedical APS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
71 and Over	Nonmedical APS	Paramed Blood & HOS	MD Exam Blood & HOS EKG PHI	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR			

Key:

- APS** – Attending Physician’s Statement
- Blood & HOS** – Blood & Urine collection
- EKG** – Electrocardiogram
- IR** – Inspection Report
- MD Exam** – Blood & HOS w/M.D. Exam (Specializing in Internal Medicine)
- MVR** – Motor Vehicle Report (Ordered from H.O.)
- Nonmedical** – A Fully Completed Application
- Paramed** – Long Form Exam (form MLU21727)
- PHI** – Personal History Interview taken over telephone (Ordered from H.O.)
- Phy Data** – Physical Data by Paramed, Blood Pressure and HT/WT
- TEKG** – Treadmill Electrocardiogram

Paramedical Vendors:

- American Para Professional Systems (APPS)
- Hooper Holmes (Portamedic)

**Minimum Underwriting Requirements
Effective May 8, 2008**

*APS required on juveniles over \$100,000

UNITED OF OMAHA LIFE INSURANCE COMPANY
Omaha, NE 68175

COMPANION LIFE INSURANCE COMPANY
Home Office: Lynbrook, NY 11563

mutualofomaha.com

Preferred Underwriting Criteria

	Preferred Plus	Preferred	Standard Plus
NICOTINE Tobacco	No nicotine x 60 months No exception	No nicotine x 36 months No exception	No nicotine x 12 months Occasional cigar, nontobacco available with negative HOS ¹ (Note: std plus tobacco is an available class)
FAMILY HISTORY (Does not apply if age 65 and older.)	No death of a parent or sibling prior to age 65 due to Cancer, Heart Disease or Diabetes	No death of parent or sibling prior to age 60 due to Heart Disease or Diabetes	No death of parent or sibling prior to age 60 due to Heart Disease
BLOOD PRESSURE	Treatment allowed with good control No reading in past year >135/85	Treatment allowed with good control Avg BP <145/90	Treatment allowed with good control Avg BP <152/90
CHOLESTEROL Averaged 3 cholesterols over past 12 months. If available	Cholesterol Level ≤250 and Cholesterol Ratio ≤5.0 Treatment allowed	Cholesterol Level ≤275 and Cholesterol Ratio ≤6.0 Treatment allowed	Cholesterol Level ≤300 and Cholesterol Ratio ≤7.0 Treatment allowed
ALCOHOL & DRUG	Allowed after 15 years	Allowed after 10 years	Allowed after 5 years
MEDICAL HISTORY	No history of CAD, DM or Cancer (Basal Cell skin cancer and superficial squamous cell allowed)	No history of CAD, DM or Cancer (Basal Cell skin cancer and superficial squamous cell allowed)	No history of CAD, DM or Cancer (Basal Cell skin cancer and superficial squamous cell allowed)
DRIVING RECORD	No convictions for DWI, DUI or reckless driving within the last ten (10) years and no more than two (2) moving violations within the last five (5) years	No convictions for DWI, DUI or reckless driving within the last five (5) years and no more than two (2) moving violations within the last three (3) years	No convictions for DWI, DUI or reckless driving within the last five (5) years and no more than two (2) moving violations within the last three (3) years
AVOCATION²	No participation ever in any hazardous occupation, avocation or sport	No hazardous activities within the past 2 years	Flat extras are allowed
AVIATION³	No flying as a private pilot or crewmember unless aviation exclusion	No flying as a private pilot or crewmember unless aviation exclusion	No flying as a private pilot or crewmember unless aviation exclusion (IFR private pilots allowed if standard)
CRIMINAL RECORD	No felony convictions in the past 10 years	No felony convictions in the past 10 years	No felony convictions in the past 10 years
BUILD	No exception	No exception	If Male, up to 5 pounds allowed if all other criteria are met
PROFILE AND HOS	10% allowed in any one test if determined to be of no medical significance	10% allowed in any one test if determined to be of no medical significance	If all Standard Plus criteria are met and the laboratory values do not warrant any debits, Standard Plus is allowed

¹An occasional celebratory cigar is no more than 12 cigars per year

²Limited scuba diving as a part of vacation or other occasional occurrence is acceptable if depth of dive does not exceed 100 feet

³Some types of commercial aviation may be acceptable based on manual

In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the United of Omaha Life Insurance Company home office underwriter.

Build Charts

	Preferred Plus	Preferred	Standard Plus	Standard	+25	+50	+75	+100	+125	+150	+200	+250	+300
Height	Weight												
4 Feet													
8"	125	134	143	152	170	184	190	197	204	212	221	230	240
9"	131	140	150	157	176	189	195	202	209	216	225	234	244
10"	135	145	155	162	182	194	201	208	214	222	231	240	249
11"	141	150	160	168	187	199	207	214	220	228	237	245	254
5 Feet	146	156	167	174	193	205	213	220	226	235	244	253	262
1"	152	163	175	180	199	211	218	226	233	242	250	259	269
2"	158	169	180	186	205	215	223	232	239	248	257	266	277
3"	164	174	185	191	213	220	228	238	246	255	264	275	284
4"	169	179	190	197	221	225	235	245	252	261	270	281	292
5"	174	184	195	204	226	231	242	251	259	268	277	286	299
6"	180	190	200	210	232	239	248	258	268	276	285	293	308
7"	185	195	205	217	239	245	254	265	275	284	293	303	316
8"	189	199	210	223	246	251	262	274	283	291	300	312	324
9"	195	205	215	230	254	258	270	282	291	299	309	319	331
10"	200	211	222	236	262	266	278	289	300	307	316	327	340
11"	206	217	227	243	269	274	287	298	307	315	325	339	349
6 Feet	211	222	234	250	275	281	292	305	315	322	333	348	356
1"	217	229	242	257	282	289	300	313	322	330	340	355	365
2"	222	234	247	264	289	296	308	321	331	339	349	366	374
3"	228	240	252	272	296	303	317	329	339	348	358	376	383
4"	233	245	258	279	301	311	325	338	348	357	367	385	394
5"	239	251	264	287	307	319	334	347	357	366	376	393	402
6"	246	258	270	298	313	328	345	358	366	375	385	405	413
7"	252	264	276	302	320	336	354	367	375	384	394	413	422
8"	–	–	–	310	327	345	363	376	385	395	405	422	431
9"	–	–	–	317	335	352	372	385	395	406	415	435	444
10"	–	–	–	325	343	359	382	395	407	418	427	444	462

APS Guidelines

- An APS will be ordered for cause (significant medical history)
- For ages over 50 and face amounts of \$500,000 and up, an APS will be obtained for routine physicals, lab work, EKG's, etc. if MD seen within 1 year
- At any age, an APS will be requested when MD seen within 3 months of application unless the office visit was for a minor impairment
- An APS should be available for anyone 65 and over

An APS may not be needed for health history of treated hypertension or treated cholesterol *if*

- Applying for standard risk class
- Under age 50
- Face amount of \$500,000 or less
- Amount in force and applied for does not exceed company retention

Note: This is a guide.

Specifics of an individual case may warrant an APS to determine the appropriate risk classification

Financial Underwriting Guidelines

Income Replacement

Ages	\$25,000 or higher annual earned income
20 to 40	25X
41 to 50	20X
51 to 55	15X
56 to 65	10X
66 up	7x*

Larger amounts may be considered on an individual case basis for special needs situations with supporting documentation of financial need. A spouse working full or part time to supplement their household income can qualify for a similar amount as a non-working spouse depending on the circumstances.

*Income replacement is generally not considered for those over age 66 unless an individual is actively at work.

Estate Conservation

The personal net worth of an individual or family is used as the basis for a calculation of an approximate estate tax liability and related expenses. Generally the net worth can be expected to increase over a period of years, so it is common practice to project that growth over a period of years at a selected rate of interest. A growth rate of 6% is most commonly recommended although different rates can occasionally be used if appropriate. At older ages or impaired risks, a lower rate is usually used. The appropriate amount of coverage is typically 50% of the projected estate.

Ages	Years
Up to 55	20
56-70	15
71 Up	1x Estate Value*

***Standard or better risk classes, otherwise individual consideration**

Non-Working Spouse

Will generally consider for an amount equal to the amount in force and applied for on the breadwinner depending on the circumstances of the case up to a maximum of \$1,000,000 unless there is also an estate tax need. Additional insurance can be considered with cover memo or other documentation outlining any special needs.

Business Insurance

A business questionnaire (BIQ) should be submitted on all business cases, and a well constructed cover letter explaining the purpose of coverage and how the face amount was determined is very helpful. Copies of company financial statements and buy/sell agreements may be necessary to help value a business to determine the appropriate amounts of coverage on each owner for business continuation cases.

Key Person

Generally 5-10X earned income plus bonuses if paid regularly as part of a company bonus plan. If key person has an ownership interest in the company, the appropriate percentage of company net income can be added to his income. Some states such as New York have specific requirements to qualify as a key person.

Creditor Insurance

Generally up to a maximum of 75% of a secured loan unless agreement has a loan provision calling the loan due upon the death of owner/key person.

Buy/Sell

Coverage should usually be applied for or in force on all major active partners. A business insurance questionnaire should be fully completed in all cases unless a detailed cover letter and company financial statements are submitted with the application. Each partner's ownership percentage should be included and coverage should be proportional to the ownership interest.

Company financial statements and copies of a buy/sell agreement are sometimes necessary to help establish a reasonable market valuation for the company and may be ordered at the underwriter's discretion.

Juvenile Life Insurance Guidelines

For life insurance purposes, applicants are considered to be juveniles between the ages of 15 days through 17 years old.

Life Insurance Face Amounts

- Generally, the maximum Face Amount is \$100,000. The Face Amount should not exceed 50% of the coverage carried on the parent with the least amount of life insurance in-force. Any amount exceeding 50% of the lesser insured parent must include a cover letter with an explanation of the need for Underwriting consideration of the higher amount.

Ownership/Beneficiary

- Owner and Beneficiary must be a parent or grandparent. Other relatives and friends are considered to have no insurable interest. If a grandparent applies as owner and the child does not reside in the same household as the grandparent, a parent must sign the application on the "signature of parent" line authorizing the purchase and attesting to answers to the application questions.
- A legal guardian can be considered as owner and/or beneficiary. Details should be provided in a cover letter along with copies of guardianship documentation.

Household life insurance coverage

- All children should be equally insured, include a cover memo advising coverage amount on all family members
- The parent(s) must be insured

Risk class

- The Proposed Insured must be a Standard Risk (No Impaired Risk)

Face amounts greater than \$100,000

While we do not normally offer coverage over \$100,000 to juveniles, we will consider if the following criteria are met in addition to the above guidelines:

- APS is required in ALL cases
- A Cover Letter explaining the rationale of the need for \$100,000 or higher face amounts
- Maximum Face Amount \$250,000

Underwriting Limits on Juvenile Life Applications written in New York

1. Minors between age 4 years 6 months and 14 years 6 months old
Coverage is limited to the greater of \$25,000 or 1/2 (50%) of the amount carried by the Applicant.
2. Minors less than age 4 years 6 months old
Coverage is limited to the greater of \$25,000 or 1/4 (25%) of the amount carried by the Applicant.

Occupations

Note: This is a guide. Actual rates may change subject to specifics of an individual case.

	Life	ADB	WP
Aviation – Paid Passenger or freight flying US or Canadian Airlines <ul style="list-style-type: none"> ■ Scheduled and non scheduled airlines ■ Others Company owned aircraft flying within the US or Canada <ul style="list-style-type: none"> ■ Commercial pilot cert. and IFR 	Std 3.50 per M	D D	D D
Building and Construction <ul style="list-style-type: none"> ■ Bridge, structural iron workers, tower workers, roofers 	2.50 per M	2x	Std
Electric Power Industry <ul style="list-style-type: none"> ■ Line construction 	Std	2x	Std
Fire Department <ul style="list-style-type: none"> ■ Municipal and volunteer ■ Fire and smoke jumpers 	Std 3.50 per M	2x 3x	Std 2x
Fishing Industry – Officers and crew not coming ashore daily <ul style="list-style-type: none"> ■ Inshore, harbors, lakes, rivers ■ Gulfs, Oceans, seas ■ Grand Banks, sealers, whalers, Alaskan crab fisherman 	Std Std – 2.50 per M 2.50 per M	Std 2x – 3x 2x	Std Std Std
Law Enforcement <ul style="list-style-type: none"> ■ Armed car guards, bank guards, municipal police, penal guards, border patrol ■ Federal Agencies: FBI, DEA, CIA, SWAT, Secret Service, Federal Air Marshal 	Std IC	2x IC	Std IC
Liquor Industry <ul style="list-style-type: none"> ■ Bartenders 	Std – 2.50 per M	Std – 2x	Std
Lumber Industry <ul style="list-style-type: none"> ■ Explosive handlers, boommen, climbers, raftsmen, riggers, rivermen, topmen 	2.50 per M	2x	Std
Minining and Quarrying <ul style="list-style-type: none"> ■ Assayers, chemists, detectives, guards, mining engineers, surveyors ■ Underground mines – Surface workers ■ Underground mines – Underground workers ■ Open Pit and Surface mine workers 	Std Std – 2.50 per M 2.50 – 5.00 per M Std – 2.50 per M	2x 2x 3x Std – 2x	Std Std – 2x Std 2x Std – 2x
Oil and Natural Gas Industry <ul style="list-style-type: none"> ■ On shore drilling and production <ul style="list-style-type: none"> ○ Site crew, derrick, rig and tank crew ○ Firefighters ■ Off shore drilling and production <ul style="list-style-type: none"> ○ All workers ○ Firefighters 	Std – 2.50 per M 5.00 per M 2.50 – 5.00 per M 7.50 per M	2x 3x 3x D	Std 2x 2x D

Avocations

Note: This is a guide. Actual rates may change subject to specifics of an individual case.

Aviation – Private	Life				ADB	WP
Student pilots	3.50 per M				D	D
Qualified pilots Total solo hours	Expected Annual Flying Hours					
	0-200	201-300	301-600	>600		
Age >26						
■ <100	3.50 X 5	3.50 per M	5 per M	5 per M	D	D
■ 100 – 399	Std	2.5 x 2	5 per M	5 per M	D	D*
■ ≥ 400	Std	Std	2.50 per M	5 per M	D	D*
Age ≤ 26						
■ <100	3.50 X 5	5 per M	5 per M	5 per M	D	D
■ 100 – 399	2.50 x 5	3.50 per M	5 per M	5 per M	D	D
■ ≥ 400	2.50 x 5	2.50 per M	5 per M	5 per M	D	D
*WP is unavailable if aviation is rated, otherwise STD						
Balloon (hot air)						
■ Tethered	Std				D	D
■ Free Flight	Std – 2.50 per M				D	D
Gliding Sail Planes	Rated as Aviation Private					
Hang-gliding / Paragliding	2.50 – 7.50 per M				D	D
Parachuting	5 to 10 per M dependent on number of jumps / year					
Ultralights (commercially built)						
■ Licensed pilot	Std – 5 per M				D	D
■ Unlicensed	3.50 – 7.50 per M				D	D

Diving	Life	ADB	WP
Snorkel	Std	Std	Std
Scuba (with formal training)			
■ <100 ft	Std	Std	Std
■ >101 ft – 130 ft			
○ ≤ 10 dives annually	3.50 per M	D	D
○ > 10 dives annually	5 per M up	D	D
■ > 130 ft – <i>contact underwriting</i>			
■ Cave diving	2.50 – 5.00 per M	D	D

Climbing / Mountaineering	Life	ADB	WP
Trail climbing, hiking	Std	Std	Std
Rock, Snow / Ice Climbing			
■ Altitude <13,000 ft	2.50 – 3.50 per M	D	D
■ Altitude >13,000 – 23,000	5.00 – 7.50 per M to D	D	D

Impairment Listing Ratings

A

Acromegaly	Table 4 – 8
Addison’s Disease	Standard – Table 3
ADHD/ADD	Standard – Table 2
Alcohol	
Current excessive use	Decline
Alcoholism treatment, no current use, postponed 2 years	Standard – Table 8
Alzheimer’s Disease	Decline
Anemia	
Aplastic Anemia	Standard – Decline
Sickle Cell	Decline
Sickle Cell Trait	Standard
Aortic Aneurysm	
Unoperated	Table 6 to Decline
Surgery, stable 6 months	Table 2 – 6
Angina Pectoris	
Angina	Table 2 – 8
Unstable Angina, under age 40	Decline
Stable Angina, over age 40 (dependent on age and cath. report)	Table 4 – 8
Angioedema	Standard – Table 2
Ankylosing Spondylitis	Standard – Table 4
Anorexia Nervosa	
Current	Decline
Full recovery, stable > 4 years	Standard – Table 2
Anxiety Disorders	
Mild or well-controlled	Standard
Others	Standard – Table 4
Aortic Murmurs/Insufficiency	Standard – Table 8
Arrhythmias	
Atrial Fibrillation	Standard – Decline
Atrial Flutter	Standard – Decline
Infrequent PVC(s)	Standard
Multiple PVC(s)	Standard – Table 8
Arteriosclerosis Obliterans	Table 4 – Decline
Arteriovenous (AV) Malformations	
Cerebral unoperated	Decline
Surgery, stable 6 months	Table 4 – 8
Arthritis	
Osteoarthritis	Standard
Asbestosis	
Mild degree of respiratory impairment	Standard – Table 4
Severe impairment	Decline
Ascites	Decline

These are general ranges for best case scenarios and final offers are dependent upon the merits of the case.

Asthma	
Mild intermittent	Standard
Persistent, depends on severity	Table 2 – Decline
Atrial Fibrillation	Standard – Decline
Atrial Flutter	Standard – Decline
Atrial Septal Defect	
No surgery.	Standard – Decline
No residuals 6 months after surgery.	Standard
Atrioventricular Block	
1 st degree – 2 nd degree	Standard – Table 2
3 rd degree – complete	Table 2 – Decline
B	
Bacterial Endocarditis	
Normal heart & valves, recovered after 1 year.	Table 2 – 4
Barlow’s Syndrome	Standard – Table 3
Basal Cell Carcinoma	
Maximum 4 excisions, complete resolution	Standard
Bells Palsy	
Recovered	Standard
Benign Prostatic Hypertrophy	
Normal PSA levels & urinalysis.	Standard
Berger’s Disease (IgA Nephropathy)	Table 2 – 8
Bicuspid Aortic Valve	Standard – Table 8
Bigeminy	Standard – Table 8
Bi-Polar Disorder	
Stable	Table 2 – 8
Blood Pressure	
Controlled with medication	Standard
Bright’s Disease	
Acute full recovery	Standard – Table 2
Chronic good renal function.	Standard – Table 8
Chronic poor renal function.	Decline
Bronchiectasis	
Mild – moderate, no surgery.	Standard – Table 6
Severe – extreme, no surgery.	Table 8 – Decline
Bronchitis	
Chronic mild – moderate	Standard – Table 3
Severe.	Table 4 – Decline
Buerger’s Disease	
Nonsmoker, no surgery or other impairments	Standard – Table 4
Bundle Branch Blocks (EKG)	
Hemiblock.	Standard
Right.	Standard – Table 4
Left, more than 1 year from onset	Table 4
C	
Cancer	
Most malignancies, postponed 2 – 5 years.	Indiv. Consideration
Chronic Heart Failure	Decline

These are general ranges for best case scenarios and final offers are dependent upon the merits of the case.

Cardiac Pacemaker (Artificial)	Standard – Decline
Cardiomyopathy	Table 4 – Decline
Carotid Bruits	
Asymptomatic & no other related history	Standard – Table 2
Celiac Disease	
Controlled with diet	Standard – Table 4
Cerebral Embolism/Thrombosis	
Single episode, no complications, stable 1 year	Table 2 – Table 8
Multiple episodes	Decline
Cerebral Palsy	
Mild – moderate	Standard – Table 3
Severe	Decline
Cerebrovascular Accident	
Single episode, no complications, stable 1 year	Standard – Table 8
Multiple episodes	Decline
Charcot Marie – Tooth Disease	Standard – Decline
Chest Pain	
Non-cardiac	Standard
Cardiac	Indiv. Consideration
Cholangitis, Cholecystitis, Cholelithiasis	
Recovered	Standard
Christmas Disease (Factor IX Deficiency)	Table 2 – 8
Chronic Obstructive Pulmonary Disease (COPD)	Standard – Table 8
Cirrhosis	
Confirmed diagnosis	Decline
Cocaine	
No current use, postponed 3 years then	Standard to Table 8
Colitis (Ulcerative)	
Controlled with medication	Table 2 – 8
Colon Polyps	
Benign	Standard
Malignant	Indiv. Consideration
Congestive Heart Failure (Chronic)	Decline
Convulsions	Table 2 – 8
Cor Pulmonale	
Chronic	Decline
Costochondritis	Standard
Crohn’s Disease	Standard – Table 8
Cushing’s Syndrome	
Controlled with medication	Standard – Table 4
Cystic Fibrosis	Decline
Cystitis	
Recovered	Standard
D	
Dementia	Decline
Depression	
Controlled with medication	Standard – Table 3

These are general ranges for best case scenarios and final offers are dependent upon the merits of the case.

Diabetes	
Type I, over age 20	Table 2 – 8
Type II, over age 20	Standard – Table 8
Dialysis	
Renal failure	Decline
Diverticulitis/Diverticulosis	Standard – Table 3
Down’s Syndrome	Decline
Drug Addiction	
Postponed 3 years then	Standard – Table 8
Duodenal Ulcer	
No Bleeding.....	Standard
E	
Eclampsia	
Recovered	Standard
Emphysema	Standard – Table 8
Encephalitis	
Recovered	Standard
Others	Decline
Endocarditis	
Normal heart & valves	Table 2
Structurally abnormal heart	Table 2 – Decline
Epilepsy	Table 2 – 8
Erythema Nodosum	
Recovered	Standard
F	
Fibrocystic Breast Disease	
Benign	Standard
G	
Gastric Bypass PP 1 year, then rated	Table 2 – 4
Gastritis	Standard
Gestational Diabetes	
Currently pregnant.....	Postpone
History of	Standard – Table 2
Gilbert’s Syndrome	Standard
Glomerulonephritis (Chronic)	
Good renal function.....	Table 4 – 8
Poor renal function	Decline
Goiter/Graves’ Disease	
Recovered no complication	Standard – Table 3
Guillain – Barré Syndrome	Standard – Table 3
H	
Hashimoto’s Disease	Standard
Heart Attack	(See Myocardial Infarction)
Heart Failure (Chronic)	Decline

These are general ranges for best case scenarios and final offers are dependent upon the merits of the case.

Hemochromatosis	Table 2 – Decline
Hemophilia	Table 2 – Decline
Hepatitis (Chronic)	Standard – Decline
Hereditary Nephritis	Decline
Herpes Simplex	Standard
Hirschsprung’s Disease	
Unoperated	Table 2 – 3
Surgery, full recovery	Standard
Histoplasmosis	
Treated, full recovery	Standard – Table 2
Hodgkins Disease	Indiv. Consideration
Huntington’s Chorea	Decline
Hydrocephalus	
Over age 19	Table 2 – 8
Hyperlipidemia	
Controlled	Standard
Hypertension	
Controlled	Standard
Hyperthyroidism	
No complications	Standard – Table 3
Hypoglycemia	
Functional	Standard
Hypothyroidism	
Controlled with medication	Standard
Hysterectomy	
Not due to malignancy	Standard
I	
Idiopathic Hypertropic Sub-Aortic Stenosis (IHSS)	
Under age 40	Decline
Over age 40	Table 4 – Decline
Ileitis	Standard – Table 8
Intermittent Claudication	Table 2 – Decline
Irritable Bowel Syndrome	Standard
Inflammatory Bowel Disease	
1 year after diagnosis or major attack, over age 20	Standard – Table 8
J	
Juvenile Rheumatoid Arthritis	Decline
K	
Kaposi’s Sarcoma	Decline
Kidney Dialysis	Decline
Kidney Stones	Standard – Table 4
L	
Left Bundle Branch Block (LBBB)	
1 year after diagnosis	Table 4

These are general ranges for best case scenarios and final offers are dependent upon the merits of the case.

Left Anterior Hemiblock	
Isolated.	Standard
Left Posterior Hemiblock	
Isolated.	Standard
Legionnaire’s Disease	
Recovered	Standard
Leukemia	Indiv. Consideration
Lupus (Discoid)	
No evidence of Systemic Lupus over 6 months.	Standard
Lupus (Systemic) Erythematosus	
No symptoms or complications after 1 year, over age 20.	Standard – Decline
Lymphoma	Indiv. Consideration
M	
Mallory-Weiss Syndrome	
Present.	Decline
Marfan’s Syndrome	Table 2 – Decline
Marijuana	
Over age 18	Standard – Decline
Megacolon	
Congenital with surgical repair	Standard
No surgery or surgery with recurrence	Table 2
Melanoma	
Surgery & confirmed pathology	Standard – Decline
Meniere’s Disease	
Recovered	Standard
Meningitis	
Recovered & no residuals.	Standard
Mental Retardation	
Mild – no complications, over age 8.	Standard – Table 2
Severe.	Decline
Migraines/Headaches	Standard
Mitral Valve Murmurs	
Functional	Standard
Otherwise	Standard – Table 8
Mononucleosis	
Recovered	Standard
Multiple Sclerosis (MS)	Table 2 – Decline
Muscular Dystrophy (MD)	Standard – Decline
Myasthenia Gravis	
Mild, 1 year since onset	Standard – Table 5
Others	Decline
Myocardial Infarction	
Over age 40	Table 4 – Decline
Myocarditis	
Single attack, no complication, 2 years since resolution.	Standard – Table 2
With complications	Decline
Myositis	Standard – Decline

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N

Narcolepsy	
Onset over 6 months ago	Standard – Table 4
Nephrectomy	
Benign	Standard
Nephritis	
Acute	Standard – Table 3
Chronic with good renal function	Standard – Table 4
Chronic with poor renal function	Decline
Neuritis	Standard – Table 2

O

Organic Brain Syndrome	Decline
Osteomyelitis	
Chronic	Standard – Table 4
Osteoporosis	Standard

P

Pacemaker (Artificial)	
No other heart disease after 3 months, over age 40	Table 2 – 4
Paget’s Disease (bone)	
Mild not progressive	Standard
Others	Decline
PTSD (Post Traumatic Stress Disorder)	
Single episode, mild	Standard
Others	Table 2 – 6
Palpitations	Standard – Table 3
Pancreatitis	
Acute, recovered	Standard
Chronic	Decline
Paraplegia	Indiv. Consideration Table 6 – Decline
Parkinson’s Disease	
Mild	Table 2 – 4
Marked or severe	Table 4 – Decline
Patent Ductus Arteriosus	
Unoperated	Decline
6 months after surgery, full recovery	Standard
Pericarditis	
Single episode, full recovery	Standard
Peripheral Vascular Disease	
Nonsmoker	Standard – Table 4
Smoker	Decline
Phlebitis	
Single episode, full recovery	Standard
Poliomyelitis	
No residuals	Standard
With residuals	Table 3 – 8
Polycystic Kidney Disease	
Normal renal function	Table 2 – 8
Abnormal renal function	Decline

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Polycythemia	
1 year after diagnosis, controlled	Table 2 – 4
Polymyositis	Standard – Decline
Polyps	
Excised pathology benign	Standard
Prostatitis	
Treated, full recovery	Standard
Proteinuria	Standard – Decline
Psoriasis	
Systemic	Standard – Table 2
Psoriatic Arthritis	(see Rheumatoid Arthritis)
Pulmonary Embolism, over 6 months	Standard – Table 4
Pulmonary Hypertension	Decline
Pulmonary Infarction	
6 months after single episode, full recovery	Standard – Table 4
Pyelonephritis	
1 year after treatment, full recovery	Standard
Q	
Quadriplegia	
Complete	Decline
R	
Regional Enteritis	
Symptom free 1 year, over age 20	Standard – Table 6
Renal Artery Stenosis	
No hypertension, over 6 months	Standard – Table 3
Renal Failure	Decline
Renal Transplant (single)	
No complications after 1 year, over age 20	Table 6 – Decline
Right Bundle Branch Block	
Complete	Standard – Table 2
Rheumatoid Arthritis	
Not disabled, over age 18	Standard – Table 6
S	
Sarcoidosis	
Confined to lungs or skin, in remission 6 months	Standard
Other	Decline
Scleroderma	
Localized	Standard – Table 2
Sclerosing Cholangitis	Decline
Seminoma	
Over 8 years since treatment	Standard
Senile Dementia	Decline
Sickle Cell Anemia	Decline
Sickle Cell Trait	Standard

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Sjogren's Syndrome	
No other connective tissue disorders	Standard
Sleep Apnea	
Successfully treated	Standard – Table 3
Spina Bifida	
Minimal deformity	Standard – Table 4
Stroke	
1 year since event	Table 4 plus flat – Decline
Suicide Attempt	
Single attempt, over 1 year	\$5 extra per thousand
Single attempt, over 5 years	Standard
Multiple attempts	Decline
Systemic Lupus Erythematosus (SLE)	
1 year since diagnosis, no complications, over age 20	Table 2 – 8
T	
Tachycardia	
No other heart disease	Standard – Table 2
Transient Ischemic Attack	
Single event, over 6 months	Table 2 – 4
Multiple events, over 1 year	Table 4 – 8
U	
Ulcerative Colitis	
1 year since diagnosis or major attack, over age 20	Table 2 – 8
V	
Varices, Esophagus	Decline
Ventricular Septal Defect (VSD)	
Trivial or slight, without surgery	Standard to Table 4
3 months since surgery	Standard
With complications	Decline
W	
Wolff-Parkinson-White (WPW)	
No complications	Standard
X	
Xeroderma Pigmentosum	Usually Decline

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