

# GUARANTEED, ALMOST GUARANTEED AND SIMPLIFIED ISSUE PLANS

Product Name	GI/SI	Issue Ages	Face Amount	State Availability	Application Questions (If answers are "NO" coverage is considered)
<b>American Memorial</b>					
Noble Tradition	SI	0-85	\$5K-20K (0-25) \$20K-30K (26-39) \$5K-75K (40-75) \$5K-25K (76-80) \$5K-20K (80-85)	AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, MD, ME, MI, MN, MS, MO, NE, NV, NH, NJ, NM, NC, ND, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WV, WI, WY	Assistance with ADL's, <b>12mos:</b> Cancer (or diagnosed 2X, or recurrence), Stroke or TIA <b>24mos:</b> Cirrhosis, Liver Disease, Angina, COPD/COLD, Emphysema, Chronic Probation, Alcohol/Drug Abuse, Suicide Attempt, DUI <b>Ever:</b> Insulin Shock, Diabetic Coma, Insulin Injections prior to 40, AIDS/HIV, Organ Transplant, Terminal Illness, Kidney Disease, Liver Failure, Heart Failure, Alzheimer's, Dementia, ALS, Schizophrenia, Bipolar, Mental Incapacity.
<b>Assurity</b>					
Level Benefit WL	SI	0-80	\$10K-50K (0-19) \$5K-50K (20-65) \$5K-25K (66-80)	All States	<b>12 Mos:</b> Diagnosed with Emphysema (COPD), Congestive Heart Failure, Cerebral Vascular Accident, Stroke, Mental/Nervous Disorder requiring hospitalization, Drug/Alcohol Abuse; <b>5Yrs:</b> Bypass Surgery, Angioplasty, Vascular Stents; <b>Knockouts:</b> Diabetes combined with Strokes or Heart Disease; <b>Same As Below.</b>
Graded Benefit WL	SI	40-80	\$5K-25K (40-65) \$5K-25K (66-80)	Not Available: NC, WA, WV	In the past 90 Days: Confined to a Psychiatric Facility or receiving Home Health Care; <b>Same As Below.</b>
Modified Benefit WI	SI	40-80	\$5K-25K (40-80)	Not Available: AR, MA, MN, MO, NC, NV, PA, WA, WV	<b>12 Mos:</b> Terminal Illness, Uncontrolled Diabetes or complications, Advised to have Brain/Heart/Circulatory Surgery, Dialysis, Amputation caused by disease, Hospitalized >2X; <b>Knockouts:</b> Leukemia, Lupus, ALS, Cirrhosis, Hep C, Liver Disease, Kidney Disease (both kidneys), Dialysis, Alzheimer's, Dementia, Lymphoma, Malignant Melanoma, Organ Transplant, Diagnosed with internal cancer in the past 2Yrs (Prior to 25: Cerebral Palsy, Muscular Dystrophy, Cystic Fibrosis, Sickle Cell, Downs Syndrome); Congenital Heart Disease, Incomplete medical procedures, Tested for cancer without the results yet, HIV/AIDS, Confined to a Nursing Home/Hospital/Psychiatric Facility.
<b>Columbian</b>					
New Century Permanent Protection WL	SI	0-80	\$5K-25K	CT, DC, DE, FL, GA, IL, IN, MA, MD, MI, MN, MO, NC, NH, NJ, OH, OK, PA, RI, SC, TN, VA, VT, WI, WV	<b>5Yrs</b> Substance Abuse, <b>10Yrs</b> Cancer, <b>3Yrs</b> Heart Attack/Stroke, Seizures/Cirrhosis/Kidneys/Diabetes, <b>Knockouts:</b> Organ Transplants, Alzheimer's, COPD, Oxygen, Parkinsons, MS, Cerebral Palsy, In a Hospital, AIDS/HIV.
New Century Senior Protector Life	GI	50-80 (75- MO, NY) (78- KS, PA, NJ, WV)	\$5K-25K	CT, DC, DE, FL, GA, IL, IN, MA, MD, MI, MN, MO, NC, NH, NJ, OH, OK, PA, RI, SC, TN, VA, VT, WI, WV	No Medical Questions
Dignified Choice Classic I	SI	45-85	\$2.5K-25K	AR, AS, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WI, WV	<b>24 Mos:</b> Stroke, Heart Attack, Aneurysm, Enlarged Heart, Angina, Pacemaker Implant, Any Procedure to Improve Circulation to the Heart/Brain, Complications from Diabetes or use of Insulin to treat Diabetes prior to 50; <b>36 Mos:</b> Any form of Cancer (other than Basal Cell), COPD, Black Lung Disease, Dementia, ALS, <b>Same As Below.</b>
Dignified Choice Classic II	SI (Graded Benefit)	45-85	\$2.5K-25K	AR, AS, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WI, WV	<b>24 Mos:</b> Cancer Treatment <b>12 Mos:</b> Terminal Condition LE <12 Months, Kidney Dialysis, Heart Attack; <b>Knockouts:</b> Confined to a Hospital/Nursing Home/Wheel Chair, Recommended for Organ Transplant, Amputation due to a Disease, AIDS/HIV; <b>Prior to 25:</b> Mental Retardation, Down's Syndrome, Cerebral Palsy, Muscular Dystrophy, Spina Bifida, Cystic Fibrosis, Sickle Cell, Un-Operated Heart Defects.

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## Fidelity

Graded Benefit WL	SI	20-75	\$15K-250K (20-45) \$10K-200K (46-55) \$10K-100K (56-65) \$5K-50K (66-75)	Not In: MA, MD, NV, NY, NC, VT, WA, WY	<b>24 Mos:</b> Heart Attack/Stroke, Organ Transplant/Bone Marrow, Cancer, Dialysis, Treatment Facility, Nursing Home, Hospital Currently, Substance Abuse, LE < 24mos. >1 DUI, Probation, Felony Conviction, <b>Knockouts:</b> AIDS/HIV, Alzheimer's, ALS, Down's Syndrome, Retardation, Assistance with ADL's.
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## GTL

Graded Benefit WL	SI	20-80	\$10K-100K (0-65) \$5K-35K (66-75) \$5K-25K (76-80)	Not Available: AL, MA, MN, NC, SC, WA, WV	Capable of Employment if Unemployed or Retired, Disabled more than 30 days in the last 12 months, Assistance with 2 ADL's <b>5Yrs:</b> AIDS/HIV <b>24Mos:</b> Drugs or Controlled Substances <b>12Mos:</b> Chemo or Terminal Illness.
Graded Benefit Term	SI	20-70	\$5K-100K (20-65) \$5K-35K (66-70)	Not Available: AL, ME, MA, NC, SC, WV	Same as Above

## Monumental

Easy Solution WL	SI	18-80	\$1K-25K	Not Available: MA, MN, NV, NY, SC, WA, VA	<b>24Mos:</b> Cancer, Testing w/o Results, <b>Knockouts:</b> Currently in Hospital/Nursing Home, Wheelchair Bound, Receiving HHC, Terminal Diagnosis, Mental Deficiency, ALS, Alzheimer's, Spina Bifida, Sickle Cell, Downs Syndrome, Cystic Fibrosis, Cerebral Palsy, Huntington's, AIDS/HIV, Diabetic Coma, Amputation. <b>1 "YES" Considered.</b>
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## Presidential

Graded Benefit Life	GI (Graded Benefit)	40-80 40-75 (MO) 65-78 (NJ Male) 65-80 (NJ Female) 50-75 (NY)	\$2K-50K	Not Available: AR, CA, IL, KS, MA, MN, MY, NH, WA	No Medical Questions
Simplified Issue WL	SI	0-80 (\$2K-20K) 81-85 (\$2K-15K)	\$2K-50K	Not Available: HI, IL, MT, VA, NH, WA	<b>2Yrs:</b> CAD, Heart Attack, Heart Surgery, Heart Failure, Alzheimer's, ALS, Assistance with ADL's, Stroke, TIA, Cancer other than Basal Cell, Lung Disease, COPD, Use of Oxygen, Liver Disease, Kidney Disease, Dialysis, Organ Transplant, Alcohol/Drug Abuse, Complications from Diabetes; <b>Knockouts:</b> Terminal Illness, AIDS/HIV, Currently Hospitalized/Nursing Home, Hospitalized >2x in past 6 months, <b>if under 25:</b> Cerebral Palsy, Cystic Fibrosis, Muscular Dystrophy, MS.