

*Guaranteed, Almost Guaranteed & Simplified Issue Products*

| Product Name                        | GI/SI | Issue Ages                                  | Face Amount  | State Availability   | Application Questions<br>(If answers are "NO" Coverage is Considered)  |
|-------------------------------------|-------|---|--|--|--|
| <b>American Memorial</b>            |       |   |  |  |  |
| Noble Tradition                     | SI    | 0-85  | \$5K-\$20K (0-25)<br>\$20K-\$30K (26-39)<br>\$5K-\$75K (40-75)<br>\$5K-\$25K (76-80)<br>\$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 Bronchitis, Oxygen Use or Uncontrolled hbp <b>36mos:</b> Convicted of a felony, 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, alzheimers, dementia, ALS, schizophrenia, bipolar, mental incapacity  |
| <b>Assurity</b>                     |       |   |  |  |  |
| Level Benefit WL                    | SI    | 0-80  | \$10K-\$50K (0-19)<br>\$5K-\$50K (20-65)<br>\$5K-\$25K (66-80)   | All States   | 12 Mos. - Diagnosed with Emphysema (COPD), Congestive Heart Failure, Cerebral Vascular Accident, Stroke, Mental/Nervous Disorder requiring hospitalization, Drug/Alcohol Abuse; 5Yrs. Bypass Surgery, Angioplasty, Vascular Stents;<br><b>Knockouts:</b> Diabetes combined with Strokes or Heart Disease; <b>Same As Below</b>   |
| Graded Benefit WL                   | SI    | 40-80                                       | \$5K-\$35K (40-65)<br>\$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 WL                 | SI    | 40-80                                       | \$5K-\$25K (40-80)   | Not Available: AR, MA, MN, MO, NC, NV, PA, WA, WV  | 12 Mos. - Terminal Illness, Uncontrolled Diabestes 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, Alzheimers, Dementia, Lymphoma, Malignant Melanoma, Organ Transplant, Diagnosed with 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 procdures, 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  | 5-Yrs Substance Abuse, 10-Yrs Cancer, 3-Yrs Heart Attack/Stroke, 3-Yrs Seizures / Cirrohsis / Kidneys / Diabetes, <b>Knockouts:</b> Organ Transplants, Alzheimers, COPD, Oxygen, Parkinsons, MS, Cerebral Palsy, In a Hospital, AIDS/HIV, Alzheimers   |
| New Century Senior Protector Life   | GI    | 50-80<br>(75 - MO,NY)<br>(78 - KS,PA,NJ,WV) | \$5K-\$25K   | CT,DC,DE,FL,GA,IL,IN,KS,ME,MD,MI,MO,NC,NH, NJ,NY,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 | 24 Mos. - 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; 36 Mos. - Any form of Cancer (other than Basal Cell), COPD, Black Lung Disease, Use of Oxygen, Kidney Disease/Dialysis, Drug/Alcohol Abuse, MS, Parkinsons, Psychosis, Schizophrenia; <b>Knockouts:</b> Congestive Heart Failure, Alzheimers Disease, Dementia, ALS; <b>Same As Below</b> |
| Dignified Choice Classic II | SI<br>(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 | 24mos. - Cancer Treatment 12-Mos. - Terminal condition LE < 12months, Kidney Dialysis, Heart Attack; <b>Knockouts:</b> Confined to a Hospital/Nursing Home/Wheel Chair, Recommended for Organ Transplant, Amputation due to Disease, AIDS/HIV; Prior to 25: Mental Retardation, Down's Syndrome, Cerebral Palsy, Muscular Dystrophy, Spina Bifida, Cystic Fibrosis, Sickle Cell, Un-Operated Heart Defects   |
| <b>Fidelity</b>             |                        |   |  |  |  |
| Graded Benefit WL           | SI                     | 20-75   | \$15K-\$250K (20-45)<br>\$10K-\$200K (46-55)<br>\$10K-\$100K (56-65)<br>\$5K-\$50K (66-75) | Not in: MA, MD, NV, NY, NC, VT, WA, WY   | 24 Mos. - Heart Attack/Stroke, Organ Transplant/Bone Marrow, Cancer, Dialysis, Treatment Facility, Nursing Home, Hospital Currently, Substance Abuse, LE < 24mo., > 1 DUI, Probation, Felony Conviction <b>Knockouts:</b> AIDS/HIV, Alzheimers, ALS, Downs' Syndrome, Retardation, Assistance with ADL's   |
| <b>GTL</b>                  |                        |   |  |  |  |
| Graded Benefit WL           | SI                     | 20-80   | \$10K-\$100K (0-65)<br>\$5K-\$35K (66-75)<br>\$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 12months, Assistance with 2 ADL's <b>5Yrs:</b> AIDS/HIV <b>24mos:</b> Drugs or controlled substance <b>12months:</b> Chemo or terminal illness  |
| Graded Benefit Term         | SI                     | 20-70   | \$5K-\$100K (20-65)<br>\$5K-\$35K (66-70)  | Not Available: AL, ME, MA, NC, SC, WV  | Same   |
| <b>Monumental</b>           |                        |   |  |  |  |
| Easy Solution WL            | SI                     | 18-80   | \$1K-\$25K   | Not in: MA,MN,NV,NY,SC,WA,VA   | 24 Mos. - Cancer, Testing w/o results <b>Knockouts:</b> Currently in Hospital/Nursing Home, Wheelchair bound, Receiving HHC, Terminal Diagnosis, Mental Deficiency, ALS, Alzheimers, Spina Bifida, Sickle Cell, Downs', Cystic Fibrosis, Cerebral Palsy, Huntington's, AIDS/HIV, Diabetic Coma, Amputation <b>1 "YES" Considered</b>   |
| <b>Presidential</b>         |                        |   |  |  |  |
| Graded Benefit Life         | GI<br>(Graded Benefit) | 40-80<br>40-75 (MO)<br>65-78 (NJ Male)<br>65-80 (NJ Female)<br>50-75 (NY) | \$2K-50K   | Not Available: AR,CA,IL,KS,MA,MN,MT,NH,WA  | No Medical Questions   |

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| Simplified Issue WL                      | SI | 0-80 \$2K-\$20K<br>81-85 \$2K-\$15K | \$2K-50K   | Not Available: HI,IL,MT,VA,NH, WA  | 2Yrs. - CAD, Heart Attack, Heart Surgery, Heart Failure, Alzheimers, 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 for Diabetes <b>Knockouts:</b> Terminal Illness, AIDS/HIV, Currently Hospitalized/Nursing Home, Hospitalized > 2x in past 6 months, If under 25 - Cerebral Palsy, Cystic Fibrosis, Muscular Dystrophy, MS |
| <b>Texas Life</b>                        |    |                                     |  |  |  |
| Final Expense Level Benefit              | SI | 45-85                               | \$3K-\$35K (45-80)<br>\$2K-\$35K (45-85)                           | All States   | 2-Yrs. Kidneys, Hepatitis, Liver Disease, COPD, Lung Disease, Oxygen Use, Heart Failure, Drug/Alcohol Use, Cancer, Stroke, TIA, Heart Attack, Complications from Diabetes; <b>Knockouts:</b> AIDS/HIV, Confined to a Hospital/Nursing Home, Assistance with ADL's, LE < 12mos, Alzheimers; <b>Same As Below</b>  |
| Final Expense Graded Benefit             | SI | 45-85                               | \$3K-\$35K (45-80)<br>\$2K-\$35K (45-85)                           | Not Available: DE, IL, MA, MN, NC, PA, WA  | 12 Mos. - Brain/Heart/Circulatory Surgery, Amputation b/c of disease, Kidney Dialysis, Brain Tumor, Stroke, Heart Attack, Heart Failure, Oxygen Use, 18 Mos. - Alcohol/Drug Abuse, Cancer, Leukemia, <b>Knockouts:</b> In a Hospital/Nursing Home, Helps with ADL's, End Stage Diagnosis, On Aricept, Reminyl, Exelon, Organ Transplant, AIDS/HIV; <b>Same As Below</b>  |
| Final Expense Modified Benefit           | SI | 45-85                               | \$3K-\$35K (45-80)<br>\$2K-\$35K (45-85)                           | Not Available: AR,DE,IL,KS,MA,MN,NC,PA,WA  | Alcohol/Drug abuse in 12mos.; <b>Knockouts:</b> End Stage Diagnosis, Incomplete Surgery or medication, AIDS/HIV, Organ Transplant, Heart or Blood Vessel Surgery, Within 90-days: Dialysis, Oxygen Use, More than One Heart Surgery  |
| <b>United Home</b>                       |    |                                     |  |  |  |
| The Provider Life Whole                  | SI | 0-80                                | \$10K-\$150K (0-50)<br>\$10K-\$100K (51-60)<br>\$10K-\$50K (61-80) | AL,AZ,AR,CA,CO,CT,DE,DC,FL,GA,HI,ID,IL,IN,IA,KS,KY,LA,MD,MI,MN,MS,MO,NE,NV,NJ,NM,ND,OH,OK,OR,PA,RI,SC,TN,TX,UT,VA,VT,WV,WI | Full Part 2 Questions, No Exam   |
| Express Issue Premier (Immedite Benefit) | SI | 25-80                               | \$5K-\$100K (20-60)<br>\$5K-\$50K (61-80)                          | AL,AZ,AR,CA,CO,CT,DE,DC,FL,GA,HI,ID,IL,IN,IA,KS,KY,LA,MD,ME,MI,MS,MO,NE,NV,NJ,NM,ND,OH,OK,OR,PA,RI,SC,TN,TX,UT,VA,WV,WI    | 5Yrs. - Treatment for: Schizophrenia, Bipolar Disorder, Diabetes Requiring Insulin, Lupus; DUI/DWI, Suspended/Revoked License <b>Knockouts:</b> Suba Diving, Sky Diving, Hang Gliding, Mountain/Rock Climbing, Motorized Racing, Pilot/Member of a Flight Crew. <b>Same As Below</b>   |
| Express Issue Deluxe (Immedite Benefit)  | SI | 20-80                               | \$5K-\$50K   | AL,AZ,AR,CA,CO,CT,DE,DC,FL,GA,HI,ID,IL,IN,IA,KS,KY,LA,MD,MI,MN,MS,MO,NE,NV,NJ,NM,ND,OH,OK,OR,PA,RI,SC,TN,TX,UT,VA,WV,WI    | 5 Yrs. - Alzheimers or Dementia Diagnosis, Cancer/Brain Tumor, Heart or Circulatory Disorder, Stroke, Sickle Cell, Kidney Disease, Liver Disease, Lung Disease, ALS, Neurological Disorder, Incomplete Procedures/Meds; 2Yrs. - Declined/Posponed for Life/Health Ins; 10Yrs. - Felony Conviction/ Current Charges, Parole; <b>Knockouts:</b> Currently Disabled; <b>Same As Below</b>   |
| Express Issue WL (Graded Benefit)        | SI | 20-80                               | \$2K-\$25K   | AL,AZ,AR,CA,CO,CT,DE,DC,FL,GA,HI,ID,IL,IN,IA,KS,KY,LA,MD,MI,MN,MS,MO,NE,NV,NJ,NM,ND,OH,OK,OR,PA,RI,SC,TN,TX,UT,VA,WV,WI    | 12 Mos. - Hospitalized > 2x, Cancer, Heart Attack, Stroke, Heart Surgery <b>Knockouts:</b> Dialysis, Oxygen Use, Terminal Illness, Organ Transplant, Assistance with ADL's, Confined to a Nursing Home/Hospital, AIDS/HIV  |

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