

Underwriting Guidelines

Condition	Specific Sub Condition (if applicable)	Time Frame	Decision ¹
Alzheimer's or Dementia		Ever	Decline
Arthritis (Rheumatoid or Psoriatic)		Last 48 Months	Level
Blood condition	Myelodysplastic Syndrome (MDS)	Ever	Decline
Bone Marrow Transplant		Ever	Decline
Brain Aneurysm		Last 6 Months	Decline
		Last 24 Months but with surgery to repair	Level
		Last 24 Months without a surgery to repair	Graded
Brain Disease, Spinal Cord Disease, Nervous System Disease or Disorder	Huntington's Disease	Ever	Decline
	Lou Gehrig's Disease (ALS)	Ever	Decline
	Multiple Sclerosis	Ever	Graded
	Parkinson's Disease	Ever	Graded
Cancer	Bladder	Last 48 Months	Graded
	Bone	Last 48 Months	Graded
	Brain	Last 24 Months	Decline
	Breast Stage I	Last 48 Months	Level
	Breast Stage II	Last 48 Months	Graded
	Carcinoid or Neuroendocrine Tumor	Last 24 Months	Decline
	Cervical Stage I	Last 48 Months	Level
	Cervical Stage II	Last 48 Months	Graded
	Colon Rectum Anus Cancer Stage I	Last 48 Months	Level
	Colon Rectum Anus Cancer Stage II	Last 48 Months	Graded
	Endometrial (Uterine) Stage I	Last 48 Months	Level
	Endometrial (Uterine) Stage II	Last 48 Months	Graded
	Esophageal	Last 24 Months	Decline
	Head or Neck	Last 24 Months	Decline
	Kidney or Ureter Stage I	Last 48 Months	Level
	Kidney or Ureter Stage II	Last 48 Months	Graded
	Leukemia	Last 24 Months	Decline
	Liver	Last 24 Months	Decline
	Lung	Last 24 Months	Decline
	Lymphoma	Last 24 Months	Decline
	Melanoma (skin/mole) Stage I	Last 48 Months	Level
	Melanoma (skin/mole) Stage II	Last 48 Months	Graded
	Metastatic or Recurrent Cancer of the same type (Stage III or Stage IV cancer)	Ever	Decline
	Multiple Myeloma	Last 24 Months	Decline

Underwriting Guidelines (continued)

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Cancer (continued)	Ovarian	Last 24 Months	Decline	
	Pancreas	Last 24 Months	Decline	
	Prostate Stage I	Last 48 Months	Level	
	Prostate Stage II	Last 48 Months	Graded	
	Sarcoma	Last 24 Months	Decline	
	Small Intestine	Last 24 Months	Decline	
	Stomach	Last 24 Months	Decline	
	Testicular Stage I	Last 48 Months	Level	
	Testicular Stage II	Last 48 Months	Graded	
	Thyroid Stage I	Last 48 Months	Level	
	Thyroid Stage II	Last 48 Months	Graded	
	Other Cancer Not Listed	Last 48 Months	Graded	
	Connective Tissue Disorder	Scleroderma/Systemic Sclerosis	Last 48 Months	Graded
Declined for Life Insurance		Within last 12 months	Decline	
Diabetic, Diabetes or Complications from Diabetes	Amputation due to diabetic complications	Ever	Decline	
	Diabetes	A1C = 8.6 or Less	Graded if on Insulin, Level if not on Insulin	
	Diabetes	A1C = 8.7 to 9.9	Graded	
	Diabetes	A1C = 10+	Decline	
	Hospitalization due to diabetes	Last 24 months	Decline	
	If also had Stroke or also had Coronary Disease	Ever	Decline	
Drug Abuse, Alcohol Abuse or Substance Abuse	Narcotics without a prescription (such as amphetamines, hallucinogens, heroin, or cocaine)	Last 24 months	Decline	
	Substance Abuse (Alcohol or Drugs)	Last 24 months	Graded	
Felony, DUI, Arrested, Incarcerated	Driving while impaired, intoxicated or under the influence of drugs or alcohol	Last 24 months	Decline	
	Felony	Last 24 months	Decline	
	Incarcerated in a Prison or Jail	Currently	Decline	
Heart Medical History, TIA, or Strokes	Angina Treated with Medication	Last 24 months & Non-Tobacco	Level	
		Last 24 months & Tobacco	Graded	
		Last 6 months	Decline	
	Atrial Fibrillation or Irregular Heart Rhythm	In the last 24 months, have you been diagnosed with chronic atrial fibrillation? If Yes...		Graded
		If No...	• Are you on daily blood thinner/ anticoagulant such as Xarelto, Eliquis, Pradaxa or Coumadin (Warfarin)? Yes	Level
		• Are you on daily blood thinner/ anticoagulant such as Xarelto, Eliquis, Pradaxa or Coumadin (Warfarin)? No		Graded

Underwriting Guidelines (continued)

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Heart Medical History, TIA, or Strokes (continued)	Coronary Artery Disease with Angioplasty/ Stenting	Last 24 months & Non-Tobacco	Level	
		Last 24 months & Tobacco	Graded	
		Last 6 months	Decline	
	Coronary Artery Disease with Bypass Grafting	Last 24 months & Non-Tobacco	Level	
		Last 24 months & Tobacco	Graded	
		Last 6 months	Decline	
	Myocardial Infarction (heart attack)	Last 24 months & Non-Tobacco	Level	
		Last 24 months & Tobacco	Graded	
		Last 6 months	Decline	
		Recurrent Episodes of TIA	Ever	Decline
		Stroke	Last 12 months	Decline
	Stroke	Last 24 months	Graded	
	Transient Ischemic Attack (TIA)	Last 6 Months	Decline	
HIV, AIDS, ARC		Ever	Decline	
Kidney, Renal, or on Dialysis	Advanced or End Stage Renal Disease or in need of dialysis	Ever	Decline	
	Chronic Kidney Disease (including chronic renal insufficiency)	Last 48 Months	Graded	
Liver	Hepatitis B	Ever	Graded	
Liver Cirrhosis		Ever	Decline	
Lung Disease, COPD, Chronic Bronchitis	Chronic Bronchitis (Chronic Cough)	Hospitalized more than once in the past 24 months	Decline	
	Chronic Obstructive Pulmonary Disease (COPD)	Hospitalized more than once in the past 24 months	Decline	
	Chronic Obstructive Pulmonary Disease (COPD)	Not Hospitalized in last 24 months, non tobacco user	Graded	
	Chronic Obstructive Pulmonary Disease (COPD)	Tobacco User	Decline	
	Emphysema	Hospitalized more than once in the past 24 months	Decline	
Lupus		Last 48 Months	Graded	
Mental Illness, Suicide Attempts, or any Mental Incapacity	Bipolar Disorder (or Manic-Depressive Disorder)	Last 48 Months	Graded	
	Mental Incapacity	Ever	Decline	
	Psychotic Event	Hospitalized in the last 36 months	Decline	
	Schizophrenia	Hospitalized in the last 36 months	Decline	
	Schizophrenia	Ever	Graded	
	Suicide Attempt	Ever	Decline	
Muscle diseases	Dermatomyositis	Last 48 months	Graded	
Organ Transplant		Ever	Decline	

Underwriting Guidelines (continued)

Condition	Specific Sub Condition (if applicable)	Time Frame	Decision ¹
Weight Loss that is unexplained		Last 12 months	Graded
Wheelchair Dependent, Electric Scooter Dependent, Bedridden, in a Nursing Home, or Hospice	Assistance with ADLs due to a chronic or debilitating condition	Currently	Decline
	Bedridden	Currently	Decline
	Confined to any Skilled Nursing Facility or Hospital Facility	Currently	Decline
	Require Electric Scooter due to a debilitating condition	Currently	Decline
	Home Health Care	Currently or been advised to	Decline
	Hospice Care	Currently or been advised to	Decline
	Nursing Home	Currently or been advised to	Decline
	Paraplegia	Currently	Decline
	Quadriplegia	Currently	Decline
	Require Wheelchair due to a debilitating condition	Currently	Decline
Other	Require Oxygen Currently (other than for sleep apnea)	Currently	Decline
	Sickle Cell Anemia	Ever	Decline
	Terminal Illness or Terminal Health Conditions	Expected to die within 12 months	Decline

Two Death Benefit Designs:²

	LEVEL DEATH BENEFIT	GRADED DEATH BENEFIT
Product	SimpliNow Legacy Max	SimpliNow Legacy
Fee	Annual policy fee \$36	Annual policy fee \$12
Benefit	The policy pays the full amount in all years.	If the insured dies within the first two years, the paid death benefit will equal 110% of premiums paid. After two years, the death benefit will equal the policy face amount.

¹ Final decision is subject to underwriting and the list is subject to change. Combinations of medical conditions listed above could result in worse than listed decisions.

² All benefits paid less any outstanding loan balance and any unpaid premium.