



HEALTH CHEAT SHEET

Important Notes:

Transamerica – Preferred is Day 1 at lowest rate. Standard is Day 1 coverage at an increased rate. Graded is a 2 year Return of Premium and you will probably never use this plan.

United Home Life – Premier is Immediate/Deluxe is immediate at a standard pricing/Express Issue is a 2-year Return of Premium with FULL COMP! They also have a Guarantee Issue that you will never want to use. UHL Express Issue will be found in the quoter by changing it to Graded/Modified.

Liberty Bankers Life (LBL) – Preferred is day 1 coverage at the lowest rate. Standard is Day 1 coverage at an increased rate. Modified is Return of Premiums + 10% interest (Rarely used).

Prosperity/American Amicable – Level is Day 1 Coverage. Graded is 30% of the Face Amount 1st year/70% the 2nd year. Modified is Return of Premiums + 10% for the first 2 years.

Royal Neighbors (RNA) – Level is Day 1 coverage and Graded is 30% of the Face Amount the 1st year and 70% the 2nd year.

AIG – Guarantee Issue. Return of Premiums + 10% the first two years.

Prosperity Prime Term 100 (PT100) – Term to 100 product to allow you to write people that would have to be GI. Make sure you read up on this product!

ADL'S (ASSISTANCE WITH DAILY LIVING)

TRANSAMERICA

ROYAL NEIGHBORS - LEVEL

RNA – IF RECOMMENDED BY A DOCTOR IN THE LAST 18 MONTHS IS DECLINE

PROSPERITY – LEVEL OVER 2

AMAM – OVER 2 YEARS LEVEL/LESS THAN 2 YEARS MODIFIED

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

AFIB

RNA – LEVEL

TRANS – STANDARD

LBL – STANDARD

PROSPERITY – LEVEL OVER 2 YEARS

AMAM - LEVEL

ALZHEIMER'S/DEMENTIA

UHL – EXPRESS ISSUE (IF THE INSURED CAN DO THE PHONE INTERVIEW)

PT 100 – IF DIAGNOSED OVER 2 YEARS

ANGINA (CHEST PAIN)

TRANS – WITHIN 1 YEAR ROP...1-2 YEARS STANDARD...2+ PREFERRED

RNA – WITHIN 18 MONTHS/DECLINE...18-36 MONTHS/GRADED OR LEVEL OVER 2 YEARS

LBL – PREF IF OVER 2 YEARS

PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

AIDS/HIV

GUARANTEE ISSUE

PT 100 – IF DIAGNOSED OVER 2 YEARS

AMPUTATION DUE TO DISEASE

LBL – DECLINE IF DUE TO DIABETES

TRANS – IMMEDIATE IF ACCIDENTAL

RNA – DECLINE IF DIABETIC/IMMEDIATE IF ACCIDENTAL

UHL – NOT ASKED ON APPLICATION

AMAM – DECLINE IF DUE TO DISEASE

ANGIOPLASTY (CIRCULATORY-HEART SURGERY)

TRANS – 1-2 YEARS STANDARD OR PREFERRED OVER 2 YEARS

RNA – LEVEL OVER 2/GRADED WITHIN 18 MONTHS/DECLINE LESS THAN 18 MONTHS

AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

PROSPERITY – WITHIN 2 YEARS ROP/OVER 2 YEAR LEVEL

ALS (LOU GEHRIG'S DISEASE)

UHL – EXPRESS ISSUE WL

ROYAL NEIGHBORS – LEVEL IF OVER 2 YEARS AGO. GRADED IF LESS THAN 2 YEARS AGO

PT 100 – IF DIAGNOSED OVER 2 YEARS

ANEURYSM

TRANS – 1-2 YEARS IS STANDARD/OVER 2 YEARS IS PREFERRED

RNA – LEVEL OVER 18 MONTHS/DECLINE UNDER 18 MONTHS

LBL – PREF IF OVER 2 YEARS

PROSPERITY – LEVEL OVER 2 YEARS/MODIFIED UNDER 2

ALCOHOL ABUSE/DRUG ABUSE

TRANS – 1-2 YEARS IS STANDARD/OVER 2 YEARS IS PREFERRED



ARRHYTHMIA

PROSPERITY – LEVEL OVER 2/ROP LESS THAN 2
RNA – LEVEL
AMAM – LEVEL

ASSISTED LIVING FACILITY

RNA – LEVEL
PROSPERITY – LEVEL

ASTHMA

TRANS – PREFERRED FOR ASTHMA AND STANDARD FOR CHRONIC ASTHMA (INHALER USE MORE THAN ONCE A WEEK IS CHRONIC)
LBL – NOT ASKED
RNA – LEVEL (NO SPIRIVA)
PROSPERITY – LEVEL (NO SPIRIVA)
AMAM – LEVEL (NO SPIRIVA)

AUTISM

PROSPERITY – LEVEL IF NOT HOSPITALIZED IN LAST 2 YEARS
PT 100 – IF DIAGNOSED OVER 2 YEARS

BEDRIDDEN

GUARANTEE ISSUE

BIPOLAR

RNA – LEVEL
TRANS – PREFERRED 45-85 APP
LBL – NOT ASKED
PROSPERITY – GRADED (30/70)
AMAM – LEVEL

BRONCHITIS

RNA – LEVEL
TRANS – STANDARD
LBL – IF CHRONIC (STANDARD)
PROSPERITY – LEVEL
AMAM – LEVEL OVER 3 YEARS AND NO SPIRIVA/BREO

BYPASS

TRANS – LESS THAN 1 YEAR GRADED/1-2 STANDARD/OVER 2 PREFERRED
LBL – OVER 2 YEARS PREF.
RNA – LESS THAN 18 MONTHS DECLINE/19-24 MONTHS GRADED/OVER 2 YEARS LEVEL
PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2

CANCER

TRANS (GRADED IF WITHIN LAST 4 YEARS)
LIBERTY BANKERS LIFE LEVEL (AFTER 2 YEARS)
RNA – LEVEL OVER 2
PROSPERITY – MORE THAN ONCE, DECLINE. IN PAST 3 YEARS, ROP. OVER 3 YEARS, LEVEL
AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

CANCER (CURRENTLY)

GUARANTEE ISSUE
PT 100 – IF DIAGNOSED OVER 2 YEARS (EVEN IF THEY STILL HAVE IT)

CARDIOMYOPATHY

LBL – DECLINE
RNA – LEVEL OVER 2/GRADED OVER 18 MONTHS/DECLINE UNDER 18 MONTHS
PROSPERITY – LEVEL IF OVER 2 YEARS/MODIFIED IF UNDER 2
TRANS – LESS THAN 1 YEAR IS GRADED/1-2 YEARS IS STANDARD/OVER 2 YEARS IS PREFERRED
AMAM – MODIFIED IF WITHIN 2 YEARS

CEREBRAL PALSY

SEE MULTIPLE SCLEROSIS
LBL – PREF
PROSPERITY – LEVEL
RNA – LEVEL

UHL – EXPRESS ISSUE

AMAM – GRADED IF DIAGNOSED OR HOSPITALIZED IN THE LAST 3 YEARS

CIRCULATORY SURGERY

RNA – LEVEL OVER 2/DECLINE WITHIN 18 MONTHS/GRADED IF OVER 18 MONTHS BUT LESS THAN 2 YEARS
PROSPERITY – LEVEL OVER 2 OR MODIFIED UNDER 2
AMAM – WITHIN 2 YEARS MODIFIED. 2-3 YEARS IS GRADED. OVER 3 IS LEVEL.

CIRRHOSIS (LIVER)

UHL – EXPRESS ISSUE
RNA – LEVEL AFTER 2 YEARS
LBL – STANDARD OVER 2 YEARS
PROSPERITY – GRADED (30/70)
AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

CONGESTIVE HEART FAILURE (CHF)

UHL – EXPRESS ISSUE WL (2 YEAR ROP)
PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2
PT 100 – IF DIAGNOSED OVER 2 YEARS

COPD (NO OXYGEN)

TRANS (STANDARD)
LIBERTY BANKERS LIFE (STANDARD)
RNA (GRADED IF SPIRIVA) IF NO SPIRIVA IT CAN GO LEVEL (ALBUTEROL FOR INSTANCE WOULD BE LEVEL)
PROSPERITY – GRADED (30/70)
AMAM – IF DIAGNOSED OVER 3 YEARS AGO AND NOT TAKING SPIRIVA OR BREO, IT CAN GO LEVEL.



CYSTIC FIBROSIS

RNA – LEVEL
TRANS – WITH RX DECLINE
UHL – EXPRESS ISSUE IF UNDER 2 YEARS
LBL – DECLINE
PROSPERITY – LEVEL

DEFIBRILLATOR

PROSPERITY – LEVEL OVER 2/MODIFIED UNDER 2
RNA – LEVEL OVER 2/GRADED OVER 18 MONTHS/DECLINE UNDER 18 MONTHS
TRANS – LEVEL AFTER 2 YEARS
AMAM – LEVEL UNLESS INSERTED IN THE LAST 2 YEARS

DEPRESSION

TRANS – PREF (45-85)
LBL – NOT ASKED
RNA - LEVEL

DIABETES (NO COMPLICATIONS)

TRANS – PREF/PILL OR STANDARD/INSULIN
LIBERTY BANKERS LIFE – LEVEL (IF INSULIN AFTER AGE 25) STANDARD IF INSULIN BEFORE 25 AS LONG AS THEY DIDN'T BECOME DIABETIC BEFORE AGE 9.
RNA - LEVEL (NO INSULIN BEFORE 30)
PROSPERITY –INSULIN LEVEL NO MATTER AGE STARTED
AMAM – INSULIN BEFORE 50 IS MODIFIED. AFTER 50 IS LEVEL

DIABETES WITH COMPLICATIONS

LBL – PREF IF OVER 2 YEARS
TRANS – LEVEL (INSULIN IS STANDARD)
RNA – LEVEL (UNLESS DIABETIC COMA)
AMAM – MODIFIED
PROSPERITY – WITHIN 2 YEARS MODIFIED. OVER 2 IS LEVEL.

DIALYSIS

UHL – ONLY ASKS ABOUT CURRENTLY GUARANTEE ISSUE
PT 100 – IF DIAGNOSED OVER 2 YEARS
DIRECT EXPRESS CARD
TRANSAMERICA
AIG
PROSPERITY

DISABILITY

RNA
LBL – PREF
UHL – DELUX IF UNDER 65/PREMIER IF OVER
AMAM – LEVEL
PROSPERITY - LEVEL

DRIVER LICENSE SUSPENDED/DUI

LBL – PREF OVER 2 YEARS
UHL – OVER 2 YEARS PREMIER
PROSPERITY –WITHIN 2 YEARS, ROP
AMAM – NOT ASKED SO LEVEL

DRUG ABUSE

TRANS – 1 YEAR ROP...1-2 STANDARD....2+PREF
RNA – WITHIN 18 MONTHS/DECLINE (IF RECOMMENDED BY A DOCTOR)
LBL – PREF IF OVER 2 YEARS
AMAM – OVER 2 YEARS IS LEVEL

EMPHYSEMA

LBL – STANDARD
RNA – GRADED (LEVEL IF NO TREATMENT OR DIAGNOSIS IN THE LAST 24 MONTHS)
TRANS – STANDARD
PROSPERITY –GRADED
AMAM – LESS THAN 2 YEARS MODIFIED. 2-3 YEARS IS GRADED. OVER 3 IS LEVEL.

EPILEPSY

SEE SEIZURES

FELONY

RNA
TRANS
LBL – PREF IF NOT IN PAST 2 YEARS
AMAM - LEVEL

HEART ATTACK

LBL – PREF IF OVER 2 YEARS
RNA – 18-24 MONTHS GRADED/OVER 2 YEARS LEVEL
PROSPERITY –WITHIN 2 YEARS, ROP OVER 2 –LEVEL
AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

HEART SURGERY

PROSPERITY –WITHIN 2 YEARS, ROP OVER 2 -LEVEL
AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

HEART VALVE SURGERY

PROSPERITY – LEVEL OVER 2
RNA – LEVEL OVER 2/GRADED WITHIN 18 MONTHS
AMAM – LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

HEIGHT/WEIGHT (COMPANIES THAT DON'T HAVE)

RNA
TRANS IF 45 AND OLDER
UHL EXPRESS ISSUE GRADED
PT 100



HEPATITIS (LIVER)

TRANS – 1 YR ROP...1-2 STANDARD...2+
PREF IF RESOLVED

LBL – DECLINE IF UNTREATED OR
STANDARD IF TREATED (IF RESOLVED)

PROSPERITY – GRADED NO MATTER
WHEN DIAGNOSED

RNA – LEVEL IF NO TREATMENT OR LAST
TREATMENT WAS OVER 2 YEARS
AGO/DECLINE IF TREATMENT WITHIN 2
YEARS

AMAM – LESS THAN 2 YEARS
MODIFIED/2-3 YEARS GRADED/OVER 3
YEARS IS LEVEL

HOME HEALTH CARE

RNA – LEVEL

PROSPERITY – DECLINE ONLY IF
CURRENT RECEIVING.

AMAM – DECLINE ONLY IF CURRENTLY
RECEIVING.

HOSPITAL STAY (2 OR MORE)

LBL – CONFINED IN PAST YEAR IS
DECLINE

PROSPERITY – ASKS CURRENTLY OR IN
LAST 30 DAYS

RNA – LEVEL

AMAM – ONLY ASKS CURRENTLY

HUNTINGTON'S DISEASE

PROSPERITY – LEVEL

RNA – LEVEL

AMAM – LEVEL

KIDNEY/RENAL DISEASE (NO DIALYSIS)

TRANS – WITHIN 4 YEARS
STANDARD....4+ PREF

RNA – WITHIN 2 YEARS DECLINE
OTHERWISE LEVEL

LBL – STANDARD

PROSPERITY – GRADED IF NO DIALYSIS

AMAM – MODIFIED IF CHRONIC

IRREGULAR HEART RHYTHM

LBL - STANDARD

TRANS (STANDARD)

RNA – LEVEL

PROSPERITY - LEVEL

LUPUS

TA – PREFERRED

LBL – STANDARD (SYSTEMIC)

PROSPERITY – GRADED IF SYSTEMIC

AMAM – SYSTEMIC IN LAST 2 YEARS IS
MODIFIED/OVER 2 YEARS IS LEVEL

MENTAL INCAPACITY

PROSPERITY – LEVEL IF NOT
HOSPITALIZED IN LAST 2 YEARS.

PT 100 – IF DIAGNOSED OVER 2 YEARS

MULTIPLE SCLEROSIS/CEREBRAL PALSY

TRANS (STANDARD FOR MS/DECLINE
FOR CEREBRAL PALSY)

RNA (GRADED 30/70/100)

LBL – MS IS DECLINE

PROSPERITY – LEVEL

AMAM – GRADED LESS THAN 3 YEARS.
LEVEL OVER 3 YEARS.

MUSCULAR DYSTROPHY (BRAIN)

UHL – EXPRESS ISSUE

TRANS – WITHIN 1 YEAR ROP...1+
PREFERRED

RNA – WITHIN 2 YEARS GRADED/OVER 2
LEVEL

PROSPERITY – LEVEL

AMAM – GRADED (30/70)

NEBULYZER

LBL – NOT ASKED

PROSPERITY – LEVEL

AMAM - LEVEL

NEUROPATHY

TA-PREFERRED (STANDARD IF INSULIN)

RNA-LEVEL

UHL – EXPRESS ISSUE

AMAM – MODIFIED

PROSPERITY - LEVEL

ORGAN TRANSPLANT

GUARANTEE ISSUE

PROSPERITY – ONLY ASKS IF THEY ARE
AWAITING ORGAN TRANSPLANT. PAST
TRANSPLANT OVER 2 YEARS AGO CAN
GO LEVEL.

PT 100 – IF DIAGNOSED OVER 2 YEARS

OXYGEN USE

GUARANTEE ISSUE ONLY IF ACTUAL
OXYGEN TANK. MANY CLIENTS
CONFUSE A NEBULIZER OR CPAP AS AN
OXYGEN TANK.

PANCREATITIS (CHRONIC)

PROSPERITY – LEVEL

RNA – LEVEL

AMAM – LEVEL OVER 2 YEARS OR
MODIFIED IF UNDER 2 YEARS

PARKINSON'S

LBL – STANDARD

PROSPERITY – GRADED (30/70)

RNA – GRADED

TRANS – STANDARD

AMAM – GRADED (30/70)



PACEMAKER

FORESTERS - LEVEL (UNLESS WITHIN PAST 2 YEARS)

TRANS - STANDARD (UNLESS WITHIN 1 YEAR/GRADED)

RNA - LEVEL OVER 2/GRADED WITHIN 18/DECLINE UNDER 18 MONTHS

LBL - PREF IF OVER 2 YEARS

PROSPERITY - LEVEL OVER 2/MODIFIED UNDER 2

AMAM - LEVEL UNLESS INSERTED IN LAST TWO YEARS

PENDING SURGERY

LBL - DECLINE IF WITHIN LAST YEAR

UHL - EXPRESS ISSUE

RNA - LEVEL OVER 18 MONTHS

AMAM - MODIFIED IF PENDING HOSPITALIZATION. DOESN'T ASK ABOUT SURGERY.

PULMONARY EMBOLISM

AMAM - LEVEL

RETINOPATHY

RNA - LEVEL

PROSPERITY - LEVEL

SCHIZOPHRENIA

TRANS (PREFERRED 45-85/STANDARD IF UNDER)

LIBERTY BANKERS LIFE (NOT ASKED)

RNA - LEVEL

PROSPERITY - GRADED (30/70)

AMAM - LEVEL

SEIZURES - NEUROLOGICAL

RNA - GRADED WITHIN 2 YEARS/LEVEL OVER 2

TRANS - IF MORE THAN 12 SEIZURES IN THE LAST 24 MONTHS, STANDARD. LESS THAN 12 SEIZURES IN THE LAST 24 MONTHS IS PREFERRED

LBL - STANDARD

PROSPERITY - LEVEL

AMAM - GRADED (30/70)

SICKLE CELL ANEMIA

LIBERTY BANKERS LIFE (MODIFIED IF WITHIN PAST 2 YEARS) PREF IF OVER 2 YEARS

RNA - LEVEL

PROSPERITY - GRADED (30/70)

UHL - EXPRESS

AMAM - LEVEL

SLEEP APNEA

TRANS (STANDARD)

LIBERTY BANKERS - LEVEL

RNA - LEVEL

PROSPERITY - LEVEL

AMAM - LEVEL

SPINAL BIFIDA

PROSPERITY - LEVEL

RNA - LEVEL

AMAM - LEVEL

STENT

TRANS - 1 YEAR ROP...1-2 STANDARD...2+ PREF

RNA - WITHIN 18 MO DECLINE...18-24 MONTHS GRADED. OVER 2 YEARS IS LEVEL

LBL - PREF IF OVER 2 YEARS

PROSPERITY - LEVEL OVER 2/MODIFIED UNDER 2

AMAM - LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

STROKE (WITHIN 12 MONTHS)

PROSPERITY - MODIFIED

AMAM - MODIFIED

STROKE (WITHIN 24 MONTHS)

UHL - EXPRESS ISSUE

TRANS - STANDARD

RNA - 18-24 MONTHS IS GRADED

AMAM - MODIFIED

PROSPERITY - MODIFIED

STROKE (AFTER 2 YEARS)

LIBERTY BANKERS - LEVEL

PROSPERITY - LEVEL

AMAM - LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

TRANS - PREFERRED

RNA - LEVEL

TIA

PROSPERITY - ROP IF WITHIN 2 YEARS, LEVEL OVER

RNA - LEVEL (DOESN'T ASK)

AMAM - LESS THAN 2 YEARS MODIFIED/2-3 YEARS GRADED/OVER 3 YEARS IS LEVEL

TAX IDENTIFICATION NUMBER (TIN)

LBL

TRANSAMERICA

RNA

TOBACCO

PROSPERITY - ONLY CIGARETTES ARE TOBACCO

PT 100 - ONLY ONE RATE (UNIRATE)

ULCERATIVE COLITIS

PROSPERITY - LEVEL

RNA - LEVEL

AMAM - LEVEL OVER 3 YEARS OR GRADED IF WITHIN 3 YEARS



WALKER

TRANS – PREFERRED

RNA - LEVEL

LBL – PREF IF NOT USED IN 2 YEARS
(ONLY CHRONIC ILLNESS OR
DISEASE...FROM ACCIDENT IS OK)

PROSPERITY –NOT ASKED

AMAM - LEVEL

WHEELCHAIR (NOT CONFINED)

TRANS – LEVEL (IF TEMPORARY)

RNA - IF NOT CONFINED

PROSPERITY –ASKED DUE TO DISEASE

LBL – PREF IF NOT USED IN 2 YEARS
(ONLY CHRONIC ILLNESS OR
DISEASE...FROM ACCIDENT IS OK)

UHL – NOT MENTIONED

AMAM – LEVEL

WHEELCHAIR (CONFINED)

LBL – MODIFIED IF FROM CHRONIC
ILLNESS OR DISEASE...ACCIDENT IS OK.

UHL – NOT MENTIONED

PROSPERITY – LEVEL IF
ACCIDENT/DECLINE IF DISEASE

AMAM – LEVEL IF NOT DUE TO DISEASE
OR ILLNESS

CHILD/GRANDCHILD

LIBERTY BANKERS

UHL

AMAM – CHILD/GRANDCHILD AND EVEN
GREAT GRANDCHILD

SINGLE PAY WHOLE LIFE

RNA

BALTIMORE

AMERICO

10-20 PAY (CHANGE QUOTER FROM LEVEL TO LIMITED PAY TO SEE YOUR OPTIONS)

TRANS – 10 PAY ONLY