








 <b>CiaccioCrew®</b>	<b>LifeShield</b>	<b>Liberty Bankers / CLICO</b>	<b>United Home</b>	<b>American Home</b>	<b>Prosperity</b>	<b>American Amicable</b>
AFib	Okay, if No Pacemaker	Over 2 Years Standard Immediate	Less than 2 Year Graded Over 2 years Premier Immediate		Immediate	Less than 2 Years ROP ----- Over 3 Years Immediate
AIDS / HIV	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed
Alcohol / Drugs	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed
ALS / Lou Gehrig's Disease	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed
Alzheimer's Dementia Memory Loss	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed
Amputation (Diabetic)	Use Another Carrier ----- Prosperity Over 2 Years Immediate	Use Another Carrier ----- Prosperity Over 2 Years Immediate	Use Another Carrier ----- Prosperity Over 2 Years Immediate	Use Another Carrier ----- Prosperity Over 2 Years Immediate	Less than 2 Years GI ----- Over 2 Years Immediate	Use Another Carrier ----- Prosperity Over 2 Years Immediate
Amputation (Other than Disease or Diabetes)	Immediate	Immediate	Immediate (Over 2 years)	Immediate	Immediate	Immediate
Aneurysm (No Complications)	Immediate	Less than 2 years Modified ----- Over 2 years Immediate	Over 2 years Premier Immediate		Less than 2 Years GI ----- Over 2 Years Immediate	Use Another Carrier
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	<b>LifeShield</b>	<b>Liberty Bankers</b>	<b>United</b>		<b>Prosperity</b>	<b>American</b>


		<b>/ CLICO</b>	<b>Home</b>			<b>Amicable</b>
Alcohol / Drugs Treatment	Guaranteed	Guaranteed	Guaranteed		Guaranteed	Guaranteed
Angina (Chest Pain) Angioplasty (Balloon Procedure)	Less than 1 Year Use another carrier		Less than 1 Year Use another carrier	Use Another Carrier		
Angina (Chest Pain) Angioplasty (Balloon Procedure) (Over 1 year – less 2 years)	Americo Eagle CVS TransAmerica Immediate Standard	Americo Eagle CVS TransAmerica Immediate Standard	Americo Eagle CVS TransAmerica Immediate Standard	Americo Eagle CVS TransAmerica Immediate Standard	Americo Eagle CVS TransAmerica Immediate Standard	Americo Eagle CVS TransAmerica Immediate Standard
Angina (Chest Pain) Angioplasty (Balloon Procedure)		Over 2 Years Immediate	Over 2 years Premier Immediate	Use Another Carrier	Over 2 Years Immediate	Over 3 Years Immediate
Angioplasty				Use Another Carrier	Less than 2 Years Modified ----- Over 2 Years Immediate	Less than 2 Years ROP ----- Over 3 Years Immediate
Assisted Living	RNA or Prosperity	RNA or Prosperity	RNA or Prosperity	RNA or Prosperity	Immediate	RNA or Prosperity
Blindness	Use Another Carrier	Immediate	Case by Case	Immediate	Immediate	Immediate
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	<b>LifeShield</b>	<b>Liberty Bankers</b>	<b>United</b>		<b>Prosperity</b>	<b>American</b>


		<b>/ CLICO</b>	<b>Home</b>			<b>Amicable</b>
Blood Clot Problems Heart Bypass		Over 1 Year Less than 2 Years CVS Americo Eagle TransAmerica Immediate Standard	Less than 2 years Graded  Over 2 years Immediate	Use Another Carrier	Less than 2 Years Modified ----- Over 2 Years Immediate	Less than 2 Years ROP ----- Over 3 Years Immediate
Cancer (Less than 1 year)	Guaranteed	Modified	Guaranteed	Guaranteed	Guaranteed	Guaranteed
Cancer (Over 1 year and less than 2 years)	Guaranteed / Use Another Carrier	Modified	Graded	Use Another Carrier	Guaranteed / Use Another Carrier	Use Another Carrier
Cancer (Over 2 years with NO treatment)	Use Another Carrier	Preferred Immediate	Premier Immediate	Use Another Carrier	Use Another Carrier	Immediate
Cancer (Diagnosed over 3 Years <b>with</b> Treatment within 3 Years)	Use Another Carrier	Preferred Immediate	Premier Immediate	Use Another Carrier	Use Another Carrier	Immediate
Cancer (Over 3 Years with NO treatment)	Use Another Carrier	Preferred Immediate	Premier Immediate	Use Another Carrier	Immediate	Immediate
Cancer (Over 4 Years with NO treatment)	Immediate	Immediate	Immediate	Use Another Carrier	Immediate	Immediate
Cancer Maintenance Meds	Use Another Carrier	Use Another Carrier		Use Another Carrier		Graded
 <b>ClaccioCrew®</b>	<b>LifeShield</b>	<b>Liberty Bankers / CLICO</b>	<b>United Home</b>		<b>Prosperity</b>	<b>American Amicable</b>
 <b>ClaccioCrew®</b>	<b>LifeShield</b>	<b>Liberty Bankers / CLICO</b>	<b>United Home</b>		<b>Prosperity</b>	<b>American Amicable</b>
Cancer	Use Another			Use Another		

More Than Once	Carrier	Use Another Carrier		Carrier	Use Another Carrier	Use Another Carrier
Cerebral Palsy	Immediate	Preferred Immediate		Use Another Carrier	Immediate	Graded
Chantix, Patch, & Gum (Over 12 Months)	Smoker Rate	Smoker Rate	Smoker Rate	Smoker Rate	Smoker Rate	Smoker
Cigars / Pipes Smokers (No Cigarette Use)	Occasionally Use Non-Smoker	Smoker Rate	Smoker Rate	1-2 per Month No Smoker	NON-Smoker Rate	Occasionally Use NON-Smoker
Cirrhosis of the Liver	Use Another Carrier	Modified	Graded	Use Another Carrier	Use Another Carrier	Graded
Congestive Heart Failure (CHF)	Use Another Carrier	Use Another Carrier	Graded	Use Another Carrier	Over 2 Years Immediate	Use Another Carrier
COPD Emphysema (WITHOUT Oxygen)	Graded ----- If a Smoker, Use another carrier	Standard Immediate ----- If a Smoker, Modified	Graded	Use Another Carrier	Graded	ROP
Crohn's (Gastro Intestinal)	Immediate	Preferred Immediate	Premier Immediate	Use Another Carrier	Immediate	
Dementia	Guaranteed	Guaranteed	Graded, if a POS can be completed	Guaranteed	Guaranteed	Guaranteed
	LifeShield	Liberty Bankers / CLICO	United Home		Prosperity	American Amicable
	LifeShield	Liberty Bankers / CLICO	United Home		Prosperity	American Amicable
Diabetic Coma	Use Another Carrier	Use Another Carrier	Use Another Carrier	Use Another Carrier	Less than 2 Years	Use Another Carrier

	----- Prosperity Over 2 Years Immediate	----- Prosperity Over 2 Years Immediate	----- Prosperity Over 2 Years Immediate	----- Prosperity Over 2 Years Immediate	Modified ----- Over 2 Years Immediate	----- Prosperity Over 2 Years Immediate
Diabetes (Pill)	Immediate	Preferred Immediate	Premier Immediate	Less than 50 Use Another Carrier Over 50 = Okay	Immediate	Immediate
Diabetes (Insulin)	Use Another Carrier	Stated over 25 Preferred Immediate	Deluxe Immediate	Less than 50 Use Another Carrier Over 50 = Okay	Immediate	Stated over 50 Preferred Immediate
Drugs / Alcohol Treatment	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed
Disability	Use Another Carrier	Preferred Immediate	Deluxe Immediate	Refer to UW Guide	Immediate	Immediate
DUI / DWI	Immediate	Over 2 years Immediate	Less than 2 Years – Deluxe ----- Over 2 years Immediate	Refer to UW Guide	1 or Less Years Immediate	Immediate
 CiaccioCrew	LifeShield	Liberty Bankers / CLICO	United Home		Prosperity	American Amicable
 CiaccioCrew	LifeShield	Liberty Bankers / CLICO	United Home		Prosperity	American Amicable
Drugs / Alcohol	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed
E-Cigarettes Usage	Smoker Rate	Smoker Rate	Smoker Rate	Smoker Rate	NON-Smoker	

(Over 12 Months)					Rate	Smoker Rate
Emphysema	Use Another Carrier	Standard Immediate	Graded	Use Another Carrier	Graded	ROP
Felony	2 Years	2 Years	10 Years		Not Asked	Not Asked
Gabapentin w/ No Diabetes	Immediate w/ No Diabetes	Preferred Immediate		Immediate	Immediate	Immediate
Gabapentin with Oral (Pill) Diabetes	Use Another Carrier	Modified		Use Another Carrier	Immediate	Use Another Carrier
Gabapentin with (Shot) Insulin Diabetes	Use Another Carrier	Modified		Use Another Carrier	Immediate	Use Another Carrier
Guaranteed Issue	AIG, Gerber Great Western	AIG, Gerber Great Western	AIG, Gerber Great Western	AIG, Gerber Great Western	AIG, Gerber Great Western	AIG, Gerber Great Western
Heart Problems Heart Attack / Stroke (Less than 1 year)	Less than 1 Year Use another carrier	Modified	Guaranteed / Use Another Carrier	Guaranteed / Use Another Carrier	Use Another Carrier	Guaranteed / Use Another Carrier
Heart Surgery Heart Attack / Stroke (Over 1 year – less 2 years)	Graded	Modified	CVS Americo Eagle TransAmerica Immediate Standard	CVS Americo Eagle TransAmerica Immediate Standard	Use Another Carrier	CVS Americo Eagle TransAmerica Immediate Standard
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	<b>LifeShield</b>	<b>Liberty Bankers / CLICO</b>	<b>United Home</b>		<b>Prosperity</b>	<b>American Amicable</b>
Heart Surgery Heart Attack / Stroke (Over 2 years)	Immediate	Preferred Immediate	Premier Immediate	CVS Americo Eagle TransAmerica Immediate	Immediate	Less than 2 Years ROP -----


				Standard		Over 3 Years Immediate
Hepatitis B (With Meds)	Use Another Carrier	Preferred Immediate	Over 2 years Premier Immediate	Use Another Carrier	Use Another Carrier	Use Another Carrier
Hepatitis C (No Meds Taken) (Over 1 year – less 2 years)	Use Another Carrier	Modified	Graded	Use Another Carrier	Use Another Carrier	Use Another Carrier
Hepatitis B (No Meds Taken) (Over 2 years)	Use Another Carrier	Preferred Immediate	Premier Immediate	Use Another Carrier	Use Another Carrier	Use Another Carrier
Hepatitis C (No Meds Taken) (Over 2 years)	Use Another Carrier	Modified	Graded	Use Another Carrier	Use Another Carrier	Use Another Carrier
Hospitalized / Hospice Nursing Home	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed
Incarcerated / In Jail	No	No	No	No	No	No
Isosorbide	Use Another Carrier	Use Another Carrier	Use Another Carrier	Use Another Carrier	Use Another Carrier	If 1 <sup>st</sup> Fill over 3 Years Ago
	<b>LifeShield</b>	<b>Liberty Bankers / CLICO</b>	<b>United Home</b>		<b>Prosperity</b>	<b>American Amicable</b>
	<b>LifeShield</b>	<b>Liberty Bankers / CLICO</b>	<b>United Home</b>		<b>Prosperity</b>	<b>American Amicable</b>
Kidney Disease	Graded	Modified	Graded	Use Another Carrier	Not Chronic Immediate	Use Another Carrier
Kidney Dialysis	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue

Long Term Care	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue
Lupus (Systemic / SLE)	Use Another Carrier	Modified	Deluxe Immediate	Use Another Carrier	Graded	Use Another Carrier
Mental Retardation	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Immediate Only if can do a Phone Interview	Guaranteed Issue
Multiple Sclerosis	Use Another Carrier	Modified	Over 2 Years No Meds Immediate	Use Another Carrier	Immediate	Graded
Muscular Dystrophy	OK, w/ No Wheelchair	Use Another Carrier	Case by Case	Use Another Carrier	Immediate	Use Another Carrier
Neuropathy	Use Another Carrier	RNA	RNA	OKAY with No Diabetes	Immediate	OKAY with No Diabetes
Nitro Pill Less than 1 Year	Use Another Carrier	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Modified	Guaranteed Issue
Nitro Pill Over 2 Years 1 <sup>st</sup> Fill	Use Another Carrier	Modified	Immediate Premier	Use Another Carrier	Immediate	Use Another Carrier
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	<b>LifeShield</b>	<b>Liberty Bankers / CLICO</b>	<b>United Home</b>		<b>Prosperity</b>	<b>American Amicable</b>
In a Nursing Home	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue
Organ Transplant	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Immediate if Released Over 30 Days	Guaranteed Issue



					Depending on Meds	
Oxygen	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue
Pacemaker	Use Another Carrier	Less than 2 Years Modified ----- Over 2 Years Immediate	Over 2 Years Premier Immediate	Use Another Carrier	Less than 2 Years Modified ----- Over 2 Years Immediate	Less than 2 Years = ROP ----- Over 3 Years Immediate
Pacemaker Batteries Changed (Anytime)	Use Another Carrier	Preferred Immediate	Premier Immediate	Use Another Carrier	Immediate	Over 3 Years Immediate
Paralyzed	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed	Guaranteed
Parkinson	Use Another Carrier	Modified	Graded	Use Another Carrier	Graded	Graded
Psychiatric Problems Bipolar / Schizophrenia	Use Another Carrier	Preferred Immediate	Deluxe Immediate	Use Another Carrier	Graded	Immediate
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	<b>LifeShield</b>	<b>Liberty Bankers / CLICO</b>	<b>United Home</b>		<b>Prosperity</b>	<b>American Amicable</b>
Psychiatric Problems Anxiety / Depression / Lithium	Immediate	Preferred Immediate	Premier Immediate (No Disability)	Use Another Carrier	Graded	Immediate
Seizures		Standard Immediate	Immediate	Immediate	Immediate	Graded
Sickle Cell Anemia		Modified	Graded	Use Another		

				Carrier	Graded	Immediate
Sleep Apnea CPAP (NO Oxygen Use)	Immediate	Preferred Immediate	Premier Immediate	Immediate	Immediate	Immediate
Sleep Apnea (WITH Oxygen Use)	Use Another Carrier	Immediate Use Forester's, Prosperity or Mutual of Omaha	Immediate or Use Forester's, Prosperity or Mutual of Omaha	Immediate Use Forester's, Prosperity or Mutual of Omaha	Immediate or Use Forester's, Prosperity, or Mutual of Omaha	Immediate or Use Forester's, Prosperity or Mutual of Omaha
Stents	Less than 1 Year Use another carrier	Modified	Less than 1 year use another carrier	Use Another Carrier	Less than 2 Years Modified	
Stents	Over 2 Years Preferred Immediate	Over 2 Years Preferred Immediate	Over 2 years Premier Immediate	Use Another Carrier	Over 2 Years Immediate	Less than 2 Years = ROP ----- Over 3 Years Immediate
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	<b>LifeShield</b>	<b>Liberty Bankers / CLICO</b>	<b>United Home</b>		<b>Prosperity</b>	<b>American Amicable</b>
Stroke (Less than 1 year)	Less than 1 Year Use another carrier	Less than year SG II Graded	Guaranteed Use Another Carrier	Use Another Carrier	Graded	Use Another Carrier
Stroke (Over 1yr and less 2 years)	Graded	Use CVS, Americo Eagle, or TransAmerica Immediate Standard	Use CVS, Americo Eagle or TransAmerica Immediate Standard	Use Another Carrier	Graded	

Stroke (Over 2 years)	Over 2 Years Preferred Immediate	Preferred Immediate	Premier Immediate	Use Another Carrier	Immediate	Less than 2 Years = ROP ----- Over 3 Years Immediate
(TIA) Transient Ischemic Attack Less than 1 Year	RNA Immediate	Immediate Standard	RNA Immediate	Use Another Carrier	Less than 2 Years Modified	Use Another Carrier
(TIA) Transient Ischemic Attack Over 1 Less Than 2 Years	Graded	Immediate Standard	RNA, CVS TransAmerica, Americo Eagle	Use Another Carrier	Less than 2 Years Modified	
(TIA) Transient Ischemic Attack Over 2 Years	Over 2 Years Preferred Immediate	Immediate Standard	Premier Immediate	Use Another Carrier	Immediate	Less than 2 Years ROP ----- Over 3 Years Immediate
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	<b>LifeShield</b>	<b>Liberty Bankers / CLICO</b>	<b>United Home</b>		<b>Prosperity</b>	<b>American Amicable</b>
Walker Use	Immediate	No Chronic Use Immediate	Premier Immediate	Use Another Carrier	Immediate	
Wheelchair (Temporary use)	Immediate	Preferred Immediate	Premier Immediate	Immediate	Immediate	Immediate
Wheelchair (Confined)	Use Guaranteed Issue	Modified	Use Guaranteed Issue	Use Guaranteed Issue	Use Guaranteed Issue	Use Guaranteed Issue

Height / Weight Chart Guidelines	Yes	Yes	Yes	Yes	Yes	Yes
<p>Answers shown above and the words 'Graded', 'Modified' &amp; 'ROP' are defined differently by each Carrier and State. Check Agent Guide for combination drugs with other illnesses. When unsure on exact answer, please call carrier and ask for a 'Risk Assessment'. For Agent Use Only</p>						
<p><b>March 04, 2021</b></p>						