



SIMPLIFIED ISSUE WHOLE LIFE CARRIER APPETITE GUIDE

When doing your initial fact-finding of your applicant’s health history, you will run into some cases that are difficult to decide which of your companies will accept them.

This Appetite Guide is an unofficial document to be used as an aid to assist you as well as a reference guide for health conditions asked on the application. It is not intended to be looked at as the perfect solution and does not override any company guidelines.

Primary Carriers and products for Simplified Issue whole life:

Americo <ul style="list-style-type: none"> Eagle Premier <small>TOP COMP</small> 	Mutual of Omaha <ul style="list-style-type: none"> Living Promise 	Royal Neighbors of America (RNA) <ul style="list-style-type: none"> SIWL – Final Expense
Foresters <ul style="list-style-type: none"> PlanRight 	Occidental <ul style="list-style-type: none"> Family Choice (0-49) Senior Choice (50-80) 	Transamerica <ul style="list-style-type: none"> Immediate Solutions <small>TOP COMP</small>
Prosperity <ul style="list-style-type: none"> New Vista 	United Home Life (UHL) <ul style="list-style-type: none"> Final Expense 	Gerber <ul style="list-style-type: none"> Guaranteed Issue

What is simplified issue insurance?

Simplified issue insurance is a life insurance policy you can be approved for with minimal health questions. This type of insurance is typically geared towards people who need to obtain life insurance right away and/or those who don’t wish to submit to a medical exam.

What is simplified issue insurance for?

Simplified issue life insurance is designed to provide a limited amount of life insurance quickly, without the 4-8 week wait typical for conventionally underwritten policies that require a medical exam. With a simplified issue policy, there’s no requirement for a full medical exam, so you can have coverage in days – not weeks or months.

The death benefit payout can range from \$5,000 to more than \$100,000. The premiums may be higher than a typical term life or even whole life policy. Foregoing a medical exam means underlying health issues can’t be factored in. Since risk is considered higher, the premium will be higher as well.

The best underwriting guide to familiarize yourself with is the actual carrier applications. You’ll find most of the questions are similar, however, the Rx guides will be different. Checking medications and finding out what they are used for and then checking the meds against a carrier Rx guide will guide you to which carrier will place your policy application.

Regards,



BUILD CHART

Height	Minimum Weight	Level Benefit Maximum Weight	Graded Benefit Maximum Weight
4 Feet			
8"	74	204	221
9"	77	209	225
10"	79	214	231
11"	82	220	237
5 Feet	85	226	244
1"	88	233	250
2"	91	239	257
3"	94	246	264
4"	97	252	270
5"	100	259	277
6"	103	268	285
7"	106	275	293
8"	109	283	300
9"	112	291	309
10"	115	300	316
11"	119	307	325
6 Feet	122	315	333
1"	126	322	340
2"	129	331	349
3"	133	339	358
4"	136	348	367
5"	140	357	376
6"	143	366	385
7"	147	375	394
8"	151	385	405
9"	154	395	415
10"	158	407	427

FINAL EXPENSE MARKET NOTE

This market is mostly sold to seniors with an average age of 60 in Most States when using a lead source. Because of an older prospect, underwriting concerns are more prevalent in the household. SIWL is a unique product to allow for more adverse underwriting conditions to be successfully placed for level insurance. The prospect purchases SIWL for burial coverage, income replacement, or mortgage protection allowing the beneficiaries to pay for expenses. For example, replacing a mortgage payment for 2 to 3 years: mortgage payment is \$800/mo x 24 mo = \$19,200. The client would purchase a \$20,000 SIWL plan to cover payments for the next 24mo.

Impairment	Aetna/AmCon	Americo	Prosperity	Occidental	Foresters	MOO	RNA	Transamerica	UHL
POS	YES	YES	YES	YES	YES	NO	YES	NO	YES
DirExp CARD / Loadable CC	NO / NO	NO / NO	YES /YES	NO / NO	NO / NO	NO / NO	NO / NO	YES / NO	NO / NO
ISSUE AGES	60-89	50-85	50-80	0-80	50-85	45-85	50-75	0-85	20-80
Max Face Amt	\$35k	\$30k	\$35k	\$50k 0-65 \$25k 66-80	\$35k	\$40k	\$25k	\$50k 0-55 \$40k 56-65 \$30k 66-75	\$100k 20-60 \$50k 61-80
Ht/Wt Chart	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
INSULIN Neuropathy	Level <40u Neurop NO	Level Neurop NO	Level Neurop Modified	Level >12Mo Neurop NO	Level Neurop NO	Level >Age50 Neurop NO	Level Neurop OK	Std Level Neurop Ok	Dlux Level Neurop NO
AFIB	Level Decline w/Diabetes	Decline w/ 12mo	Modified w/ 24mo	Graded	Level	Level Graded w/2y	Level	Std Level	EIWL/Grad
ANGINA	Level Decline w/Diabetes	Decline w/ 12mo	Modified w/ 24mo	Graded	Decline	Decline	Decline	Grad/12mo Std/24mo	EIWL/Grad w/ 24mo
Bi-Polar Schizop	Level	Level	ROP	Level	Level	Grad/ROP w/ 4 yrs	Level	Standard	Dlux Level
CHF CARDIOM	Graded Decline w/Diabetes	Decline w/ 12mo	Modified w/ 24mo	Graded	Decline/CHF Mod/Cardio	Decline/CHF Mod/Cardio	Decline/CHF Grad/Cardio	Grad/12mo Std/24mo	EIWL/Grad w/ 24mo
COPD	Graded	Decline	ROP	Level Diag >12mo Non Smk	Graded	Grad/ROP	Graded	Std Level	EIWL/Graded
Hepatitis	Level Treated>12mo	Decline	ROP	Decline	Graded	Graded	Level Treated>24mo	Diag/Treated Prf HepB >24m Grad HepC/5yrs	Diag/Treated EIWL/24mo Prem/Dlx>24mo
Internal Cancer	Graded w/ 24mo	Decline w/ 24mo	Modified w/ 24mo	Decline w/ 5 yrs	Mod ROP w/ 36mo Arimidex/OK	Grad/ROP w/ 4 yrs	Decline w/ 24mo	Grad/ROP w/ 4 yrs	EIWL/Grad w/ 24mo
Multiple Sclerosis	Graded	Level	Graded w/ 24mo	Level	Level	Grad/ROP	Graded	Standard Level	EIWL/Grad
TIA OR STROKE	Mod/12mo Grad/13-24mo	Decline w/ 12mo	Modified w/ 36mo	Grad/13-24mo	Mod ROP w/ 24mo	Grad/ROP w/ 24mo	Graded w/ 24mo	Std Level 13-24 mo	EIWL/Grad w/ 24mo

* Consult company Drug Guide for possible Knock out Drugs