


SEE LAST PAGES FOR PRODUCT OVERVIEWS AND HEIGHT AND WEIGHT CHARTS

ILLNESS / CONDITION	 HOME MORTGAGE SERIES	 SIMPLE TERM	 EASY TERM / HOME PROTECTOR	 TERM LIFE EXPRESS / IULE / GULE	 STRONG FOUNDATION
AIDS/HIV/ARC	Diagnosed Within 10 Years - Decline	DECLINE	DECLINE	DECLINE	DECLINE
ALCOHOL / DRUG ABUSE OR TREATMENT	Within 10 Years - Decline ; (check Med List If Treated With Medication)	Any History - Decline	Within 4 years - DECLINE	treatment within last 10 years - DECLINE	Within 5 years - DECLINE
ALS (LOU GEHRIG'S)	DECLINE	Not Asked	DECLINE	DECLINE	Not Asked
ALZHEIMER'S / DEMENTIA	Ever Had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
AMPUTATION	Ever Had - DECLINE	Not Asked	Caused by injury - OK; Caused by disease - DECLINE	See Diabetic Complications	Caused by injury - OK; caused by disease - DECLINE
ANEURYSM	Ever Had - DECLINE	Not Asked	DECLINE	DECLINE	DECLINE
ANGINA (CHEST PAIN)	DECLINE	Not Asked - Check Meds	DECLINE	Not Asked - See Meds	DECLINE
ANGIOPLASTY	Ever Had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
ANXIETY	Mild Or Situational Depression Diagnosed Within Last 6 months Or Been Hospitalized- Decline	Not Asked	1 medication and situational in nature - OK; major depression - DECLINE	Not Asked	Mild, onset after age 25, diagnosed more than 1 year ago, no hospitalization; OK
ARTHRITIS	Rheumatoid, Debilitating Or Disabling Arthritis- Decline; Psoriatic Or Inflammatory Diagnosed Within Last 6 Mos - Decline; Undergoing Infusion Therapy Or Taking Daily Oral Steroids - Decline; Within Last 12 Mos Been Hospitalized Or Visited Er - DECLINE	Not Asked	Rheumatoid - minimal, slight impairment - OK; Rheumatoid (all others) - DECLINE	Moderate/Severe Rheumatoid treated with medication(see meds) - DECLINE	Osteoarthritis, Rheumatoid Mild with no limitations - OK; Rheumatoid - moderate to severe - DECLINE (meds include Humira, Enbrel, Prednisone)
ARRHYTHMIA (AFIB - ATRIAL FIBRILLATION)	Ever Had - DECLINE	Not Asked	DECLINE	DECLINE	DECLINE

ILLNESS / CONDITION	 HOME MORTGAGE SERIES	 SIMPLE TERM	American-Amicable EASY TERM / HOME PROTECTOR	 TERM LIFE EXPRESS / IULE / GULE	 STRONG FOUNDATION
ASSISTED LIVING / LONG TERM CARE FACILITY	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
ASTHMA (CHRONIC)	If chronic - DECLINE ; if taking daily oral meds	Check Meds - Not Asked	Ok - Check Meds	Severe or Chronic - DECLINE ; any asthma + tobacco - DECLINE	Mild or Moderate - OK; Severe or Hospitalization - DECLINE
AUTOIMMUNE DISORDER	DECLINE	Not Asked	Not Asked	Not Asked	Not Asked
AUTISM	DECLINE	Not Asked	See Mental Incapacity	DECLINE	See Mental Incapacity
BIPOLAR	Ever had or been treated - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
BLACK LUNG	Ever Had - DECLINE	Not Asked - Check Meds	Not Asked - See Treatment	Not Asked - See Treatment	Not Asked - See Treatment
BLOOD CLOTS	DECLINE	See Stent	See Meds / Stent	See Meds / Stent	Check Meds / Stent
BLOOD DISORDER - CLOTting DISORDER	DECLINE	Not asked - check meds for stents and other treatment	Not asked - check for stents and other treatment	Not asked - check for stents and other treatment	Not asked - check for stents and other treatment
BONE DISEASE OR DISORDER	had surgery within 12 mos + no release from doc- DECLINE	Not Asked	Not Asked - Check Meds	Not Asked - Check Meds	Not Asked - Check Meds
BONE MARROW TRANSPLANT	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
BRONCHITIS	Ever Had - DECLINE	Not asked - Check Meds against COPD	Acute and Recovered - OK; Chronic - DECLINED	Severe or Chronic - DECLINE	Acute - OK; Chronic - DECLINE
CANCER	Ever Had - DECLINE	Basal Cell - OK; all others DECLINE	Basal or Squamous cell skin - OK; 8 years since diagnosis or treatment with no occurrences - OK; all others - DECLINE	Excluding Basal Cell or Squamous cell skin cancer - ok; Otherwise - DECLINE	Basal Cell- OK; no treatment of recurrence within 10 years -OK; all others - DECLINE
CARDIOMYOPATHY	Ever Had - DECLINE	DECLINE	DECLINE	Ever Had - DECLINE	DECLINE
CELLULITIS	DECLINE	Not asked	Not asked	Not asked	Not asked

ILLNESS / CONDITION	 HOME MORTGAGE SERIES	 SIMPLE TERM	 EASY TERM / HOME PROTECTOR	 TERM LIFE EXPRESS / IULE / GULE	 STRONG FOUNDATION
CEREBRAL PALSY	DECLINE	Not asked	DECLINE	Not asked	DECLINE
TERM LIFE EXPRESS / IULE / GULE	Prescribed narcotics for a chronic condition longer than 6 mos - DECLINE	Not asked - see diagnosis and chec meds	Not asked - see treatment	Not asked - see diagnosis and check meds	Not asked - see diagnosis and chec meds
CIRRHOISIS	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
CONGESTIVE HEART FAILURE	Ever Had - DECLINE	DECLINE	DECLINE	Ever Had - DECLINE	DECLINE
CORONARY ARTERY DISEASE	Ever Had - DECLINE	DECLINE	DECLINE	Ever Had - DECLINE	DECLINE
COPD	Ever Had - DECLINE	DECLINE	DECLINE	Ever Had - DECLINE	If smoker - DECLINE; if non-smoker, mild COPD, no oxygen, no steroids or serious COPD medications - ACCEPTED
CROHN'S DISEASE	DECLINE	Not Asked	Diagnosed within last 12 mos or prior to age 10 - DECLINE	Not Asked	More than 5 years in remission- OK
CYSTIC FIBROSIS	Ever Had - DECLINE	Not Asked	DECLINE	DECLINE	DECLINE
DEFIBRILLATOR IMPLANT / PACEMAKER	Ever Had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
DEMENTIA	Ever Had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
DEPRESSION	Major Depression, Chronic depression or Bipolar - DECLINE; Mild or Situational depression diagnosed within last 6 mos or been hospitalized- DECLINE	Psychosis, schizophrenia, or suicide attempt - DECLINE; otherwise ok	Bipolar - DECLINE; otherwise not asked	Bipolar - DECLINE; otherwise not asked	Mild, onset after age 25, diagnosed more than 1 year ago, no hospitalization; OK; Severe, major depression, bipolar or schizophrenic - DECLINE
DISABLED / ON DISABILITY	Received Disability in last 12 months - case by case situation	Permanently disabled (receiving benefits) - DECLINE	Receiving SSE and/or not employed due to medical reasons - DECLINE; currently unemployed due to medical reasons - DECLINE	Received Disability in last 12 months for back, neck, hips - ACCEPTED; Any other reason for disability is case by case situation	Individual case

ILLNESS / CONDITION					
	HOME MORTGAGE SERIES	SIMPLE TERM	EASY TERM / HOME PROTECTOR	TERM LIFE EXPRESS / IULE / GULE	STRONG FOUNDATION
DIALYSIS	Ever Had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
DISC DISEASE	Chronic joint or disc disease - DECLINE	Not Asked	Not Asked	Not Asked	Not Asked
DIABETES	Diagnosed within last 6 mos - DECLINE ; Diagnosed before age 35 - DECLINE ; prescribed/using insulin - DECLINE ; taking more than 2 oral meds - DECLINE	Treated with insulin prior to age 30 - DECLINE ; any complications - DECLINE	Controlled with oral meds - OK; Diagnosed prior to age 35 - DECLINE ; diabetic + tobacco use - DECLINE ; insulin - DECLINE ; Combined with overweight, gout, retinopathy or protein in urine - DECLINE ;	Diagnosed before age 50 - DECLINE ; any complications - DECLINE	TYPE 2 (oral medications only + controlled + NON smoker *or less than 1 pack/day*) - ACCEPTED (if current age - 20- 29 must be less than 5 yrs since diagnosis); TYPE 1 (treated with insulin + controlled + NON smoker *or less than 1 pack/day* - ACCEPTED (if current age 40-59 must be less than 5 years since diagnosis; if current age 60+ must be less than 25 yrs since diagnosis)
DIABETIC COMPLICATIONS	Cellulitis, neuropathy or amputation - DECLINE	Any complications - DECLINE	Combined with overweight, gout, retinopathy or protein in urine - DECLINE ;	Any complications - DECLINE	Any complications - DECLINE
DOWN'S SYNDROME	DECLINE	Not Asked	DECLINE	DECLINE	DECLINE
DUI	within 2 years - DECLINE ; 3 or more moving violations within 2 years - DECLINE	any DUI or reckless within 5 years - DECLINE	Within 3 yrs - DECLINE ; 2 or more moving violations - DECLINE ; License revoked - DECLINE	Within 5 years - DECLINE ; 4 or more moving violations within 5 years - DECLINE	Single DUI within 12 months OR 2 DUI's within 5 years - DECLINE ; more than 2 DUI's - call risk assessment
DRUG USE OR TREATMENT	Within 10 years - DECLINE	any history of treatment for alcohol or substance abuse - DECLINE	within 4 years - DECLINE ; treatment more than 4 yrs + no usage sine - OK	within 10 years - DECLINE	Other than Marijuana - DECLINE ; recreational marijuana use up to 6 days per week - ACCEPTED; Medical Marijuana - case by case scenario
EMPHYSEMA	Ever Had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
EPILEPSY/SEIZURES	If diagnosed within past 6 months, been hospitalized within last 12 mos, or any driving restrictions - DECLINE	Not Asked	Petit Mal - OK; all others - DECLINE	Not Asked	controlled with meds + not seizures for 2 years + no complications - OK

ILLNESS / CONDITION					
	HOME MORTGAGE SERIES	SIMPLE TERM	EASY TERM / HOME PROTECTOR	TERM LIFE EXPRESS / IULE / GULE	STRONG FOUNDATION
FELONY	Within 10 years - DECLINE	Any history of criminal record - DECLINE	Convicted of misdemeanor or felony within 5 yrs - DECLINE	Within 10 years - DECLINE	If currently on parole or probation - DECLINE ; after 5 years of jail time - OK
FIBROMYALGIA	Not Asked	Not Asked	Not Asked	Not Asked	Accepted
GOUT	Not Asked	Not Asked	Combined with diabetes, kidney stones or protein in urine - DECLINE	Not Asked	Accepted
HEART ATTACK	Ever Had- DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
HEARTBEAT - IRREGULAR / FIBRILLATION	Ever Had- DECLINE	Not Asked - Check Meds	DECLINE	DECLINE	Arrhythmia - DECLINE ; heart murmur (no symptoms or treatment) - OK
HEART DISEASE / DISORDER	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
HEART SURGERY	Ever Had- DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
HEART VALVE REPLACEMENT	Ever Had- DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
HEPATITIS A	If fully recovered - ACCEPTED	Not Asked	Not Asked	Not Asked	Recovered - Accepted
HEPATITIS B	DECLINE	Not Asked	DECLINE	DECLINE	DECLINE
HEPATITIS C	DECLINE	Not Asked	DECLINE	DECLINE	DECLINE

ILLNESS / CONDITION					
	HOME MORTGAGE SERIES	SIMPLE TERM	EASY TERM / HOME PROTECTOR	TERM LIFE EXPRESS / IULE / GULE	STRONG FOUNDATION
HIGH BLOOD PRESSURE	Diagnosed within last 4 mos - DECLINE ; diagnosed prior to age 30 - DECLINE ; taking 3 or more medications to control HBP - DECLINE ; within 12 mos had abnormal EKG or ECHO - DECLINE	Controlled - Accepted	Controlled with 2 or less medications (need to provide current BP reading) - OK; Using 3 or more Medications or uncontrolled - DECLINE	IF within last 10 years been hospitalized - DECLINE ; otherwise ok but check MEDS	Controlled - Accepted
HODGKIN'S DISEASE	DECLINE	Not Asked	DECLINE	DECLINE	DECLINE
HOSPICE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
HUNTINGTON'S DISEASE	DECLINE	DECLINE	Not Asked	DECLINE	DECLINE
ILLEGAL DRUGS	Within 10 years - DECLINE	Any history of criminal record or drug treatment - DECLINE	Drug use or treatment within the past 4 years - DECLINE	Within 10 years - DECLINE	Other than Marijuana - DECLINE ; recreational marijuana use up to 6 days per week - ACCEPTED; Medical - case by case
JAIL / INCARCERATED	Within 10 years - DECLINE	any history of criminal record - DECLINE	Convicted of misdemeanor or felony within 5 yrs - DECLINE ; Parole/probation within past 6 months - DECLINE	Within 10 years - DECLINE	If currently on parole or probation - DECLINE ; after 5 years of jail time - OK
KIDNEY DISEASE / FAILURE	DECLINE	DECLINE	Dialysis, insufficiency or kidney failure, nephrectomy, polycystic kidney disease or transplant - DECLINE	DECLINE	DECLINE
LIVER DISEASE	DECLINE	See Cirrhosis	DECLINE	DECLINE	DECLINE
LUPUS	Systemic - DECLINE	Systemic (SLE) - DECLINE	Systemic (SLE) - DECLINE	DECLINE	Discoid - ACCEPTED; Systemic - DECLINE

ILLNESS / CONDITION					
	HOME MORTGAGE SERIES	SIMPLE TERM	EASY TERM / HOME PROTECTOR	TERM LIFE EXPRESS / IULE / GULE	STRONG FOUNDATION
MARIJUANA USE	Recreational purposes within 24 months - DECLINE	See Drug use	Not asked	Not asked	Recreational marijuana use up to 6 days per week - ACCEPTED; Medical Marijuana - case by case scenario
MELANOMA	DECLINE	See Cancer	See Cancer	See Cancer	See Cancer
MENTAL INCAPACITY / RETARDATION	DECLINE	Psychosis - DECLINE	Mild to moderate Retardation-OK; severe - DECLINE	DECLINE	Not Asked
MILITARY	Currently US Military on active duty - ok; if currently deployed - DECLINE	Not Asked	Not Asked	Not Asked	Accepted as long as not currently deployed
MULTIPLE SCLEROSIS (MS)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
MUSCULAR DYSTROPHY	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
MUSCLE DISEASE OR DISORDER	had surgery within 12 mos + no release from doc- DECLINE	Not Asked	Not Asked	Not Asked	Not Asked
NEUROPATHY	Combined with Diabetes - DECLINE	Combined with Diabetes - DECLINE	See Diabetes	Combined with Diabetes - DECLINE	Combined with Diabetes - DECLINE
OXYGEN	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
PACEMAKER/DEFIBRILLATOR IMPLANT	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
PAIN MEDICATION	Prescribed narcotics for a chronic condition longer than 6 mos - DECLINE	Check med list	Not asked - check MED LIST	Not asked - check MED LIST	Check med list

ILLNESS / CONDITION					
	HOME MORTGAGE SERIES	SIMPLE TERM	EASY TERM / HOME PROTECTOR	TERM LIFE EXPRESS / IULE / GULE	STRONG FOUNDATION
PANCREATITIS	Not Asked	Not Asked	Chronic or multiple episodes - DECLINE	Chronic or Alcohol related - DECLINE	Single attack, non-alcohol related, no complications - OK; alcohol related/chronic; DECLINE
PARAPLEGIA	DECLINE	Not Asked	DECLINE	DECLINE	DECLINE
PARKINSON'S DISEASE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
PAROLE/PROBATION (CURRENTLY)	Within 10 Years - DECLINE	any history of criminal record - DECLINE	Convicted of misdemeanor or felony within 5 yrs - DECLINE ; Parole/probation within past 6 months - DECLINE	Within 10 Years - DECLINE	If currently on parole or probation - DECLINE ; after 5 years of jail time - OK
PAD/PVD	Not Asked	Combined with Diabetes - DECLINE	DECLINE	Combined with Diabetes - DECLINE	DECLINE
PILOT OR STUDENT PILOT	Within 2 years - DECLINE	Not Asked	Personal Pilot less than 100 hours - DECLINE ; student pilot - DECLINE ;	Not asked - check MED LIST	No flying as a student pilot
PREGNANT	Gestational Diabetes, HBP, multiple fetus, bed rest - DECLINE	Not Asked	current with no complications - OK	Not asked - but ask about gestational diabetes	Not Asked
PTSD	Not Asked	Not Asked	Not asked (check meds)	Not Asked	Not Asked
PULMONARY FIBROSIS	Ever Had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
QUADRIPLEGIA	DECLINE	Not Asked	DECLINE	DECLINE	DECLINE
RENAL DISEASE	End-stage or renal insufficiency - DECLINE	DECLINE	DECLINE	End Stage with dialysis - DECLINE	DECLINE
RESTLESS LEG SYNDROME	Not asked - see if meds treat Parkinson's - potential DECLINE	Not asked - see if meds treat Parkinson's (write in agent notes to explain)	Not asked - see if meds treat Parkinson's (write in agent notes to explain)	Not asked - see if meds treat Parkinson's (write in agent notes to explain)	Not asked - see if meds treat Parkinson's (write in agent notes to explain)
RHEUMATOID ARTHRITIS	SEE ARTHRITIS	Not Asked	minimal or slight impairment - OK; all others - DECLINE	SEE ARTHRITIS	See Arthritis
SARCOIDOSIS	Ever Had - DECLINE	Not asked - check meds	Pulmonary - DECLINE	DECLINE	Localized, non-pulmonary - ACCEPTED; Pulmonary - DECLINE

ILLNESS / CONDITION					
	HOME MORTGAGE SERIES	SIMPLE TERM	EASY TERM / HOME PROTECTOR	TERM LIFE EXPRESS / IULE / GULE	STRONG FOUNDATION
Schizophrenia	ever had or been treated - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Seizures	If diagnosed within past 6 months, been hospitalized within last 12 mos, or any driving restrictions - DECLINE	Not Asked	Petit Mal - OK; all others - DECLINE	Not Asked	controlled with meds + not seizures for 2 years + no complications - OK
Sickle Cell Anemia	DECLINE	Not Asked	DECLINE	DECLINE	Not Asked
Sleep Apnea	Diagnosed within the last 6 mos - DECLINE ; if using CPap or BiPap machine - OK; if NOT using Cpap or BiPap - DECLINE	Not Asked	combined with history of overweight, HBP, chronic obstructive pulmonary disease, or heart arrhythmia - DECLINE	Not Asked	Treated and controlled - ACCEPTED
Smoker / Nicotine Use	within 2 yrs used cigars, pipes, chewing tobacco, snuff, nicotine chewing gum, nicotine patches, vaping, electronic cigs - SMOKER RATE	within last 12 mos - Cigarettes, chantix,	within 12 mos includes cigarettes, ecigs, chewing tobacco, pipes, snuff, nicotine patch/gum/inhaler - SMOKER RATE ; excludes occasional cigar or pipe use	any form of tobacco or any form of nicotine replacement therapy - SMOKER RATE	Cigarettes within 12 mos - SMOKER RATE ; cigar, pipe, chewing tobacco, nicotine patches and other substitutes - NON SMOKER RATE
Spina Bifida	Not Asked	Not Asked	asymptomatic - OK; otherwise DECLINE	Not Asked	DECLINE
Stent	ever had - DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Stroke / TIA Attack	DECLINE	DECLINE	TIA - after 6 months - OK; otherwise - DECLINE	DECLINE	DECLINE
Terminal Illness	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Transplant	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Tuberculosis	Not Asked	Not Asked	over 2 years - OK; within 2 years of treatment or diagnosis -	Not Asked	treatment completed - ACCEPTED
Tumor	Any in brain - DECLINE	Not asked - See Cancer	Not Asked (check Treatment)	Not Asked (check Treatment)	See Cancer
Ulcerative Colitis	DECLINE	Not Asked	diagnosed before age 20 or within 12 mos - DECLINE	Not Asked	Mild to moderate - ACCEPTED
Wheelchair/ Electric Scooter	DECLINE	Not Asked	Not asked (check treatment)	DECLINE	Due to chronic illness or disease - DECLINE



ALL HMS POLICIES INCLUDE: 30; 25; 20; and 15 year Options

HMS - Plus CBO

- LEVEL term insurance with Cash Back of Premiums guaranteed
- Issue ages **20-60**
- Simplified Issue from **\$25,000-\$400,000** (*Saliva test required from \$250,001 - \$400,000*)
- Cash Back Option guarantees 100% of base premiums are available at the end of the term
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders**Check personal State)
- Includes additional **50%** (of base death benefit) of **Accidental Death Coverage**

HMS - Plus 125 & 100

- LEVEL term insurance
- Issue ages **20-75**
- Simplified Issue from **\$25,000-\$400,000** (*Saliva test required from \$250,001 - \$400,000*)
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders**Check personal State)
- HMS 125 includes additional **25%** (of base death benefit) of **Accidental Death Coverage**
- No Accidental Death Coverage for HMS 100

HMS - Plus Continuation

- Level Term death benefit - At the end of that period, the death benefit will decrease to an amount equal to 10% of the initial Level Death Benefit, and will remain level for the life of the policy.
- Simplified Issue from **\$25,000-\$400,000** (*Saliva test required from \$250,001 - \$400,000*)
- Includes **Living Benefits**
- Issue Ages 20-65

HMS - Plus Payment Protector

- DECREASING Term coverage
- Death benefit paid in monthly income payments (or opt for 1 lump sui
- Issue ages **20-75**
- Simplified Issue from **\$25,000-\$400,000** (no saliva)
- NO living benefits

HEIGHT	HMS Plus CBO; HMS Plus 125; HMS Plus 100; PAYMENT PROTECTOR	DI RIDER	HMS PLUS w/ ADB
4'8"	78 - 189	74 - 178	74 - 211
4'9"	80 - 196	77 - 184	77 - 219
4'10"	83 - 203	79 - 191	79 - 227
4'11"	86 - 210	82 - 198	82 - 235
5'0"	89 - 217	85 - 204	85 - 243
5'1"	92 - 224	88 - 211	88 - 251
5'2"	95 - 232	91 - 218	91 - 259
5'3"	98 - 239	94 - 225	94 - 268
5'4"	101 - 247	97 - 233	97 - 276
5'5"	105 - 255	100 - 240	100 - 285
5'6"	108 - 263	103 - 247	103 - 294
5'7"	111 - 271	106 - 255	106 - 303
5'8"	115 - 279	109 - 263	109 - 312
5'9"	118 - 287	112 - 270	112 - 321
5'10"	121 - 296	115 - 278	115 - 331
5'11"	125 - 304	119 - 286	119 - 340
6'0"	129 - 313	122 - 294	122 - 350
6'1"	132 - 322	126 - 303	126 - 360
6'2"	136 - 331	129 - 311	129 - 369
6'3"	140 - 340	133 - 320	133 - 380
6'4"	143 - 349	136 - 328	136 - 390
6'5"	147 - 358	140 - 337	140 - 400
6'6"	151 - 367	143 - 346	143 - 411
6'7"	155 - 377	147 - 355	147 - 421

HMS - Plus w/ ADB

- \$1,000 "all caused" death benefit with Accidental Death Riders
- \$100k, \$150k, \$200k Accidental Death Coverage Options
- 30 yr level term - Ages 20-50
- 20 yr level term - Age 51-60
- Separate Underwriting - mainly Lifestyle questions

VITALITY

- LEVEL term insurance
- 10, 15, 20 year level term options
- Simplified Issue from **\$25,000-\$250,000**
- Issue ages 20-60
- ACH Withdrawal, Credit Card or Debit card



Accumulate Vitality Points

Your clients will earn Vitality Points for the everyday things they do to be healthy, like walking, exercising, or buying healthy food.



Earn a Vitality Status

Each year, the number of Vitality Points they accumulate determines their Vitality Status (Bronze, Silver, Gold, or Platinum). Clients must accumulate 3,500 points to earn Silver Status, 7,000 points to earn Gold Status, and 10,000 points to earn Platinum status.

Get Rewarded

REWARD	BRONZE STATUS	SILVER STATUS	GOLD STATUS	PLATINUM STATUS
Premium Cash Back³	0%	Up to 5% per year	up to 10% per year	up to 15% per year
Apple Watch Series 3 or Series 4⁴	✓	✓	✓	✓
Complimentary FitBit Device⁵	✓	✓	✓	✓
12-Month Amazon Prime membership	N/A	N/A	N/A	✓**
Amazon.com Gift Cards⁷	✓	✓	✓	✓
Fitness Device Discount⁸ (Fitbit, Garmin, Polar)	25% OR 40%	25% OR 40%	25% OR 40%	25% OR 40%
Healthy Gear Discounts (REI)⁹	15%	15%	15%	15%
HealthyFood Benefit⁶	10% (year 1 only)	10% (year 1 only)	10% per year	10% per year
Hotels.com Discounts⁵ (On up 2 nights per program year)	10%	15%	20%	25%
Vitality Squares	Chooses 1 square per month	Choose 2 squares per month	Choose 4 squares per month	Choose 6 squares per month
Shopping and Entertainment Gift Cards	up to \$250 per year	up to \$250 per year	up to \$250 per year	up to \$250 per year
Free 12-Month Subscription to Headspace	✓	✓	✓	✓
Free Subscription to Tufts Health & Nutrition Letter	✓	✓	✓	✓
Free Subscription to Live More Magazine	✓	✓	✓	✓
Free Health Check	year 1 only	year 1 only	year 1 only	year 1 only

Height	Weight
4' 8"	187 lbs
4' 9"	194 lbs
4' 10"	201 lbs.
4' 11"	208 lbs.
5' 0"	215 lbs.
5' 1"	222 lbs.
5' 2"	229 lbs.
5' 3"	237 lbs.
5' 4"	244 lbs.

Height	Weight
5' 5"	252 lbs.
5' 6"	260 lbs.
5' 7"	268 lbs.
5' 8"	276 lbs.
5' 9"	284 lbs.
5' 10"	292 lbs.
5' 11"	301 lbs.
6' 0"	309 lbs.
6' 1"	318 lbs.

Height	Weight
6' 2"	326 lbs.
6' 3"	335 lbs.
6' 4"	344 lbs.
6' 5"	354 lbs.
6' 6"	363 lbs.
6' 7"	373 lbs.
6' 8"	382 lbs.
6' 9"	392 lbs.
6' 10"	402 lbs.



EASY TERM

- LEVEL term insurance
- 10, 20, & 30 year level term options
- Simplified Issue from **\$25,000-\$300,000**
- Return Of Premium (ROP) Option
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders**Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

HOME PROTECTOR

- LEVEL term insurance
- 15, 20, 25 & 30 year level term options
- Must have a mortgage
- Simplified Issue from **\$25,000-\$300,000**
- Return Of Premium (ROP) Option
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders**Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

BUILD CHART			
HEIGHT	MINIMUM WEIGHT MUST BE AT LEAST	MAXIMUM WEIGHT WITHIN TABLE 2	MAXIMUM WEIGHT WITHIN TABLE 4
4'10'	86	182	199
4'11"	88	188	205
5'	90	195	212
5'1"	93	201	220
5'2"	95	208	227
5'3"	99	215	234
5'4"	101	221	242
5'5"	104	228	249
5'6"	106	235	257
5'7"	110	243	265
5'8"	113	250	273
5'9"	117	257	281
5'10"	120	265	289
5'11"	125	272	298
6'	129	280	306
6'1"	133	288	315
6'2"	136	296	323
6'3"	140	304	332
6'4"	143	312	341
6'5"	146	320	350
6'6"	149	329	359
6'7"	153	337	368
6'8"	157	346	378
6'9"	160	355	387



ALL TLE/GULE/IULE POLICIES INCLUDE: Issue ages 18-70

TERM LIFE EXPRESS

- LEVEL term insurance
- 10, 15, 20, & 30 year level term options
- Simplified Issue from **\$25,000-\$300,000**
- Return Of Premium (ROP) Option 100% of base premiums are available at the end of 30 yr term
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders**Check personal State)
- **Critical Illness Rider drops off on ROP product
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

GULE - Guaranteed Universal Life Express

- LEVEL death benefit for guaranteed periods (**can act like whole life)
- Coverage is guaranteed to a minimum of age 80 and a maximum of age 120
- Simplified Issue from **\$25,000-\$300,000**
- Includes Living Benefit Riders (**Chronic and Terminal** Illness Riders**Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

IULE - Indexed Universal Life Express

- IULE provides long-term death benefit protection on flexible premium basis
- For Clients who:
 - Understand that coverage beyond the no-lapse period is available on non-guaranteed basis
 - Desire a policy with flexibility for future
 - Want coverage issued quickly without lengthy health inquiries
- Coverage is guaranteed to a minimum of age 80 and a maximum of age 120
- Simplified Issue from **\$25,000-\$300,000**
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders**Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

Height	TLE, GULE, IULE, Living Promise Minimum Weight	TLE, GULE, IULE, Maximum Weight
4 Feet		
8"	74	197
9"	77	202
10"	79	208
11"	82	214
5 Feet	85	220
1"	88	226
2"	91	232
3"	94	238
4"	97	245
5"	100	251
6"	103	258
7"	106	265
8"	109	274
9"	112	282
10"	115	289
11"	119	298
6 Feet	122	305
1"	126	313
2"	129	321
3"	133	329
4"	136	338
5"	140	347
6"	143	358
7"	147	367
8"	151	376
9"	154	385
10"	158	395

STRONG FOUNDATION

- LEVEL term insurance
- 18 - 80
- 10, 15, 20, 25 & 30 year level term options
- Simplified Issue from **\$20,000-\$400,000**
- Chronic, Critical and Terminal Illness Riders

Minimum Weight (lbs)	Height (ft)	Maximum Weight (lbs)
82	4'8	185
85	4'9	193
88	4'10	198
91	4'11	207
94	5'0	212
97	5'1	221
101	5'2	225
104	5'3	234
107	5'4	243
111	5'5	250
114	5'6	259
118	5'7	265
121	5'8	274
125	5'9	281
128	5'10	292
132	5'11	298
136	6'0	307
140	6'1	314
144	6'2	325
147	6'3	336
151	6'4	342
155	6'5	353
160	6'6	360