



Final Expense Acceptance- Quick Reference Guide

(888) 8 UAR FMO

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Diabetes Related

Carrier	Plan Type	Age*	Diabetic Coma	Insulin Diabetes	Pill Diabetes	Combined w/ Heart Issue
Aetna Life & Health	Day 1, Graded, Guarantee	60-89	Not on Application	Day 1: <40 units / >Age 40	Day 1 > Age 40	Ever- Modified
Forethought Life (LOL)	Funeral Trust, Annuity**	0-99	>5 years, Modified Life	>5 years, Modified Life	Day 1 Life	Modified Life
Gerber Life	Guarantee	50-80	Graded	Graded	Graded	Graded
Great Western	Day 1, Guarantee	40-80	Modified	Modified	Day 1	Modified
Prosperity Life	Day 1, Graded	50-80	>24mo - Modified	Day 1	Day 1	Modified
Trinity Life	Day 1, Graded, Term	50-85	>24mo - Declined	>Age 40 Declined, <40 Day 1	Day 1	Graded

Heart Related

Carrier	Plan Type	Age*	Angina	Heart Attack	Congestive Heart Failure	Coronary Artery Disease
Aetna Life & Health	Day 1, Graded, Guarantee	60-89	>24mo Graded,<24 Day 1	>12mo Modified, <24 Day1	>24mo Graded, <24 Day 1	Ever- Graded
Forethought Life (LOL)	Funeral Trust, Annuity**	0-99	>5 years, Modified Life	>5 years, Modified Life	>5 years, Modified Life	>5 years, Modified Life
Gerber Life	Guarantee	50-80	Graded	Graded	Graded	Graded
Great Western	Day 1, Guarantee	40-80	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified
Prosperity Life	Day 1, Graded	50-80	>24mo Modified, <24 Day 1	>24mo Modified, <24 Day 1	>24mo Modified, <24 Day 1	>24mo Modified, <24 Day 1
Trinity Life	Day 1, Graded, Term	50-85	>12mo Declined, <24 Day 1	>12mo Declined, <24 Day 1	Ever- Declined	>12mo Declined, <24 Day 1

Cancer Related

Carrier	Plan Type	Age*	Basal Cell/Squamous	Internal Cancer	Leukemia	Melanoma
Aetna Life & Health	Day 1, Graded, Guarantee	60-89	Not on Application	>12mo Modified, <24 Day1	>12mo Modified, <24 Day1	>12mo Modified, <24 Day1
Forethought Life (LOL)	Funeral Trust, Annuity**	0-99	Day 1 Life	>5 years, Modified Life	>5 years, Modified Life	>5 years, Modified Life
Gerber Life	Guarantee	50-80	Graded	Graded	Graded	Graded
Great Western	Day 1, Guarantee	40-80	Not on Application	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified
Prosperity Life	Day 1, Graded	50-80	Not on Application	<36mo Day 1, >36 Modified	<36mo Day 1, >36 Modified	<36mo Day 1, >36 Modified
Trinity Life	Day 1, Graded, Term	50-85	Not on Application	<24 mo - Declined	<24 mo - Declined	<24 mo - Declined

Kidney or Liver Related

Carrier	Plan Type	Age*	End Stage Renal Disease	Cirrhosis of Liver	Kidney Disease/Failure	Liver Disease/Failure
Aetna Life & Health	Day 1, Graded, Guarantee	60-89	If ever Dialysis- Declined	>12 mo - Modified	w/o Dialysis- Not on App	Pancreatitis >12mo Modified
Forethought Life (LOL)	Funeral Trust, Annuity**	0-99	>5 years, Modified Life	>5 years, Modified Life	>5 years, Modified Life	>5 years, Modified Life
Gerber Life	Guarantee	50-80	Graded	Graded	Graded	Graded
Great Western	Day 1, Guarantee	40-80	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified
Prosperity Life	Day 1, Graded	50-80	If ever Dialysis- Declined	Stage C- Ever- Declined	Graded	Stage A or B- Ever- Modified
Trinity Life	Day 1, Graded, Term	50-85	Ever- Declined	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified

Lung Related

Carrier	Plan Type	Age*	Asthma/Bronchitis	COPD	Emphysema	Lung Disease
Aetna Life & Health	Day 1, Graded, Guarantee	60-89	Modified if nebulizer	<24 mo Graded	<24 mo Graded	Any w/ Tobacco- Modified
Forethought Life (LOL)	Funeral Trust, Annuity**	0-99	Day 1 Life	>5 years, Modified Life	>5 years, Modified Life	>5 years, Modified Life
Gerber Life	Guarantee	50-80	Graded	Graded	Graded	Graded
Great Western	Day 1, Guarantee	40-80	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified
Prosperity Life	Day 1, Graded	50-80	Day 1	Graded	Graded	Graded
Trinity Life	Day 1, Graded, Term	50-85	If Chronic, Graded	If Chronic, Graded	Graded	Graded

Mind Related

Carrier	Plan Type	Age*	Alzheimer's	Dementia	Depression/Anxiety	Schizophrenia
Aetna Life & Health	Day 1, Graded, Guarantee	60-89	Ever- Declined	Ever- Declined	If mental incapacity, Decline	If mental incapacity- Decline
Forethought Life (LOL)	Funeral Trust, Annuity**	0-99	>5 years, Modified Life	>5 years, Modified Life	>5 years, Modified Life	>5 years, Modified Life
Gerber Life	Guarantee	50-80	Graded	Graded	Graded	Graded
Great Western	Day 1, Guarantee	40-80	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified
Prosperity Life	Day 1, Graded	50-80	Ever- Declined	Ever- Declined	Graded	Graded
Trinity Life	Day 1, Graded, Term	50-85	Ever- Declined	Ever- Declined	If mental incapacity- Decline	If mental incapacity- Decline

Confinement or DME Related

Carrier	Plan Type	Age*	Hospitalization	Oxygen	Nursing Home	Wheelchair
Aetna Life & Health	Day 1, Graded, Guarantee	60-89	Current- Declined	Current- Declined	Current- Declined	Dependent- Graded
Forethought Life (LOL)	Funeral Trust, Annuity**	0-99	>12mo, Annuity	>5 years, Modified Life	>12mo, Annuity	Not on Application
Gerber Life	Guarantee	50-80	Graded	Graded	Graded	Graded
Great Western	Day 1, Guarantee	40-80	>5 days in 2 yrs Day 1	<24mo Day 1, >24 Modified	>5 days in 2 yrs Day 1	If no ADL aid needed Day 1
Prosperity Life	Day 1, Graded	50-80	> 30 days Declined	>12mo Declined	> 30 days Declined	Due to disease- Declined
Trinity Life	Day 1, Graded, Term	50-85	Declined	>6mo Declined	>12mo Declined	>6mo Declined

Event Related

Carrier	Plan Type	Age*	Aneurysm	Surgery- Heart/Circulatory	Stroke	TIA- Transient Ischemic
Aetna Life & Health	Day 1, Graded, Guarantee	60-89	Unfixed-Delay, <24 Day1	>12 mo Modified,<24 Day 1	>12 mo Modified,<24 Day 1	>12 mo Modified, <24 Day 1
Forethought Life (LOL)	Funeral Trust, Annuity**	0-99	>5 years, Modified Life	>5 years, Modified Life	>5 years, Modified Life	>5 years, Modified Life
Gerber Life	Guarantee	50-80	Graded	Graded	Graded	Graded
Great Western	Day 1, Guarantee	40-80	Day 1	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified
Prosperity Life	Day 1, Graded	50-80	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified	<24mo Day 1, >24 Modified
Trinity Life	Day 1, Graded, Term	50-85	Ever- Declined	>12mo Declined, <24 Day 1	>24mo - Graded	>12mo Declined, <24 Day 1

Disease Related

Carrier	Plan Type	Age*	Aids/HIV	ALS (Lou Gherig's)	Cerebral Palsy	Cystic Fibrosis
Aetna Life & Health	Day 1, Graded, Guarantee	60-89	Ever- Declined	Ever- Declined	Graded	Not on Application
Forethought Life (LOL)	Funeral Trust, Annuity**	0-99	>5 years, Modified Life	>5 years, Modified Life	>5 years, Modified Life	>5 years, Modified Life
Gerber Life	Guarantee	50-80	Graded	Graded	Graded	Graded
Great Western	Day 1, Guarantee	40-80	Modified	<24mo Day 1, >24 Modified	Modified	Modified
Prosperity Life	Day 1, Graded	50-80	Ever- Declined	Ever- Declined	Ever- Declined	Modified
Trinity Life	Day 1, Graded, Term	50-85	Ever- Declined	Ever- Declined	Ever- Declined	Ever- Declined

Disease Related

Carrier	Plan Type	Age*	Down's Syndrome	Hepatitis B or C	Lupus	Muscular Dystrophy
Aetna Life & Health	Day 1, Graded, Guarantee	60-89	Decline	>12 mo - Modified	>12 mo - Modified	Graded
Forethought Life (LOL)	Funeral Trust, Annuity**	0-99	>5 years, Modified Life	Not on Application	Not on Application	>5 years, Modified Life
Gerber Life	Guarantee	50-80	Graded	Graded	Graded	Graded
Great Western	Day 1, Guarantee	40-80	Modified	Day 1	Day 1	Modified
Prosperity Life	Day 1, Graded	50-80	Graded	Graded	Ever - Graded	Declined due to ADLs
Trinity Life	Day 1, Graded, Term	50-85	Ever- Declined	>24 mo - Graded	Ever - Graded	Ever- Declined

* Not every product has the same age range. Age range listed for primary product.

** Funeral Trust Plans can now be placed by all Life agents. Plans can preserve Medicaid eligibility.

3,5,10-Pay Life options and Immediate (Single Pay) Annuity available. Use at any Funeral Home.



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