

Final Expense  Term  Whole Life  IUL (Fixed)  VL (Securities)

## LIFE CHECKUP FORM

NAME

NAME

Owner: \_\_\_\_\_ Spouse: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ ST: \_\_\_\_\_ ZIP: \_\_\_\_\_

PHONE: \_\_\_\_\_ COUNTY: \_\_\_\_\_

EMAIL: \_\_\_\_\_

Owner DOB #: \_\_\_\_\_ Spouse DOB #: \_\_\_\_\_

Owner SSN #: \_\_\_\_\_ Spouse SSN #: \_\_\_\_\_

CURRENT Life Ins. PLANS: Term  Whole  IUL (Fixed)  VL (Securities)

Replacing a policy: Y/N if YES, name of company \_\_\_\_\_,  
amt. of benefit \_\_\_\_\_, policy # \_\_\_\_\_, phone # of co. \_\_\_\_\_

Prescription Drugs (dosage & how often) \_\_\_\_\_ / \_\_\_\_\_  
\_\_\_\_\_ / \_\_\_\_\_

Medical Conditions: Smoker/Non-Smoker:

Diabetes (if insulin are you taking 50 units or more/onset before 9 yrs/insulin before 40/45): \_\_\_\_\_ Cancer (how long) \_\_\_\_\_

Heart Conditions (COPD/Angina etc): \_\_\_\_\_

Own Home: \_\_\_\_\_ How much is Owed: \_\_\_\_\_

Mortgage Insurance  (explain how it works)

CHILDREN : How Many \_\_\_\_\_ Ages: \_\_\_\_\_

DOB: (C1) \_\_\_\_\_ DOB: (C2) \_\_\_\_\_ DOB: (C3) \_\_\_\_\_

Do you have a college fund if something were to happen to you?

## Underwriting Knockout Medical Conditions for Each Carrier

**AIG:** Impairments that are automatically declined – do not routinely order an APS

Abdominal Aortic Aneurysm surgically corrected in the last 6 months	Kidney Dialysis
Alcohol treatment in the last 2 years	Mental Disorder (including anxiety or depression requiring hospitalization or disability in last year)
Automatic Defibrillator (ACID) implanted with history of Cardiac Arrest	Medical testing advised but not yet completed
Alzheimer's disease or Dementia	MI/heart attack in last 6 months
Blood Pressure exceeding 185/100	Myelodysplastic Syndrome
Cancer treatment (current)	Organ Transplant (awaiting or recipient) (except kidney-contact your underwriter)
Cirrhosis of Liver	Pregnant (current) with Gestational Diabetes, toxemia, eclampsia, pre-eclampsia
COPD/Emphysema, severe (on oxygen or disabling)	Quadriplegia
CVA (stroke) within 1 year	Suicide attempt in the last year
Diabetes if significantly complicated (i.e. amputation etc.) or very poor control	Suicide attempts (more than one) if the last one was within the last 2 years
Drug use (other than marijuana) in the last 3 years	Surgery (major) advised but not yet completed
Gastric/Intestinal Bypass within 6 months	Term Insurance, age > 70 & rated over Table D or with a flat extra
Grand Mal Seizures within 1 year of diagnosis	Valve replacement within 6 months
HIV Positive	
Juvenile Onset Diabetes, younger than age 20	

**Transamerica:** SUBJECT TO UNDERWRITING AND CHANGE WITHOUT NOTICE.

MEDICAL CONDITION	DECISION
AIDS/HIV/ARC	Decline
Alcoholism/Alcohol Abuse – Used or been diagnosed with, treated, tested positive for, or been given medical advice by a member of medical profession.	Within 2 years – Graded Within 2–4 years – Standard Recovery (no drinks) > 4 years – Preferred
ALS (Lou Gehrig's disease)	Decline
Alzheimer's/Dementia/Memory Loss/Cognitive Disorders	Decline
Amputation (excluding at time of accident/trauma)	Decline
Anemia (other than Iron Deficiency) If Sickle Cell Anemia, please see the section for Sickle Cell Anemia	Within last 2 years – Standard
Aneurysm	Present (not surgically corrected) or surgically corrected within 1 year – Graded Surgically corrected between 1–2 years – Standard Surgically corrected > 2 years – Preferred
Angina	Onset within 1 year – Graded Onset 1–2 years – Standard Onset > 2 years – Preferred

Angioplasty (of any kind)	Onset prior age 45 – Graded Onset age 45 and above: Within 1 year – Graded Within 2 years – Standard
Arrhythmia	Treatment within 2 years – Standard Condition resolved, no current treatment, last treatment > 2 years – Preferred
Assisted Living/Long Term Care Facility – Home healthcare is defined as: medical care provided by a medical professional, friends or family member including, but not limited to, arranging medications, taking blood pressure or sugar readings, administering medications, wound care, feeding tube, etc.	Currently – Decline Within 2 years – Graded
Asthma (Chronic) – Defined as: Using inhalers year round on a daily or weekly basis, or filling inhalers 6 or more times in any 12 month period.	Standard
Atrial Fibrillation	Treatment within 2 years – Standard Condition resolved, no current treatment, last treatment > 2 years – Preferred
Attempted Suicide	Within 2 years – Decline
Autism	Current age 0–17 – Decline Mild (Highly Functional): Preferred All others – Decline
Bipolar	Current age 0–17 – Decline Current age 18–85 – Standard
Black Lung	Standard
Blood Clots (no complications/time since resolved)	Diagnosed and treated within 2 years – Standard Diagnosed and treated > 2 years – Preferred
Bone Marrow Transplant (Including donor stem cells)	Decline
Blood Disorder - Anemia (excluding Iron Deficiency Anemia/Sickle Cell Anemia), Polycythemia, Thrombocytopenia, Hemophilia, and other coagulation disorders.	Diagnosed and treated within 2 years – Standard No current treatment, last treatment > 2 years – Preferred
Bone Marrow Transplant (Including donor stem cells)	Decline
Bronchitis (Chronic)	Standard
Build Note: If medical questions are Standard and build is Standard, then you should quote Graded	See chart pg. 23
Bypass	Onset prior age 45 – Graded Onset age 45 and above: Within 1 year – Graded Within 2 years – Standard > 2 years – Preferred
Cancer (other than Basal Cell)	Any onset (other than Basal Cell): Within 2 years – Decline Metastatic - Decline Recurrent - Decline Multiple cancers - Decline Including lymph node involvement – Decline Within last 4 years – Graded Prior age 45 (other than Basal Cell) – Standard
Cardiac Surgery	Onset prior age 45 – Graded Onset age 45 and above: Within 1 year – Graded Within 2 years – Standard > 2 years – Preferred

Cardiomyopathy	Standard
Cerebral Palsy	Decline
Chest Pain	See Angina
Chronic Pain – Defined as: Disabled due to pain, using narcotic pain meds on a daily or weekly basis, or 6 fills of narcotic pain meds in the last 12 month period.	Currently unemployed/disabled due to pain – Graded Diagnosed with/treated for within 1 year – Graded Employed, no disability due to pain or treatment > 1 year – Preferred
Circulatory Disorder – (Peripheral Vascular Disease (PVD) or Peripheral Arterial Disease (PAD), Phlebitis, Arteriosclerosis, Coronary Artery Disease (CAD))	Onset of PVD, PAD, or CAD prior to age 45 – Graded Diagnosed and treated within 2 years – Standard No current treatment, last treatment > 2 years – Preferred
Cirrhosis	Graded
Clotting Disorder	See Blood Clots
Congestive Heart Failure/Heart Failure/Diastolic Heart Failure	Onset prior age 45 – Decline Onset age 45–80 – Graded
COPD (Chronic Obstructive Pulmonary Disease)	Standard
Coronary Artery Disease	See Circulatory Disorder
COVID	≤ age 70 Postpone minimum 3 months from date of recovery > age 70 Postpone minimum 6 months from date of recovery
Crohn’s Disease	Onset prior to age 26 – Graded Onset age > 26 – Standard
Defibrillator Implant	See Pacemaker Implant
Dementia	Decline
Depression	Current age 0–17 – Decline Current age 18 and older – Preferred
Diabetes	Onset prior age 20 (other than Gestational Diabetes) – Graded Onset > age 20 with insulin use within 2 years – Standard Onset > age 20 oral or diet within 2 years – Preferred
Diabetic Coma	Decline
Dialysis	Received within 1 year – Graded Received within 4 years - Standard
Diastolic Heart Failure	See Congestive Heart Failure
Donor Stem-Cell Transplant	Donor stem cells – Decline Self-donated stem cells – Preferred
Down’s Syndrome	Decline
Driving (Including: reckless driving, OWI/DUI, or three or more moving violations)	Within 2 years – Decline Within 2–4 years – Standard > 4 years – Preferred
Drug Use/Abuse (including prescription drugs)	Used or received treatment for within 2 years – Graded Used or received treatment for within 4 years – Standard
Electric Cart	See Wheelchair
Electric Scooter	See Wheelchair
Emphysema	Standard
Encephalitis	Present/treatment within 1 year – Graded
Epilepsy	See Seizures
Felony Conviction	Awaiting trial – Decline Convicted within 2 years – Decline

<b>Heart Attack</b>	<b>Onset prior age 45 – Graded Onset age 45 and above: Within 1 year – Graded Within 2 years – Standard &gt; 2 years – Preferred</b>
<b>Heart Failure</b>	<b>See Congestive Heart Failure</b>
<b>Heart Murmur</b>	<b>See Atrial Fibrillation</b>
<b>Heart Valve Replacement</b>	<b>Onset prior age 45 – Graded Onset age 45 and above: Within 1 year – Graded Within 2 years – Standard &gt; 2 years – Preferred</b>
<b>Hepatitis A</b>	<b>See Liver Disorder</b>
<b>Hepatitis B</b>	<b>See Liver Disorder</b>
<b>Hepatitis C If Hepatitis C is considered Standard, and another question in Section 15 is answered yes, then you should quote Graded.</b>	<b>Currently have or been treated within 24 months – Graded Cured, treatment over 24 months – Standard</b>
<b>Hodgkin’s/Non-Hodgkin’s/Lymphoma</b>	<b>See Cancer</b>
<b>Home Health Care</b>	<b>See Assisted Living</b>
<b>Hospice</b>	<b>Decline</b>
<b>Hospitalization (currently)</b>	<b>See Assisted Living</b>
<b>Huntington’s Disease</b>	<b>Decline</b>
<b>Illegal Drugs</b>	<b>Used or received treatment for within 2 years – Graded Used or received treatment for within 4 years – Standard</b>
<b>Incarceration</b>	<b>Within 2 years – Decline</b>
<b>Iron Deficiency Anemia</b>	<b>Preferred</b>
<b>Irregular Heartbeat</b>	<b>See Arrhythmia</b>
<b>Kidney Disease/Disorder (Chronic Kidney Disease)</b>	<b>Any treatment within 4 years or Stages 1–3 – Standard Stages 4–5 – Graded</b>
<b>Kidney Failure</b>	<b>See Renal Failure</b>
<b>Liver Disease (excluding Fatty Liver Disease)</b>	<b>Diagnosed and/or treatment within 1 year – Graded Diagnosed and/or treatment within 2 years – Standard Treated and resolved &gt; 2 years – Preferred</b>
<b>Long Term Care</b>	<b>See Assisted Living</b>
<b>Lou Gehrig Disease</b>	<b>See ALS</b>
<b>Lupus</b>	<b>See Systemic Lupus Erythematosus (SLE)</b>
<b>Marijuana</b>	<b>Used within 2 years – Graded Used within 4 years – Standard</b>
<b>Memory Loss</b>	<b>See Alzheimer’s</b>
<b>Mental Health</b>	<b>See specific diagnosis</b>
<b>Mental Incapacity</b>	<b>Decline</b>
<b>Mental Retardation</b>	<b>Decline</b>
<b>Multiple Sclerosis</b>	<b>Standard</b>
<b>Muscular Dystrophy</b>	<b>Graded</b>
<b>Myocardial Infarction</b>	<b>Onset prior age 45 – Graded Onset over age 45: Within 1 year – Graded Within 2 years – Standard &gt; 2 years: Preferred</b>
<b>Nursing Home</b>	<b>See Assisted Living</b>
<b>Organ Transplant (including donor stem-cell)</b>	<b>Decline</b>
<b>Oxygen</b>	<b>Within 1 yr - Graded. Last used &gt; 1 yr Preferred.</b>

Pacemaker/Defibrillator Implant	Prior to age 45 – Graded Within 1 year – Graded Within 1–2 years and still present (regardless of date installed) – Standard
Pancreatitis (nonalcoholic)	Diagnosed and/or treatment within 2 years – Standard Treated and resolved > 2 years – Preferred
Parkinson’s Disease	Onset prior age 45 – Graded Onset 45–85 – Standard
Parole/Probation (currently)	Within 2 years – Decline
Peripheral Artery Disease (PAD)	Prior age 45 – Graded
Peripheral Vascular Disease (PVD)	Prior age 45 – Graded
Phlebitis	See Blood Clot
Post-Traumatic Stress Disorder (PTSD)	See Depression
Prison (within 2 years)	See Incarceration
Pulmonary Fibrosis	Decline
Pulmonary Hypertension	See Circulatory Disorder
Renal Failure	Stages 4–5 – Graded
Respiratory Disease (Chronic)	See Asthma
Rheumatoid Arthritis	See Chronic Pain
Sarcoidosis	Standard
Schizophrenia	Current age 0–17 – Decline Current age 18–85 – Standard
Seizures	6+ episodes/attacks within 1 year – Graded 6+ episodes/attacks within 2 years – Standard
Sickle Cell Anemia	Decline
Sleep Apnea	CPAP/treatment with supplemental oxygen/oxygen concentrator use – Graded CPAP/treatment without supplemental oxygen – Preferred
Spina Bifida	Present and surgically corrected within 2 years – Standard Surgically corrected > 2 years – Preferred
Stent Implant	Onset prior age 45 – Graded Onset age 45 and above: Within 1 year – Graded Within 2 years – Standard > 2 years – Preferred
Stroke (single attack/no complications or residuals)	Onset prior age 45 – Graded Onset age 45 and above: Within 1 year – Graded Within 2 years – Standard > 2 years – Preferred
Surgery (Been advised or planning to have surgery requiring general anesthesia)	Decline
Systemic Lupus Erythematosus (SLE)	Diagnosed with or been treated within 2 years – Graded Remission, no treatment within 2 years – Standard
Terminal Illness (death expected within 18 months)	Decline
Tissue Transplant	Donor stem cells – Decline Self-donated tissue transplant – Preferred
Transient Ischemic Attack/TIA	Onset prior age 45 – Graded Onset age 45 and above: Within 1 year – Graded Within 2 years – Standard > 2 years – Preferred
Tuberculosis	Current – Standard Treated and Resolved > 2 years – Preferred

Ulcerative Colitis	Standard
Vascular Disorder	Diagnosed and treated within 2 years – Standard No current treatment, last treatment > 2 years – Preferred
Wheelchair/Electric Scooter/Electric Cart**	Any use within 2 years (current use or use occasionally at facilities such as, but not limited to, the grocery store, department stores, warehouse stores, airports) – Graded Reason for use is expected to resolve in next 3 months or the reason for use has resolved and they are no longer using a wheelchair/ electric scooter/electric cart any longer. – Preferred

**Mutual Of Omaha:** \_\_\_\_\_

<p><b>Is the proposed insured Currently:</b> Bedridden or confined to any hospital, nursing home, long-term care facility or skilled nursing facility; or receiving or been advised to receive care in a nursing home, hospice care, or home health care? .</p>	<p><b>Has the proposed insured ever been:</b> Diagnosed as having Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV) Infection (symptomatic or asymptomatic) or been treated for AIDS, ARC, or HIV by a physician or health care provider?</p>
<p>Requiring assistance with activities of daily living such as taking medications, bathing, dressing, eating, toileting, getting in and out of a chair or bed, or control of bowel or bladder problems?</p>	<p>Diagnosed with, been treated for or advised by a physician or health care provider to receive treatment for Alzheimer’s Disease, Dementia, Huntington’s Disease, Sickle Cell Anemia, Myelodysplastic Syndrome (MDS), Lou Gehrig’s Disease (ALS), Quadriplegia, Paraplegia, Down’s Syndrome, mental incapacity, congestive heart failure, Cirrhosis, Metastatic Cancer or recurrent Cancer of the same type?</p>
<p>Requiring any of the following (other than for fractures, bone or joint surgery, including replacement): wheelchair, electric scooter, or oxygen equipment to assist breathing (excluding use for sleep apnea)?</p>	<p>Diagnosed with insulin shock, diabetic coma, or had an amputation due to diabetic complications or diagnosed with End Stage Renal Disease or requiring dialysis?.</p>
<p><b>In the past 12 months, has the Proposed Insured been:</b> Advised by a physician to have a surgical operation, diagnostic testing other than for routine screening purposes or for those related to HIV/AIDS, treatment, hospitalization, or other procedure which has not been done or for which results are not known? . .</p>	<p>Advised to receive or have received an organ or bone marrow transplant?.</p>
<p>Diagnosed by a physician or health care provider as having heart disease or heart surgery of any kind? .</p>	<p>Diagnosed by a physician or health care provider as having a terminal medical condition that is expected to result in death within the next twelve 12 months?.</p>
<p>In the past 2 years, has the Proposed Insured been diagnosed with, been treated for or advised by a physician or health care provider to receive treatment</p>	<p><b>Has the proposed insured ever been:</b> Diagnosed as having Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC),</p>

for any form of cancer (except basal or squamous cell skin cancer)?	or Human Immunodeficiency Virus (HIV) Infection (symptomatic or asymptomatic) or been treated for AIDS, ARC, or HIV by a physician or health care provider?
<b>Has the Proposed Insured ever (a) received care or treatment for, or (b) been advised by a physician or health care provider to seek treatment for:</b> Diabetes before age 50 or diabetes at any age with complications of Retinopathy (eye), Nephropathy (kidney), Neuropathy (nerve) or Peripheral Vascular Disease (PVD or PAD)?	<b>In the past 2 years, has the Proposed Insured:</b> Been convicted of or currently awaiting trial for a felony?
Hepatitis C?	Been treated for or advised to have treatment for alcohol or drug abuse or convicted more than once of reckless driving or driving under the influence of drugs or alcohol?.
Chronic Lung Disease, including Chronic Obstructive Pulmonary Disease (COPD), Chronic Bronchitis, Emphysema, or Sarcoidosis?	Used unlawful drugs in any form or abused or misused prescription drugs? .
<b>In the past 4 years, has the Proposed Insured: (a) received care or treatment for, or (b) been advised by a physician or health care provider to seek treatment for:</b>	<b>In the past 2 years, has the Proposed Insured been hospitalized by a physician or health care provider for any mental or nervous disorder?</b>
Cancer, Leukemia, Melanoma or any other internal cancer (except basal or squamous cell skin cancer)?	<b>In the past 12 months, has the Proposed Insured consulted a physician for chronic cough, unexplained weight loss greater than 10 pounds, fatigue or unexplained gastrointestinal bleeding?.</b>
Chronic Kidney Disease, Systemic Lupus or Scleroderma?	
Bipolar Depression, Schizophrenia, Parkinson's Disease or Multiple Sclerosis?	
<b>In the past 2 years, has the Proposed Insured: (a) received care or treatment for, or (b) been advised by a physician or health care provider to seek treatment for:</b> Coronary Artery Disease, Heart Attack, Coronary Artery Bypass Surgery, Angioplasty, Cardiomyopathy, irregular heart rhythm, or Valvular Heart Disease with surgical repair or replacement?	
Stroke or Transient Ischemic Attack (TIA)?	