

Final Expense Cheat Sheet

Carrier	Issue Age	Max Face	Build Chart	E-App	PHI	Direct Express	Insulin	Nuerop	COPD	AFIB	CHF	Heart Surgery	Angina	TIA Stroke	Cancer	MS	Depression	BiPolar/Schiz	Amputation	Kidney/Liver Disease	Siezuers w/in 2 Yrs	Lupus	Dialysis	Wheel Chair	
AIG-GRADED ONLY	50-85	\$25K	No	Yes-Only	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Americo-UP	50-85	\$30K	Yes	No	No	No	Yes	No	UP2 -No O2	UP3	No	>1Yr	>1yr	>2 Yrs	> 3 yrs	Yes	Yes	Yes	>2Yrs	Up1 No Dialysis	UP1	No	No	No	
Americo -Eagle	50-85	\$30K	Yes	Yes	No	No	Yes	No	No	>1Yr	No	>1Yr	>1yr.	>1 Yr.	> 2 Yrs	Yes	Yes	Yes	>2 Yrs.	Yes	Yes	No	No	No	
CFG	36-85	\$35K	Yes	Yes	Random	No	Elite->Age 40 Select <Age 40	Select	NS No O2 Select and Smoker No O2 Advantage (graded) With O2 Security	Yes	No	>3yrs Elite .18 mo Select	>1yr	>3yrs Elite .18 mo Select	>3yrs Elite .18 mo Select	<36 mo - Advantage	Elite	Elite	No	Graded	No more than 12 in the past 18 mom-Elite	Yes	Security	No	
Foresters	50-85	\$35K	Yes		Yes	No	Level	No	Grade - No O2	Level	No	>1 Yr	Level >2 Yrs Diagnosis	Level > 2 Yrs	Level >2 Yrs	Level	Level	Level	No	Grade	Level	No	No	No	
MOO	45-85	\$40K	Yes	Yes	Sometimes	No	Level Onset >50 yr	Graded	Grade - No O2	Graded	No	>1yr	Level >2 Yrs Diagnosis	Level > 2 Yrs	Level >4 Yrs	Grade	Level of No Hosp. Stay	Grade	No	No	Level	Grade	No	No	
RNA	50-85	\$25K	No	Phone	Yes	No	Level	Level	Grade - No O2	Level	No	> 2 yrs	Graded	Level > 2 Yrs	Level >2 Yrs	Grade	Level	Level	Level >2 Yrs	No	No	Grade	No	No	
Trans	45-85	\$50K	No	No	No	Yes	Stand.	Stand.	Stand if No O2, Graded if O2	Stand. >2 yrs	Pref..2 Yr 1st Diagnosed	Stand w/in 1 Yr Level >2 Yrs	Pref. >2 Yrs 1st Diagnosis	Pref. > 2 Yrs	Pref > 4 Yrs.	Stand.	Pref	Pref	No	Grade	Grade	Pref	Grade	Grade	
Prosperity	50-80	\$35K	Yes	Yes	Random	Yes	Level	Modified	Graded	Level		>2yrs Level, <2yrs Mod	.2 yrs Mod	<2 yrs. Mod	<3 yrs Mod	<3yrs Mod	Mod	Level	<2 yrs Hosp - Graded	Modified	Graded	Level	Graded	Decline	Decline
American Amicable	50-85	Age <75-\$35k Age >75-\$20k	Yes	Yes	Age 71-85 Random	No	Yes	Return of Premium	2 year s ROP 3 years Graded > 3 years Immedite	Immedi ate	Decline	2 years Graded 3 years Return of Premium > 3 years Immedi ate	2 years Graded 3 years Return of Premium > 3 years Immedi ate	2 years Graded 3 years Return of Premium > 3 years Immedi ate	2 years Graded 3 years Return of Premium > 3 years Immedi ate	Graded	Immediate	Immediate	Caused by a disease - Decline	2 years Graded 3 years Return of Premium > 3 years Im	3 years-Graded	Systemic Lupus-Return of Premium	Decline	Decline	