# Field Underwriting Guide

The desk edition. Hear the pill, know the condition, pick the door. Built 2026-09-07 from carrier guides and agent underwriting references; the guide of the day outranks this page.

## THE 90-SECOND FIELD UNDERWRITE, ON EVERY CALL

**1. Hear the meds before you hear the diagnosis.** People forget diagnoses and remember pills. "What's in the cabinet?" Then match each drug to the condition it signals (pages 2 and 3).

**2. Dates decide the tier.** Heart, stroke, cancer: the anniversary of the event is the whole question. Under 2 years is usually graded or modified; over 2 years is often level. Ask the month and year.

**3. Control decides the carrier.** Same condition, different carrier, different answer. Diabetes on pills is fine most places; insulin before 50 knocks out half the shelf. Pick the carrier that gives LEVEL.

## THE QUESTIONS, IN THIS ORDER (WRITE THE ANSWERS ON THE WORKSHEET)

| # | ASK | WHY, AND WHAT THE ANSWER SENDS YOU TO |
|---|---|---|
| 1 | Birthday. Height and weight. | Issue ages and the build chart. Over the chart = rated or declined on term; FE has its own chart. |
| 2 | "Any tobacco or nicotine in the last 12 months? What kind?" | Non-tobacco rates need a quit period, 12 months at most carriers. Vape and chew count. |
| 3 | "What prescriptions are you taking? Anything in the cabinet you take most days?" | The medication dictionary. Each drug maps to a condition and a weight. |
| 4 | "Heart, stroke, cancer, diabetes: any of those, ever? When?" | The four that set the tier. Month and year of the last event. |
| 5 | "Diabetes: pills or insulin? Since what age? Any neuropathy, kidney, or eye trouble from it?" | Insulin + age of onset + complications decide FE tier and whether term is possible. |
| 6 | "Any hospital stay in the last 12 months? Any surgery pending?" | Pending anything usually postpones. A recent stay needs the reason. |
| 7 | "Breathing: inhalers, oxygen, COPD?" | Inhaler alone is often fine; oxygen is graded/GI or decline everywhere. |
| 8 | "Any treatment for alcohol or drugs, ever? When?" | Most carriers want 2 to 5 years clean; Suboxone or methadone now = modified/GI. |
| 9 | "Ever declined or rated by a life company? Who, why?" | Tells you which door is already shut; a declined app is a question on every app. |
| 10 | "Any DUI, license suspension, felony, in the last 5 years?" | Term underwriting cares; some FE carriers do too. |

## THE FOUR WEIGHTS USED ON THE NEXT PAGES

**FINE** Routine. Blood pressure, cholesterol, thyroid, allergies. Does not move the tier.

**ASK DATES** The drug signals an event or a condition with a clock: heart, stroke, cancer, clots. The date sets the tier.

**GRADED LIKELY** Insulin with complications, recent events, CHF, chronic opioids, current psychiatric hospitalization. Level is unlikely; a graded or modified tier still writes.

**DECLINE / GI** Oxygen, dialysis, dementia, hospice, active cancer treatment, current addiction treatment, transplant. Only guaranteed issue, or nothing. Never quote level.

**The rule that keeps the book:** a wrong tier is a chargeback and a family with a policy that does not pay. When the meds and the story disagree, the meds are true. When in doubt, refer up; never guess a placement.

# The Bridge Path and the Client Scripts

What to do with the answers, and what to say when the tier is graded or the answer is no.

## THE BRIDGE DECISION PATH: A HOMEOWNER OVER 60, ON THE PHONE

**Step 1. The payment.** "What's the payment each month?" Face = payment x 12 (round up to the carrier's minimum). $1,500 = $18k-$20k. $2,800 = $35k, the PlanRight ceiling. Above that, Strong Foundation term if under 75 and healthy enough, or split the need across two policies.

**Step 2. The quick screen, in Foresters PlanRight order.** Any yes to the first six (nursing home / hospice / home care, daily-living help, wheelchair, oxygen, transplant, CHF ever, ALS, dementia, HIV, current cancer, terminal, insulin shock or diabetic amputation within 12 months) = not eligible: place guaranteed issue elsewhere. Yes to the middle set (heart attack, stroke, cancer, alcohol or drug treatment, kidney or liver disease, aneurysm within 2 years) = Basic (graded). Yes to the last set (COPD, cirrhosis, dialysis, chronic hepatitis, Parkinson's, TIA) = Standard. All no = Preferred.

**Step 3. Pick the door.** Preferred or Standard: quote PlanRight level, face from step 1. Basic: quote it honestly as graded (below) or wait for Mutual of Omaha, whose graded pays the same way and whose level may be open if the event is past 2 years. Not eligible: Corebridge guaranteed issue (50-85, $5k-$25k) or United Home Life GI once appointed; until then, say so and set a callback for when the contracts land. Basic-tier cases also fit Americo Eagle Select 3 (graded) once that appointment is confirmed.

## SAYING GRADED OUT LOUD, WITHOUT LOSING THE SALE OR THE LICENSE

"Here's how yours works, and I want you to hear it plainly. For the first two years, if you pass from an illness, the company pays back every dollar you put in plus ten percent. If it's an accident, they pay the full amount from day one. From the third year on, it pays the full amount no matter what. That's the honest version, and it's still the only policy on the market that will take you today with no exam. Most people in your position take it and upgrade later if their health lets them."

Never call a graded policy "full coverage." Never skip the two-year sentence. It is on the application and the client signs it.

## WHEN THE ANSWER IS NO

"I'm going to be straight with you, because you'd want me to be. With the oxygen, nobody on my shelf writes a regular policy today. There's a guaranteed-acceptance policy that pays back premiums plus interest for two years and full after that; it costs more per dollar and I'd rather you hear that from me than from a mailer. Do you want me to hold your file and call you when I have it, or is there someone in the house I should be protecting instead?"

## POLICY FACTS THE CLIENT WILL ASK ABOUT

| QUESTION | ANSWER |
|---|---|
| **"Can they cancel it on me?"** | No. Whole life is guaranteed renewable as long as premiums are paid; term for the full term. Massachusetts law (c.175 s.132) makes the policy incontestable after two years except for non-payment; inside two years only a material misstatement on the application can void it. That is why the health questions are answered exactly. |
| **"What if I die in the first two years?"** | Level: full face from day one. Graded: premiums back plus interest for non-accidental death, full for accidental (see above). Suicide within two years: premiums returned, at every carrier. |
| **"Can I change my mind?"** | Yes. Massachusetts law gives 10 days from delivery to cancel for a full refund on policies under $25,000 face (carriers extend the same or longer on bigger ones), and 20 days when the policy replaces an existing one. Say the number. |
| **"Does the premium go up?"** | Whole life: never. Level term: never during the term. Say the term length out loud. |
| **"Do I need an exam?"** | No exam on any product on this shelf except fully underwritten term above the accelerated limits. They check prescription history and the MIB; the phone interview is the exam. In Massachusetts a Foresters PlanRight app is paper, so the interview happens on the call and the signed paper follows within 10 days. |
| **"I already have a policy through work / from before"** | Never tell them to drop it on the call. If the new policy replaces or reduces an existing one, Massachusetts (211 CMR 34) requires the signed Notice Regarding Replacement with the application, a list of every existing policy, and the client keeps a copy; the new carrier notifies the old one. Ask what it is, what it pays, and when it ends, and write it on the worksheet. |

## DESK NUMBERS

| WHO | NUMBER | FOR |
|---|---|---|
| **Foresters phone interview (Apptical)** | 866-844-9276 | PlanRight point-of-sale interview, every app |
| **Foresters producer support** | 866-466-7166 | Option 1 products and quoting, option 4 contracting |
| **United Home Life interview line** | 866-333-6557 | Personal history interview on every simplified app (when appointed) |
| **Jazzmany / upline** | on the card | Refer up before any placement you are not sure of |

# Medication Dictionary

Part 1 of 3. What each drug signals and what it does to the tier.

## HEAR THE PILL, KNOW THE CONDITION

### DIABETES

| DRUG (BRAND / GENERIC) | SIGNALS | WEIGHT | WHAT TO ASK, AND WHERE IT SENDS YOU |
|---|---|---|---|
| **Metformin** | Type 2 diabetes, oral | FINE | Level nearly everywhere. Onset age matters: MoO graded if diagnosed under 45 (Term Express declines under 45); Transamerica graded if onset under 20. |
| **Januvia, Jardiance, Farxiga** | Type 2 diabetes; Jardiance/Farxiga also for heart failure or kidney disease | ASK DATES | Fine for diabetes. If for heart failure or CKD it is a CHF/kidney signal, which is a decline at Foresters, MoO, AHL, Americo. |
| **Ozempic, Trulicity, Mounjaro** | Type 2 diabetes, or weight loss | ASK DATES | Fine for diabetes. Weight-only use: check the build chart; unexplained loss over 10 lbs is graded at MoO and Corebridge. |
| **Insulin (Lantus, Humalog, Novolog, Basaglar)** | Insulin-treated diabetes | ASK DATES | Level at Foresters regardless of onset; MoO level if diagnosed 45+ with no complications; Transamerica Standard; UHL Premier excludes, Deluxe accepts. Ask onset age, units a day, any complications. |
| **Lyrica, gabapentin, Neurontin, Cymbalta (if for neuropathy)** | Diabetic neuropathy when paired with a diabetes drug | GRADED LIKELY | Diabetes drug + nerve drug within 2 years = Modified at Foresters, graded at MoO. Non-diabetic use (pain, seizures, depression) is level. |

### HEART AND BLOOD

| DRUG (BRAND / GENERIC) | SIGNALS | WEIGHT | WHAT TO ASK, AND WHERE IT SENDS YOU |
|---|---|---|---|
| **Lisinopril, losartan, amlodipine, metoprolol, atenolol** | Blood pressure | FINE | Level. Watch the combo: spironolactone + loop diuretic + ACE/beta-blocker reads as CHF at Foresters; beta-blocker + blood thinner reads as afib. |
| **Atorvastatin, Lipitor, Crestor, statins** | Cholesterol | FINE | Level everywhere. |
| **Plavix (clopidogrel), Brilinta, Effient** | Stent, heart attack, stroke, or PAD | ASK DATES | MoO asks the reason. Tier follows the cardiac clock: MoO decline inside 12 months, graded to 2 years; Foresters Basic under 2 years; AHL modified 1 year; Americo Select 3 (graded) inside 12 months. |
| **Eliquis, Xarelto, Pradaxa** | Atrial fibrillation, OR a past clot (DVT/PE) | ASK DATES | The distinction is the whole answer. Afib = irregular rhythm: MoO graded within 2 years, Americo Select 3 (graded) within 12 months. A resolved clot over 2 years old is level at Foresters and Transamerica. MoO Term Express: ineligible. |
| **Warfarin, Coumadin** | Afib, clots, or a mechanical valve | ASK DATES | Same distinction as above. Valve replacement within 2 years = Modified at Foresters. |
| **Nitroglycerin, Nitrostat, Imdur, isosorbide** | Angina, coronary disease | GRADED LIKELY | Foresters: first fill under 2 years Modified, over 2 years Level. Transamerica: within 12 months graded, 13-24 standard, over 2 years preferred. Americo: angina within 12 months = Select 3 (graded). |
| **Lasix, furosemide, Bumex, torsemide** | Edema, blood pressure, CHF, kidney | ASK DATES | Get the reason. For blood pressure or ankle swelling: usually level. For heart failure: decline at most carriers. |
| **Digoxin, Lanoxin** | Afib or heart failure | GRADED LIKELY | MoO asks the reason; Term Express ineligible. Foresters counts it toward the CHF combo. |
| **Entresto, carvedilol/Coreg (for CHF)** | Heart failure, cardiomyopathy | DECLINE / GI | CHF is a knockout at Foresters, MoO, AHL, Americo, Transamerica FE Express. Transamerica Solutions: graded. Coreg for plain blood pressure is fine; ask. |
| **Amiodarone, Multaq** | Serious arrhythmia | GRADED LIKELY | MoO Living Promise graded; Term Express ineligible. |
| **Ranexa** | Chronic angina | GRADED LIKELY | MoO graded-eligible drug. Same cardiac clock as nitroglycerin. |

### BREATHING

| DRUG (BRAND / GENERIC) | SIGNALS | WEIGHT | WHAT TO ASK, AND WHERE IT SENDS YOU |
|---|---|---|---|
| **Spiriva, Anoro, Tudorza, Daliresp, Breztri** | COPD, emphysema | GRADED LIKELY | MoO graded (COPD ever); Foresters Standard tier; Transamerica graded; Americo Select 3 (graded). Exceptions that write level: AHL Standard (not sold in MA), CICA (not MA). COPD with oxygen = decline everywhere. |
| **Advair, Symbicort, Dulera, Trelegy** | Asthma OR COPD | ASK DATES | Asthma = level (Foresters Level). COPD = graded per the row above. Transamerica: six or more inhaler fills in 12 months = Standard. Ask which. |
| **Albuterol, ProAir, Ventolin** | Asthma rescue inhaler (or COPD) | FINE | Level if asthma. Confirm not COPD. MoO Term Express declines chronic severe asthma. |
| **Prednisone, long-term** | COPD, RA, lupus, transplant, cancer | ASK DATES | The weight follows the condition it is for. Short courses for a cold or a rash are nothing. |
| **Oxygen at home (not CPAP)** | Respiratory failure | DECLINE / GI | Knockout at Foresters, MoO, AHL, Americo, Corebridge. Sleep-apnea CPAP is exempt everywhere; a nebulizer is exempt unless for COPD. |

# Medication Dictionary

Part 2 of 3. What each drug signals and what it does to the tier.

## HEAR THE PILL, KNOW THE CONDITION

### BRAIN, MEMORY, NERVES

| DRUG (BRAND / GENERIC) | SIGNALS | WEIGHT | WHAT TO ASK, AND WHERE IT SENDS YOU |
|---|---|---|---|
| **Aricept (donepezil), Namenda, Exelon, Razadyne** | Dementia, Alzheimer's | DECLINE / GI | On every carrier's ineligible list. Only guaranteed issue, and often not even that. |
| **Sinemet, carbidopa-levodopa, Azilect, Mirapex** | Parkinson's | GRADED LIKELY | MoO graded (4-year); Foresters Standard tier if independent in daily living; Transamerica Standard. Ask about walking and self-care. |
| **Keppra, Dilantin, Lamictal, Depakote (for seizures)** | Seizure disorder | ASK DATES | Control decides. Transamerica: six or more seizures in 12 months graded. Ask the date of the last seizure. Depakote/Lamictal can also mean bipolar; ask. |
| **Copaxone, Tecfidera, Ocrevus, Avonex, Rebif** | Multiple sclerosis | GRADED LIKELY | MoO graded (4-year); Term Express ineligible; Transamerica Standard. Ask about mobility. |

### MIND

| DRUG (BRAND / GENERIC) | SIGNALS | WEIGHT | WHAT TO ASK, AND WHERE IT SENDS YOU |
|---|---|---|---|
| **Lexapro, Zoloft, Prozac, Celexa, Wellbutrin, trazodone** | Depression, anxiety | FINE | Level everywhere when controlled. Wellbutrin (bupropion) is also Zyban for quitting smoking; ask. |
| **Xanax, Klonopin, Ativan** | Anxiety, panic | FINE | Level. Confirm no substance-abuse history; a psychiatric hospitalization within 2 years is graded at MoO. |
| **Adderall, Vyvanse, Ritalin** | ADHD | FINE | Not on FE lists. Ask the reason. |
| **Lithium** | Bipolar | GRADED LIKELY | MoO graded (bipolar within 4 years); Term Express ineligible; Corebridge graded (36 months); UHL Premier excludes. |
| **Seroquel, Abilify** | Bipolar or schizophrenia, OR add-on for depression, OR sleep (Seroquel off-label) | ASK DATES | MoO asks the reason. For depression: level. For bipolar or schizophrenia: graded at MoO and Corebridge. |
| **Zyprexa, Risperdal, Geodon, Invega, Latuda, Haldol, clozapine** | Schizophrenia, bipolar | GRADED LIKELY | MoO graded; Term Express ineligible. Ask about hospitalizations in the last 2 years. |

### ADDICTION AND PAIN

| DRUG (BRAND / GENERIC) | SIGNALS | WEIGHT | WHAT TO ASK, AND WHERE IT SENDS YOU |
|---|---|---|---|
| **Suboxone, buprenorphine, Sublocade** | Opioid dependence, in treatment | GRADED LIKELY | Treatment within 2 years: decline at Transamerica; Basic at Foresters; modified at AHL; graded at MoO; graded (Select 3) at Americo; Over 2 years clean, doors reopen. |
| **Methadone** | Opioid dependence OR chronic pain | GRADED LIKELY | Same 2-year clocks. Term Express ineligible. Ask which use. |
| **Naltrexone, Vivitrol, Antabuse, Campral** | Alcohol or opioid dependence | GRADED LIKELY | MoO graded; Foresters Modified within 2 years. Ask the sobriety date; it is the tier. |
| **OxyContin, oxycodone, Percocet, fentanyl patch, morphine (chronic)** | Chronic pain, or cancer pain | GRADED LIKELY | Transamerica: six or more narcotic fills in 12 months = graded. Morphine: Term Express ineligible. Cancer pain = current cancer, decline. Ask reason and how often it is filled. |

### CANCER

| DRUG (BRAND / GENERIC) | SIGNALS | WEIGHT | WHAT TO ASK, AND WHERE IT SENDS YOU |
|---|---|---|---|
| **Tamoxifen, Arimidex (anastrozole), Femara (letrozole)** | Breast cancer, adjuvant, taken 5-10 years after | ASK DATES | The date decides. Cancer within 2 years: decline at MoO, Transamerica, AHL; within 4 years graded at MoO; Foresters Basic if first fill under 3 years. Past those clocks: level. |
| **Lupron, Eligard, Zoladex, Xtandi, Zytiga** | Prostate cancer under hormone treatment | DECLINE / GI | MoO ineligible. Active treatment reads as current cancer on level products. Transamerica Solutions may write Standard if onset over 2 years; ask. |
| **Gleevec, Imbruvica, Revlimid, Keytruda, Opdivo, Rituxan** | Leukemia, lymphoma, myeloma, active cancer | DECLINE / GI | MoO ineligible. Foresters: current cancer no coverage. Universal knockout while active. |
| **Methotrexate** | Cancer OR rheumatoid arthritis | ASK DATES | For RA: FE mostly level (MoO Term Express declines moderate-severe RA). For cancer: active treatment, decline. |

### IMMUNE AND JOINTS

| DRUG (BRAND / GENERIC) | SIGNALS | WEIGHT | WHAT TO ASK, AND WHERE IT SENDS YOU |
|---|---|---|---|
| **Humira, Enbrel, Remicade, Xeljanz, Rinvoq** | Rheumatoid arthritis, Crohn's, psoriasis | ASK DATES | FE usually level. MoO Term Express declines moderate-severe RA on these. Lupus within 4 years graded at MoO. |
| **Plaquenil, Benlysta** | Lupus | ASK DATES | MoO graded within 4 years; Foresters Basic within 2 years. |

# Medication Dictionary

Part 3 of 3. What each drug signals and what it does to the tier.

## HEAR THE PILL, KNOW THE CONDITION

### INFECTIONS

| DRUG (BRAND / GENERIC) | SIGNALS | WEIGHT | WHAT TO ASK, AND WHERE IT SENDS YOU |
|---|---|---|---|
| **Biktarvy, Genvoya, Atripla, Stribild, Dovato** | HIV | DECLINE / GI | HIV is a knockout on every level product here. Truvada and Descovy can be PrEP (prevention), which is not HIV: MoO asks the reason. |
| **Harvoni, Epclusa, Mavyret** | Hepatitis C, treated | ASK DATES | MoO: hep C ever = graded. Transamerica: cured over 24 months = Standard. Foresters chronic hepatitis = Standard tier. Get the cure date. |

### KIDNEY AND TRANSPLANT

| DRUG (BRAND / GENERIC) | SIGNALS | WEIGHT | WHAT TO ASK, AND WHERE IT SENDS YOU |
|---|---|---|---|
| **Renvela (sevelamer), PhosLo, Veltassa, Lokelma, Epogen** | End-stage kidney disease, dialysis | DECLINE / GI | Dialysis is a knockout at Foresters, MoO, AHL, Americo, UHL, Transamerica FE Express. CKD stage 4-5 without dialysis: graded at Transamerica, MoO within 4 years. |
| **Prograf (tacrolimus), cyclosporine, CellCept** | Organ transplant | DECLINE / GI | Transplant, had or advised, is a Part One question everywhere. Corneal transplant is exempt at Transamerica. |

### EVERYDAY, NO WEIGHT

| DRUG (BRAND / GENERIC) | SIGNALS | WEIGHT | WHAT TO ASK, AND WHERE IT SENDS YOU |
|---|---|---|---|
| **Synthroid (levothyroxine), Flomax, Viagra/Cialis, omeprazole, allergy meds, vitamins** | Thyroid, prostate, ED, reflux | FINE | Not on any list. Cialis can also be Adcirca for pulmonary hypertension (Term Express ineligible); ask if the dose is daily. |
| **Chantix, Zyban, nicotine patch or gum** | Quitting tobacco | ASK DATES | A fill inside the last 12 months means tobacco rates at every carrier with a 12-month rule. Nicotine replacement counts as nicotine at MoO, Banner, Americo, UHL. |
| **Wegovy, Zepbound, Saxenda, phentermine** | Weight loss | ASK DATES | Check the build chart at the current weight. Foresters and Banner add back half of weight lost in the last 12 months. MoO and Corebridge treat unintentional loss over 10 lbs as graded. |

# The Shelf

Part 1 of 2. Every carrier Ryan holds or has pending, and what each one writes in Massachusetts.

## LIVE AND PENDING

| CARRIER / PRODUCT | STATUS | TYPE | AGES / FACES | TIERS, KNOCKOUTS | MA | APP / DECISION |
|---|---|---|---|---|---|---|
| **Mutual of Omaha**<br>**Living Promise (FE)** | Pending | Simplified whole life | Level 45-85; Graded 45-80<br>Level $2k-$50k; Graded $2k-$20k | Level / Graded (premiums +10% yrs 1-2; accidental full). Diabetes dx under 45 = graded; heart disease within 12 mo = decline, 2 yrs = graded; cancer within 2 yrs decline, 4 yrs graded; COPD ever graded; hep C ever graded. | Yes | iGO with automated underwriting: approved / referred / declined at point of sale; optional 15-min phone interview |
| **Mutual of Omaha**<br>**Term Life Express** | Pending | Simplified term 10-30 yr | 18-75 (shorter terms at older ages)<br>$25k to $550k (18-50), $450k (51-60), $350k (61-75) | Ratings to Table 4. Auto-declines: diabetes under 45 or with complications, pacemaker, RA on biologics, severe asthma. Long Rx exclusion list (blood thinners, Spiriva, psych, MS, HIV, transplant). | Yes | iGO; Rx + MIB + medical data; MVR under 50 |
| **Transamerica**<br>**Immediate Solution / 10-Pay / Easy Solution (FE)** | Pending | Simplified whole life | 0-85; Easy (graded) 18-80<br>To $50k (0-55), $40k (56-65), $30k (66-75), $25k (76-85); Easy $1k-$25k | Preferred / Standard / Graded (110% of premiums yrs 1-2). Cancer onset within 2 yrs ineligible; COPD, CHF, liver = Graded; diabetes, heart disease, stroke, kidney = Standard. Drug/alcohol or DUI 0-2 yrs decline, 2-4 graded. WATCH: Transamerica posted a Final Expense transition notice 2026-07-29 for this portfolio (details behind the agent portal). Confirm these three are still open before quoting; FE Express is the safe default. | Yes | iGO, digital underwriting, decision in minutes |
| **Transamerica**<br>**FE Express Solution (2024)** | Pending | Simplified whole life, instant | 18-85; Graded 18-80<br>$5k-$50k to age 75, $25k at 76-85; Graded $5k-$25k | Select (level) / Graded (110% yrs 1-2). 100% instant decisions, never referred; one graded condition = graded, one decline or two comorbidities = decline. CHF, dementia, oxygen, HIV, drug treatment within 2 yrs = decline. $42 fee. | Yes (not NY) | Instant point of sale; Milliman Rx + diagnostic data |
| **Corebridge (was AIG)**<br>**SimpliNow Legacy (FE)** | Pending | Simplified whole life | 50-80<br>Level (Legacy Max) $25k-$35k by age; Graded $25k; GI 50-85 $5k-$25k | Legacy Max (level, $36 fee) / Legacy (graded, 110% yrs 1-2, $12 fee) / separate GI. Five knockouts then a sort; if the database cannot validate the answers, decline. Bipolar, Parkinson's, schizophrenia, cancer within 24 mo = graded. | Not excluded in any public list (only NY); MA not confirmed in writing. Confirm at appointment. | Connext, decision and issue in minutes |
| **Corebridge**<br>**Select-a-Term** | Pending | Fully underwritten term (AU+ exam-free path to $1M, ages 20-59) | 20-80<br>$100k min | Preferred Plus (5 yrs no tobacco) / Preferred (3) / Standard Plus (1) / Standard. Declines: MI within 6 mo, stroke within 1 yr, cirrhosis, dialysis, transplant, complicated diabetes, two DUIs in 5 yrs. | Yes | Ticket + phone interview + MVR; 2-6 weeks if it goes to full underwriting |
| **SBLI**<br>**Living Legacy (FE): DISCONTINUED** | Gone | Was simplified whole life | n/a<br>n/a | SBLI stopped offering Living Legacy effective 2026-03-09 (agent notice 2025-12-17). Do not quote. SBLI stays on the shelf for term only. | n/a | n/a |
| **SBLI**<br>**EasyTrak Digital Term** | At carrier | Accelerated term | 18-74 by term<br>$100k-$1M instant (18-50), $500k (51-60) | Real-time decision to Table 2; referrals to lab-free review or traditional. New 2026: chronic-illness rider included at no cost (accelerate up to 50% of face, cap $250k) plus terminal. Techficient app: decisions under 45 seconds, about 9 minutes quote to issue. | Yes | Digital, real-time |

# The Shelf

Part 2 of 2. Every carrier Ryan holds or has pending, and what each one writes in Massachusetts.

## LIVE AND PENDING

| CARRIER / PRODUCT | STATUS | TYPE | AGES / FACES | TIERS, KNOCKOUTS | MA | APP / DECISION |
|---|---|---|---|---|---|---|
| **Banner / LGA** **OPTerm** | At carrier | Fully underwritten term, accelerated path | 20-75 (10/15 yr); younger caps on longer terms $100k min; accelerated to $5M ages 20-60, $500k ages 61-70 | Preferred Plus (36 mo no tobacco) / Preferred (24) / Standard Plus and Standard (12). Declines: dementia, dialysis, transplant, MI within 6 mo, drug abuse within 3 yrs, any DUI for the top classes. Living benefit: terminal only. | Yes | Horizon digital app or 30-min AppAssist; instant possible; Lab Lift uses recent labs |
| **Kansas City Life** **Signature Term Express** | At carrier | Simplified term 15/20/30 | Not published $50k-$300k | Knockout questions; any yes = does not qualify, switch to fully underwritten. Issue usually within hours. Optional chronic, critical, terminal riders. Issue ages not published. | Yes (licensed in 49 states; only NY excluded) | iKCLife e-app; writing number arrives by text |
| **Americo** **Eagle Select 1 / 2 / 3 (FE) (replaced Eagle Premier and Eagle Guaranteed)** | Prior appointment; confirm status | Simplified whole life, three tiers | Select 1: 40-85; Select 2: 40-85 (nicotine to 75); Select 3: 40-75 Select 1 and 2: $5k-$50k level; Select 3: $5k-$25k, 2-year graded | Select 1 (best health) / Select 2 (level, more conditions) / Select 3 (graded, premiums back yrs 1-2). Instant-decision e-app, $40 fee; living-benefit rider free on 1 and 2. Reference sheet 11/25. | Yes. MA marked available for Select 1, 2, 3 on the state grid | Instant-decision e-app, no phone call |
| **Americo** **Instant Decision Term (Home Mortgage Series)** | Prior appointment; confirm | Non-med term / decreasing term (Payment Protector) | 20 to 50-75 by product $25k-$450k, no paramed | All health questions are knockouts. Non-nicotine = 24 months clean. | Likely (Americo writes all states but NY); term-series state grid not published, confirm | Instant-decision e-app |
| **United Home Life** **Express Issue / Deluxe / Premier / Provider** | Pending | Simplified whole life, four levels | 20-80 (EIWL 25-80) EIWL $2k-$25k (graded); Deluxe $5k-$50k; Premier to $100k; Provider to $150k | EIWL graded (premiums +12% yr 1, +24% yr 2) with 1-yr lookbacks and insulin accepted; Deluxe 2-yr lookbacks; Premier excludes insulin and bipolar 2 yrs. Phone interview on every app. | Reported yes; verify with UHL | Paper or e-app + interview 866-333-6557; issue 24-48 hrs |

## NOT SOLD IN MASSACHUSETTS: DO NOT QUOTE

| CARRIER / PRODUCT | WHY IT IS ON THE SHEET | MA |
|---|---|---|
| **Foresters · PlanRight (FE whole life)** | Preferred / Standard (level) / Basic (graded: premiums +10% yrs 1-2, full from yr 3; accidental full). $36 fee. Riders free on all tiers: common-carrier accidental death, family health benefit. Terminal-illness accelerated benefit free on Preferred and Standard, NOT on Basic. Cancer 3+ yrs post-remission ok; insulin ok for level; CHF ever = no. Producer guide 04/25. | NOT YET. Foresters is a fraternal benefit society; MA (with CT, NM) requires a fraternal line of authority + a fraternal appointment filed by Foresters before any sale. No fee, no exam; ~2 weeks once the MA Fraternal License Application reaches Foresters (found 09-08). Then: Yes. PAPER APPLICATION ONLY in MA (Apptical LiveApp not available in MA); phone interview on every app; paper must reach Foresters within 10 days |
| **Foresters · Strong Foundation (non-med term)** | One decision: qualify or decline (no rating). Rx, medical data, MIB, no fluids. Tobacco rule counts cigarettes only. Built in free: accelerated benefit for critical, chronic, and terminal illness; common-carrier ADB; family health benefit; charity benefit. | NOT YET. Foresters is a fraternal benefit society; MA (with CT, NM) requires a fraternal line of authority + a fraternal appointment filed by Foresters before any sale. No fee, no exam; ~2 weeks once the MA Fraternal License Application reaches Foresters (found 09-08). Then: Yes |
| **Liberty Bankers · SIMPL (FE)** | Preferred / Standard / Modified | NO. Not sold in Massachusetts |
| **American Home Life (AHL) · Patriot Series (FE)** | Super Preferred / Preferred / Standard / Modified; COPD, Parkinson's, lupus write level; no build chart | NO on Ritter's state map; treat as not available until AHL confirms |
| **Royal Neighbors · Ensured Legacy (FE)** | Level / Graded (30%, 70%, 100%) / GI | NO. Not licensed in MA |
| **CICA Life · Superior Choice (FE)** | Standard (day one) / GI (110% yrs 1-2) | NO. Not approved in MA |

# Condition to Carrier

Part 1. Where each condition writes level, and where it writes graded.

**THE MATRIX**

| CONDITION (WITH THE DATE OR CONTROL DETAIL) | TERM | FE LEVEL, WHERE | FE GRADED / MODIFIED, WHERE | NOTES |
|---|---|---|---|---|
| **Type 2 diabetes, pills, no complications, diagnosed at 45 or older** | Foresters Strong Foundation; MoO Term Express; Banner/Corebridge rated by A1c | Transamerica Standard | Not needed | Ask A1c if they know it. Add tobacco or a Table 2 build and MoO Term Express declines. |
| **Diabetes diagnosed before 45 (Term Express) / before 20 (Transamerica)** | MoO Term Express declines; Foresters term case by case; Corebridge declines juvenile onset under 20 | Foresters (onset age does not matter); Americo | MoO graded; Transamerica graded if onset under 20 | Onset age is the question, not the drug. |
| **Insulin, no complications** | Usually no on simplified term; Banner/Corebridge full underwriting by control | Foresters (any onset); MoO if diagnosed 45+; Transamerica Standard; UHL Deluxe | UHL Premier excludes; Transamerica FE Express treats as graded | Units a day and any complications decide the rest. |
| **Diabetes with neuropathy, retinopathy, or kidney involvement** | Decline (MoO, Corebridge 'complicated diabetes') | Foresters if the nerve/kidney drug is over 2 years old | MoO graded; Foresters Basic within 2 yrs; Americo Eagle Select 3 (graded) within 24 mo | Amputation, insulin shock, or coma = decline everywhere. |
| **Heart attack, stent, or bypass under 12 months ago** | Decline / postpone (Banner and Corebridge: MI within 6 months) | None | Transamerica graded (45+); Foresters Basic; AHL modified; MoO DECLINE inside 12 months; Americo Eagle Select 3 (graded) | The clock: 12 months, then 24. |
| **Heart attack, stent, or bypass 12 to 24 months ago** | Rated at full underwriting; simplified term mostly no | Transamerica Standard; Foresters Standard (13-24 mo) | MoO graded (within 2 yrs); Foresters Basic if under 2 yrs on some rows | Ask the month. Two days past the anniversary changes the tier. |
| **Heart attack, stent, or bypass over 2 years ago, stable** | Full underwriting, rated; Foresters non-med may decline | Foresters Preferred; MoO Level; Transamerica Preferred/Standard; Americo Eagle Select 1 or 2 (if past the 12-month lookback) | Not needed | Get the cardiologist's name for the record. |
| **Congestive heart failure, ever** | Decline | None | Transamerica Solutions graded | Decline at Foresters, MoO, AHL, Americo, FE Express, Corebridge if with defibrillator. Entresto or a diuretic + digoxin combo is the tell. |
| **Atrial fibrillation on a blood thinner** | Full underwriting; simplified term mostly no (Eliquis ineligible at MoO TLE) | Foresters Level; Transamerica Standard | MoO graded within 2 yrs; Americo Eagle Select 3 (graded) within 12 mo | A past clot is not afib. Ask what the thinner is for. |
| **Stroke or TIA** | Postpone / decline (Corebridge within 1 yr; Banner postpone) | Foresters over 2 yrs; MoO over 2 yrs; Transamerica Standard; AHL Standard after 2 yrs | MoO graded within 2 yrs; Foresters Basic within 2 yrs; Corebridge: TIA within 6 mo = knockout | Date of the event, and whether they walk and drive. |
| **Cancer treated within the last 2 years (not basal/squamous skin)** | Decline (current treatment) | None | Corebridge graded (24 mo); Foresters Basic (first fill under 3 yrs); MoO, Transamerica, AHL: decline; Americo Eagle Select 3 (graded) | Type, date of last treatment, and whether it ever came back. |
| **Cancer 2 to 4 years out, no recurrence** | Full underwriting, rated; Banner wants 12+ months and a call | Transamerica Standard; Foresters after 3 yrs | MoO graded to 4 years | Hormone therapy still running (tamoxifen, Lupron) may read as active; ask. |
| **Cancer over 4 years out** | Full underwriting, often standard | Everywhere | Not needed | Two or more cancers, or a recurrence, is a knockout regardless of date. |

# Condition to Carrier

Part 2. Where each condition writes level, and where it writes graded.

**THE MATRIX**

| CONDITION (WITH THE DATE OR CONTROL DETAIL) | TERM | FE LEVEL, WHERE | FE GRADED / MODIFIED, WHERE | NOTES |
|---|---|---|---|---|
| **COPD or emphysema, no oxygen** | Decline at MoO TLE and Corebridge if severe; Banner if hospitalized within 1 yr | Transamerica FE Express Select (mild); AHL Standard (not MA) | MoO graded (ever); Foresters Standard tier; Transamerica Solutions graded; Americo Eagle Select 3 (graded) | Inhaler count matters at Transamerica. Oxygen = decline. |
| **Asthma, controlled** | Yes (severe chronic asthma declines at MoO TLE) | Everywhere | Not needed | Confirm it is asthma, not COPD relabeled. |
| **Hepatitis C, treated and cured** | Full underwriting by liver labs | Transamerica Standard if cured over 24 mo; Foresters Standard tier | MoO graded (hep C ever) | Cure date and any cirrhosis. Cirrhosis is a decline. |
| **Parkinson's, independent in daily living** | Decline at MoO TLE (Sinemet); full underwriting rated | Transamerica Standard; AHL day-one level (not MA) | MoO graded (4 yrs); Foresters Standard tier; Corebridge graded (36 mo) | Ask about falls, walking aids, and self-care. |
| **Bipolar or schizophrenia, stable** | MoO TLE ineligible on the drugs; full underwriting by history | Foresters (psychotic disorder, controlled, Level) | MoO graded (within 4 yrs); Corebridge graded (36 mo); UHL Premier excludes | Psychiatric hospitalization within 2 years is graded at MoO. |
| **Alcohol or drug treatment within 2 years, or current Suboxone/methadone** | Decline (Corebridge 2-3 yrs; Banner 2-3 yrs) | None | MoO graded; Foresters Basic; AHL modified; Transamerica and FE Express: decline; Americo Eagle Select 3 (graded) | Sobriety date is the tier. Over 4 years: Transamerica Standard, over 10 Preferred. |
| **DUI within 2 years** | Top classes gone at Banner; Corebridge two DUIs in 5 yrs = decline | Foresters (not a health question) | MoO graded; Transamerica 0-2 yrs decline, 2-4 graded; AHL modified 2 yrs | Ask about license status. |
| **Oxygen, dialysis, dementia, transplant, HIV, hospice, bedridden, ALS** | Decline | None | Guaranteed issue only: Corebridge GI (50-85, $5k-$25k), UHL GI (45-75). Americo no longer sells a GI plan; Select 3 is graded with health questions. | Do not quote level. Say so kindly, and place what can be placed. |

# Knockouts, Tobacco, Build

The lines nobody crosses, and the two tables that set the rate class.

## UNIVERSAL KNOCKOUTS: GUARANTEED ISSUE OR DECLINE AT NEARLY EVERY FE CARRIER

- HIV/AIDS, ever.
- Currently bedridden, in a hospital, nursing home, skilled facility, or hospice; receiving home health care; needing help with daily activities; wheelchair or scooter for a chronic illness.
- Home oxygen (sleep-apnea CPAP is exempt everywhere; a nebulizer is exempt unless for COPD).
- Dialysis or end-stage kidney disease.
- Organ or bone-marrow transplant, had or advised.
- ALS, Alzheimer's or any dementia, Huntington's, Down syndrome, cerebral palsy, cystic fibrosis, sickle cell (most carriers).
- Congestive heart failure, ever, at Foresters, MoO, AHL, Americo, FE Express. Implanted defibrillator at MoO, AHL, Americo.
- Cancer that spread, came back, or occurred more than once; active cancer; cancer treated within 2 years at MoO, Transamerica, AHL (Corebridge: graded to 24 months).
- Terminal illness (12 months; Americo 24).
- Surgery, tests, or a hospitalization advised in the last 12 months with the result unknown.
- Insulin shock, diabetic coma, or an amputation from disease.
- Alcohol or drug treatment, or illegal drug use, within 2 years: decline at Transamerica and FE Express; graded or modified elsewhere; graded at Americo (Select 3).
- Felony or incarceration: current = decline at FE Express and Corebridge; MoO graded 2 years; Transamerica decline 0-3 years.
- Outside the build chart at every carrier that publishes one (Foresters, MoO, Transamerica, Americo, Corebridge, UHL).

## TOBACCO: WHEN NON-TOBACCO RATES APPLY

| CARRIER | NON-TOBACCO AFTER | NOTE |
|---|---|---|
| **Foresters PlanRight** | 12 months | No tobacco or nicotine of any kind |
| **Foresters Strong Foundation** | 12 months, cigarettes only | Cigars, pipe, chew, patches, vape, marijuana allowed at non-tobacco |
| **Mutual of Omaha (both)** | 12 months | Any nicotine incl. gum, patch, cigar, vape; no cigar exception on simplified issue; marijuana ok |
| **Transamerica FE** | 12 months | Marijuana within 24 mo = graded (older guide) |
| **Corebridge Select-a-Term** | 12 / 36 / 60 months | Standard Plus / Preferred / Preferred Plus; occasional cigar exception with clean cotinine |
| **Banner OPTerm** | 12 / 24 / 36 months | Standard / Preferred / Preferred Plus; pouches, gum, patches, vape all count; one cigar a month exception |
| **Americo Eagle Select** | 12 months | Nicotine class on Select 1 and 2; Select 2 nicotine to age 75 |
| **Americo Instant Decision Term** | 24 months | Any nicotine product |
| **United Home Life** | 12 months | No nicotine, e-cigarettes, or vaping |
| **Kansas City Life** | Unverified | Licensed in MA; quit period not published |
| **SBLI EasyTrak** | Nicotine / non-nicotine classes | Quit period not published; Living Legacy FE discontinued 2026-03-09 |

## BUILD CHART, DIRECTIONAL

| HEIGHT | FE MAX WEIGHT, TYPICAL LEVEL | TERM MAX, TYPICAL STANDARD |
|---|---|---|
| **5'0"** | 214 (MoO) / 201 (Foresters Level) | 203 Standard at 5'4" (Banner) |
| **5'4"** | 239 (MoO) / 229 (Foresters) | 203 (Banner Standard) |
| **5'8"** | 268 (MoO) / 260 (Foresters) | 231 (Banner Standard) |
| **6'0"** | 300 (MoO) / 292 (Foresters) | 261 (Banner Standard) |
| **6'4"** | 325 (Foresters) | 293 (Banner Standard) |

Every carrier publishes its own chart; check it before the number.

# Sources

Where every carrier fact on these pages came from.

**DOCUMENTS**

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2. Mutual of Omaha Simplified Issue Life Underwriting Guide 618352, April 2026; Living Promise application ICC23L681A; Express reference guide 27857_0823.
3. Transamerica Final Expense agent guide 124013R10 09/22; Final Expense Solutions field underwriting guide 2023; FE Express Solution agent guide 3247945R6 09/24 and spec sheet 11/24; Trendsetter field guide 2023.
4. Corebridge SimpliNow Legacy financial professional guide AGLC201192; Corebridge Field Underwriting Guide REV0925; FMI Select-a-Term summary.
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8. American Home Life Patriot Series spec sheet and tiered application; Ritter Insurance Marketing carrier state map.
9. Americo Eagle Select reference sheet 24-275-8 11/25 (supersedes Eagle Premier 09-051-4); Instant Decision Term Series agent guide 23-011-1 09/25.
10. United Home Life FE and Whole Life agent guide 2019; DIG Agency UHL review.
11. Royal Neighbors Ensured Legacy brochure 2996-1-CF 2/2024; CICA Superior Choice agent product sheet 2023-05.
12. Aetna Senior Supplemental FE drug list 05/2018 (medication weights cross-check). Vintage caveat: Foresters med-ref 2017, UHL 2019; MoO April 2026 is the freshest. Where a carrier's current guide differs, the guide wins.
13. Currency check 2026-09-07 (second pass): Foresters PlanRight Producer Guide 503306 US 04/25 and e-App Eligibility Rules 503522 US 04/26 (MA paper only); MoO client sheet 615060 (Level $50k since 2023-08-16); Transamerica comparison flyer 3433215R5 1/25 and the FMI Final Expense transition notice 2026-07-29; Corebridge Q1-2026 flyer; Americo Eagle Select reference sheet 24-275-8 11/25; UHL Product Portfolio 200-691 3-26; Banner field guide March 2026; M.G.L. c.175 s.187H and s.132; 211 CMR 34.04 and 34.06.

**How to use this guide on a call:** meds first, dates second, the matrix third. If the matrix and the carrier's own guide disagree, the guide wins. If neither is clear, refer up and never guess a placement. A wrong tier is a chargeback and a family holding a policy that does not pay.