

Asset Care impairment guidelines (not all-inclusive)

| Impairments | Will consider for expedited underwriting | Will consider with full underwriting | Decline for Asset Care |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------|------------------------|
| Activities of daily living deficits | | | ✓ |
| Alcoholism — recovered for 3 years | | ✓ | |
| ALS | | | ✓ |
| Alzheimer's/dementia | | | ✓ |
| Aortic/mitral insufficiency — mild, no symptoms, no surgery being considered | ✓ | ✓ | |
| Aneurysm | | ✓ | |
| Anxiety | ✓ | ✓ | |
| Asthma | ✓ | ✓ | |
| Atrial fibrillation — stable, no coexisting heart disorder, stroke or diabetes | ✓ | ✓ | |
| Balance disorder/gait impairment | | | ✓ |
| Bipolar disorder | | ✓ | |
| Build — see chart on page 9 | | | |
| Cancer, internal* — 6 months from completion of all treatment. Approval depends on diagnosis date, stage/grade, treatment type. (Any Stage 4 will not be considered.) *See also lymphoma, leukemia, multiple myeloma and skin cancer. | ✓ | ✓ | |
| Cane — quad or 3-prong | | | ✓ |
| Cardiomyopathy — mild | | ✓ | |
| Cerebral palsy | | | ✓ |
| Chronic Obstructive Pulmonary Disease (COPD) | | ✓ | |
| Chronic pain — treatment with non-narcotic medication | | ✓ | |
| Cirrhosis | | | ✓ |
| Clotting disorders | | ✓ | |
| Collagen vascular disease (e.g., systemic lupus, scleroderma) | | ✓ | |
| Coronary heart disease (e.g., heart attack, angioplasty, bypass) — favorable risk factors, asymptomatic, no coexisting diabetes or vascular disease | | ✓ | |
| Congestive heart failure (CHF) | | ✓ | |
| Crohn's disease/ulcerative colitis — stable | | ✓ | |
| Defibrillator | | | ✓ |
| Depression — severe, hospitalized within last 5 years | | | ✓ |
| Depression — mild/stable on treatment | ✓ | ✓ | |

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| Diabetes — insulin dependent, type 1, no coexisting coronary/vascular history | | ✓ | |
| Diabetes — type 2, non-insulin | ✓ | ✓ | |
| Dialysis | | | ✓ |
| Down syndrome | | | ✓ |
| Drug addiction/illicit drug usage — within 10 years | | | ✓ |
| Emphysema | | ✓ | |
| Epilepsy — no seizures in last 2 years | ✓ | ✓ | |
| Falls — 2 or more in last year | | ✓ | |
| Fibromyalgia — Rx non-narcotics | ✓ | ✓ | |
| Handicap parking sticker/plate | ✓ | ✓ | |
| Heart valve replacement | | ✓ | |
| Hepatitis | | ✓ | |
| HIV positive | | | ✓ |
| Huntington's disease | | | ✓ |
| Hydrocephalus — 6 months post-surgery | | ✓ | |
| Hypertension — stable with treatment | ✓ | ✓ | |
| Hyperlipidemia — stable with treatment | ✓ | ✓ | |
| Hypothyroidism — on treatment | ✓ | ✓ | |
| Incontinence — mild | ✓ | ✓ | |
| Intellectual disability | | | ✓ |
| Kidney failure — mild | | ✓ | |
| Kidney transplant | | ✓ | |
| Leukemia | | ✓ | |
| Lymphoma | | ✓ | |
| Macular degeneration — mild | ✓ | ✓ | |
| Macular degeneration — progressive/"wet" | | | ✓ |
| Memory loss | | | ✓ |
| Multiple myeloma | | | ✓ |
| Multiple sclerosis | | | ✓ |

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| Muscular dystrophy | | | ✓ |
| Myasthenia gravis — will consider ocular myasthenia gravis only | | ✓ | |
| Narcotic pain killer — currently using | | ✓ | |
| Non-ocular myasthenia gravis | | | ✓ |
| Organic brain syndrome | | | ✓ |
| Osteoarthritis — mild/moderate | ✓ | ✓ | |
| Osteoporosis — mild/moderate | ✓ | ✓ | |
| Osteoporosis with compression fracture(s) | | | ✓ |
| Organ transplants — except kidney | | | ✓ |
| Oxygen use | | | ✓ |
| Pacemaker — 6 months post insertion, stable, no coexisting CAD/diabetes | ✓ | ✓ | |
| Paralysis paraplegia/quadruplegia | | | ✓ |
| Parkinson's disease | | | ✓ |
| Peripheral vascular disease — no coexisting CAD or diabetes | | ✓ | |
| Pregnancy, current | | | ✓ |
| Physical therapy, current | | | ✓ |
| Prescription medications — if prescribed any of the following: Antabuse [®] , Aricept [®] , Artane [®] , Avonex [®] (if treatment for MS), Azilect, Betaseron [®] (if treatment for MS), Campral [®] , Cogentin [®] , Cognex [®] , Comtan [®] (if treatment for MS), Copaxone [®] (if treatment for MS), Depade [®] , Donepezil, Eldepryl [®] (if treatment for Parkinson's), Exelon [®] , Fentanyl, Galantamine, Hydergine [®] , Interferon [®] , Larodopa [®] /L-Dopa (if treatment for Parkinson's), Lucemyra, Memantine, Methadone, Mirapex [®] (if treatment for Parkinson's), Namenda [®] , Namzaric [®] , Parlodel [®] (if treatment for Parkinson's), Permax [®] (if treatment for Parkinson's), Razadyne [®] , Reminyl [®] , ReVia [®] , Rivastigmine [®] , Sinemet [®] (if treatment for Parkinson's), Suboxone [®] , Symmetrel [®] (if treatment for Parkinson's), Vivitrol [®] | | | ✓ |
| Polymyalgia rheumatica | ✓ | ✓ | |
| Receiving disability payments (except VA disability) | | | ✓ |
| Residing in an assisted living facility, including continuing care retirement community or group home, or receiving home care assistance | | | ✓ |
| Rheumatoid or psoriatic arthritis — mild/moderate | | ✓ | |
| Schizophrenia | | ✓ | |
| Skin cancer — nonmelanoma (i.e., basal cell, squamous cell) | ✓ | ✓ | |

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| Skin cancer — melanoma | | ✓ | |
| Sleep apnea — mild, stable | ✓ | ✓ | |
| Stroke — over 6 months from event, single episode, no residuals, no coexisting CAD or diabetes | | ✓ | |
| Stroke — multiple, with residuals and/or coexisting CAD, diabetes | | | ✓ |
| Surgery pending — will consider after surgery and release from physician's care with no use of assistive devices and normal activity level | | | ✓ |
| TIA — no residual, single episode | | ✓ | |
| Tobacco/nicotine product usage — if in combination with diabetes, COPD, CAD, CVD or PVD | | ✓ | |
| Using wheelchair, walker, chairlift or stairlift | | | ✓ |
| Ventricular tachycardia | | | ✓ |

Note: We will not consider for coverage for six months after the following events: heart angioplasty or bypass surgery, carotid artery surgery, heart attack, heart valve replacement, stroke and TIA.

Height and weight guidelines

| Height | Maximum weight for expedited underwriting | Maximum weight for full underwriting | Height | Maximum weight for expedited underwriting | Maximum weight for full underwriting |
|---------------|--------------------------------------------------|---------------------------------------------|---------------|--------------------------------------------------|---------------------------------------------|
| 4' 10" | 203 | 222 | 5' 10" | 296 | 324 |
| 4' 11" | 210 | 230 | 5' 11" | 304 | 333 |
| 5' 0" | 217 | 238 | 6' 0" | 313 | 342 |
| 5' 1" | 224 | 246 | 6' 1" | 322 | 352 |
| 5' 2" | 232 | 254 | 6' 2" | 331 | 362 |
| 5' 3" | 239 | 262 | 6' 3" | 340 | 372 |
| 5' 4" | 247 | 270 | 6' 4" | 349 | 382 |
| 5' 5" | 255 | 279 | 6' 5" | 358 | 392 |
| 5' 6" | 263 | 288 | 6' 6" | 367 | 402 |
| 5' 7" | 271 | 296 | 6' 7" | 377 | 412 |
| 5' 8" | 279 | 305 | 6' 8" | 386 | 423 |
| 5' 9" | 287 | 314 | 6' 9" | 396 | 433 |