









Illness / Condition	 <b>Home Mortgage Series</b>	 <b>TruStage® Term</b>	 <b>Family Freedom Term</b>	 <b>TLE / IULE</b>	 <b>Term Made Simple</b>
<b>AIDS/HIV/ARC</b>	Diagnosed within 10 years - DECLINE	Ineligible	DECLINE	DECLINE	DECLINE
<b>Alcohol/Drug Abuse</b>	Within 10 years - DECLINE; (check med list if treated with medication)	Within 10 yrs routed to Select; within 5 yrs routed to Ethos FE	Within 5 years - DECLINE	Treatment within the last 10 years - DECLINE	Within 4 years - DECLINE
<b>ALS (Lou Gehrig's)</b>	DECLINE	Ineligible	Ever diagnosed or treatment advised in last 5 years - DECLINE	DECLINE	DECLINE
<b>Alzheimers / Dementia</b>	ever had - DECLINE	Ineligible	Ever diagnosed or treatment advised in last 5 years - DECLINE	DECLINE	DECLINE
<b>Amputation</b>	ever had - DECLINE	Okay if fully recovered and due to trauma/injury, otherwise rated for cause	Not asked	See Diabetic Complications	Caused by injury - OK; Caused by disease - DECLINE
<b>Aneurysm</b>	ever had - DECLINE	Ineligible	Within 5 years - Decline	DECLINE	DECLINE
<b>Angina (Chest Pain)</b>	DECLINE	Within 10 yrs, routed to Select; within 5 yrs, routed to Ethos FE	Not asked - see meds	Not asked - see meds	DECLINE
<b>Angioplasty</b>	ever had-DECLINE	Ineligible	Within 5 years - Decline	DECLINE	DECLINE
<b>Anxiety</b>	Mild or Situational depression diagnosed within last 6 mos or been hospitalized- DECLINE	Mild/controlled OK. Severe within 10 yrs routed to Select; within 2 yrs routed to Ethos FE	Not asked - see meds	Not asked	1 medication and situational in nature - OK; major depression - DECLINE
<b>Arthritis</b>	Rheumatoid, debilitating or disabling arthritis- DECLINE; psoriatic or inflammatory diagnosed within last 6 mos - DECLINE; undergoing infusion therapy or taking daily oral steroids - DECLINE; within last 12 mos been hospitalized or visited ER - DECLINE	Rheumatoid / Auto Immune Arthritis impacting ability to work >5 days/month, or for those under age 30 - routed to Ethos Term Life Select	Within 5 years - Decline	Moderate/Severe Rheumatoid treated with medication(see meds) - DECLINE	Rheumatoid - minimal, slight impairment - OK; Rheumatoid (all others) - DECLINE
<b>Arrhythmia (AFIB - Atrial Fibrillation)</b>	ever had - DECLINE	Ineligible if within 2 years or if treated surgically (other than ablation)	Within 5 years - Decline	DECLINE	DECLINE
<b>Assisted Living / Long Term Care Facility</b>	DECLINE	Ineligible	Within 12 months - Decline	DECLINE	DECLINE
<b>Asthma (Chronic)</b>	If chronic - DECLINE; if taking daily oral meds	Chronic severe ineligible. Chronic moderate routed to Ethos Select.	Acute - OK; any other chronic lung disorder - Decline	Severe or Chronic - DECLINE; any asthma + tobacco - DECLINE	Ok - check meds
<b>Autoimmune Disorder</b>	DECLINE	Rate for specific diagnosis. Non-specific autoimmune disorders, ineligible.	Within 5 years - Decline	Not asked	Not asked

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<b>Autism</b>	DECLINE	Mild OK. Severe routed to Ethos Select	Ever diagnosed for or treatment advised in the last 5 years - Decline	DECLINE	See mental incapacity
<b>Bipolar</b>	ever had or been treated - DECLINE	Ineligible if diagnosed within 2 yrs or requiring inpatient treatment within 5 yrs	DECLINE	DECLINE	DECLINE
<b>Black Lung</b>	ever had - DECLINE	Ineligible	Not asked - see treatment	Not asked - see treatment	Not asked - see treatment
<b>Blood Clots</b>	DECLINE	Chronic clotting disorders ineligible	See meds / Stent	See meds / Stent	See meds / Stent
<b>Blood Disorder - Clotting disorder</b>	DECLINE	Chronic clotting disorders ineligible	Not asked - check for stents and other treatment	Not asked - check for stents and other treatment	Not asked - check for stents and other treatment
<b>Bone Disease or Disorder</b>	had surgery within 12 mos + no release from doc- DECLINE	Ineligible if chronic and requiring assistive devices	Not asked - Check Meds	Not asked - Check Meds	Not asked - Check Meds
<b>Bone Marrow Transplant</b>	DECLINE	Ineligible	DECLINE	DECLINE	DECLINE
<b>Bronchitis</b>	ever had - DECLINE	Acute - OK, Chronic ineligible	Chronic in the last 5 years - DECLINE	Severe or Chronic - DECLINE	Acute and Recovered - OK; Chronic - DECLINED
<b>Cancer</b>	ever had - DECLINE	Excluding Basal Cell or Squamous cell skin cancer - ok; Otherwise - INELIGIBLE	Within 5 years - Decline - (except basal cell or squamous cell skin cancer)	Excluding Basal Cell or Squamous cell skin cancer - ok; Otherwise - DECLINE	Basal or Squamous cell skin - OK; 8 years since diagnosis or treatment with no occurrences - OK; all others - DECLINE
<b>Cardiomyopathy</b>	ever had - DECLINE	Ineligible	Within 5 years - Decline	ever had - DECLINE	DECLINE
<b>Cellulitis</b>	DECLINE	Okay if treated and fully recovered	Not asked	Not asked	Not asked
<b>Cerebral Palsy</b>	DECLINE	Ineligible	Not asked	Not asked	DECLINE
<b>Chronic Pain (narcotic pain prescriptions)</b>	Prescribed narcotics for a chronic condition longer than 6 mos - DECLINE	Prescribed >1 narcotic for treatment of chronic condition within the past 3-6 mos, routed to Select or Ineligible	Not asked - see diagnosis and check meds	Not asked - see diagnosis and check meds	Not asked - see treatment
<b>Cirrhosis</b>	DECLINE	Ineligible	Within 5 years - Decline	DECLINE	DECLINE
<b>Congestive Heart Failure</b>	ever had - DECLINE	Ineligible	Within 5 years - Decline	ever had - DECLINE	DECLINE
<b>Coronary Artery Disease</b>	ever had - DECLINE	Ineligible	Within 5 years - Decline	ever had - DECLINE	DECLINE
<b>COPD</b>	ever had - DECLINE	Ineligible	Within 5 years - Decline	ever had - DECLINE	DECLINE
<b>Crohn's Disease</b>	DECLINE	Ineligible if diagnosed or requiring surgery w/in past 2 yrs	Not asked	Not asked	Diagnosed within last 12 mos or prior to age 10 - DECLINE

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<b>Cystic Fibrosis</b>	ever had - DECLINE	Ineligible	Within 5 years - Decline	DECLINE	DECLINE
<b>Defibrillator Implant / Pacemaker</b>	ever had - DECLINE	Ineligible	DECLINE	DECLINE	DECLINE
<b>Dementia</b>	ever had - DECLINE	Ineligible	Ever diagnosed or treatment advised in last 5 years - DECLINE	DECLINE	DECLINE
<b>Depression</b>	Major Depression, Chronic depression or Bipolar - DECLINE; Mild or Situational depression diagnosed within last 6 mos or been hospitalized- DECLINE	Ineligible if requiring hospitalization/emergency care w/in 5 yrs, or resulting in disability claim or >10 days of missed work/school w/in the past year	Bipolar - Decline; otherwise see med list	Bipolar - DECLINE; otherwise not asked	Bipolar - DECLINE; otherwise not asked
<b>Disabled / on Disability</b>	Received Disability in last 12 months - case by case situation	Ethos Select depending on the diagnosis, otherwise ineligible	Within 12 months - Decline	Received Disability in last 12 months for back, neck, hips - ACCEPTED; Any other reason for disability is case by case situation	Receiving SSE and/or not employed due to medical reasons - DECLINE; currently unemployed due to medical reasons - DECLINE
<b>Dialysis</b>	ever had - DECLINE	Ineligible	Within 12 months - Decline; had or been advised to have	DECLINE	DECLINE
<b>Disc Disease</b>	Chronic joint or disc disease - DECLINE	Surgery pending or not fully recovered from, routed to Ethos Select. Otherwise OK	Not asked	Not asked	Not asked
<b>Diabetes</b>	Diagnosed within last 6 mos - DECLINE; Diagnosed before age 35 - DECLINE; prescribed/using insulin - DECLINE; taking more than 2 oral meds - DECLINE	Routed to Ethos Select if on non-Insulin treatment and diagnosed prior to age 31 and currently controlled. <b>Ineligible</b> if treated with Insulin and diagnosed prior to age 31 and currently controlled.	Insulin - DECLINE; any form of diabetes other than gestational diabetes diagnosed before the age of 50 - DECLINE; Any diabetic complications including neuropathy retinopathy, and nephropathy or PVD - DECLINE	Diagnosed before age 50 - DECLINE; any complications - DECLINE	Controlled with oral meds - OK; Diagnosed prior to age 35 - DECLINE; diabetic + tobacco use - DECLINE; insulin - DECLINE; Combined with overweight, gout, retinopathy or protein in urine - DECLINE
<b>Diabetic Complications</b>	Cellulitis, neuropathy or amputation - DECLINE	Ineligible	Any complications - DECLINE	Any complications - DECLINE	Combined with overweight, gout, retinopathy or protein in urine - DECLINE
<b>Down's Syndrome</b>	DECLINE	Ineligible	DECLINE	DECLINE	DECLINE
<b>DUI</b>	With in 2 years - DECLINE; 3 or more moving violations within 2 years - DECLINE	Single DUI >5 yrs, OK for Ethos Prime. <b>INELIGIBLE</b> if single DUI within 5 years or >1 DUI	Conviction for reckless driving, driving under the influence of alcohol or drugs (DUI or DWI) within 2 years - Decline	Within 5 years - DECLINE; 4 or more moving violations within 5 years - DECLINE	Within 3 yrs - DECLINE; 2 or more moving violations - DECLINE; License revoked - DECLINE
<b>Drug Use or Treatment</b>	Within 10 years - DECLINE	Substance abuse w/in 5 yrs, or history of treatment w/multiple relapses - <b>INELIGIBLE</b> . Substance abuse w/in 6-10 years w/o relapse routed to Ethos Select.	Within 5 years - Decline	within 10 years - DECLINE	within 4 years - DECLINE; treatment more than 4 yrs + no usage sine - OK
<b>Emphysema</b>	ever had - DECLINE	Ineligible	Within 5 years - Decline	DECLINE	DECLINE

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<b>Epilepsy/Seizures</b>	If diagnosed within the past 6 months, been hospitalized within last 12 mos, or any driving restrictions - DECLINE	W/in 6 mos, routed to Ethos Select or Ineligible, depending on diagnosis date, seizure frequency	Not asked	Not asked	Petit Mal - OK; all others - DECLINE
<b>Felony</b>	Within 10 years - DECLINE	Ineligible if convicted, incarcerated, or on parole/probation w/in 10 yrs	Within 5 years - Decline	Within 10 years - DECLINE	Convicted of misdemeanor or felony within 5 yrs - DECLINE
<b>Fibromyalgia</b>	Not asked	Within 2 yrs, routed to Ethos Select	Not asked	Not asked	Not asked
<b>Gout</b>	Not asked	Accepted	Not asked	Not asked	Combined with diabetes, kidney stones or protein in urine - DECLINE
<b>Heart Attack</b>	ever had - DECLINE	Ineligible	Within 5 years - Decline	DECLINE	DECLINE
<b>Heartbeat - Irregular / Fibrillation</b>	ever had - DECLINE	Ineligible if within 2 years, or if treated surgically (other than ablation)	Within 5 years - Decline	DECLINE	DECLINE
<b>Heart Disease / Disorder</b>	DECLINE	Rate for or route to different product based on specific diagnosis	Within 5 years - Decline	DECLINE	DECLINE
<b>Heart Surgery</b>	ever had - DECLINE	Ineligible except for ablation	Within 5 years - Decline	DECLINE	DECLINE
<b>Heart Valve Replacement</b>	ever had - DECLINE	Ineligible	Within 5 years - Decline	DECLINE	DECLINE
<b>Hepatitis A</b>	If fully recovered - ACCEPTED	If fully recovered, ACCEPTED. Ineligible if not recovered	Not asked	not asked	not asked
<b>Hepatitis B</b>	DECLINE	Ineligible if recovered <5 yrs or not fully recovered	Within 5 years - Decline	DECLINE	DECLINE
<b>Hepatitis C</b>	DECLINE	Ineligible if diagnosed in <1 yr. Fully recovered w/in 5 yrs, routed to Ethos Select. Fully recovered >5 yrs, accepted.	Within 5 years - Decline	DECLINE	DECLINE
<b>High Blood Pressure</b>	Diagnosed within last 4 mos - DECLINE; diagnosed prior to age 30 -DECLINE; taking 3 or more medications to control HBP - DECLINE; within 12 mos had abnormal EKG or ECHO - DECLINE	Requiring hospitalization or emergency care within the past 3 years, or requiring treatment with 4 or more medications - Routed to Ethos Select	If hospitalized - Decline; see meds	IF within the last 10 years been hospitalized - DECLINE; otherwise ok but check MEDS	Controlled with 2 or less medications (need to provide current BP reading) - OK; Using 3 or more Medications or uncontrolled - DECLINE
<b>Hodgkin's Disease</b>	DECLINE	Ineligible if <10 yrs	Not asked	DECLINE	DECLINE
<b>Hospice</b>	DECLINE	Ineligible	Within 12 months - DECLINE	DECLINE	DECLINE
<b>Huntington's Disease</b>	DECLINE	Ineligible	Ever diagnosed or treatment advised in last 5 years - DECLINE	DECLINE	Not asked
<b>Illegal Drugs</b>	Within 10 years - DECLINE	Ineligible if use within 5 years (other than marijuana). Use within 6-10 years routed to Ethos Select.	Within 5 years - Decline	Within 10 years - DECLINE	drug use or treatment within past 4 years - DECLINE

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<b>Jail / Incarcerated</b>	Within 10 years - DECLINE	Ineligible if incarcerated, or on parole/probation within the past 10 years	Not Asked; See felony - DUI	Within 10 years - DECLINE	Convicted of misdemeanor or felony within 5 yrs - DECLINE; Parole/probation within past 6 months - DECLINE
<b>Kidney Disease / Failure</b>	DECLINE	Ineligible: Neurogenic bladder, Kidney Failure, Polycystic Kidney Disease, Chronic Kidney Disease, Dialysis, transplant, or unresolved acute kidney conditions	Chronic within the last 5 years - DECLINE	DECLINE	Dialysis, insufficiency or kidney failure, nephrectomy, polycystic kidney disease or transplant - DECLINE
<b>Liver Disease</b>	DECLINE	Ineligible	Within 5 years - Decline	DECLINE	DECLINE
<b>Lupus</b>	Systemic - DECLINE	Routed to Ethos Select	Within 5 years - Decline	DECLINE	Systemic (SLE) - DECLINE
<b>Marijuana Use</b>	Recreational purposes within 24 months - DECLINE	OK for recreational + medicinal. May be ineligible or routed to Ethos Select for high frequency or medicinal reason.	Within 5 years - Decline	Not asked	Not asked
<b>Melanoma</b>	DECLINE	<5 yrs or >1 instance, routed to Ethos Select. Ineligible if metastasizes.	See Cancer	See Cancer	See Cancer
<b>Mental Incapacity / Retardation</b>	DECLINE	Ineligible	Ever diagnosed or treatment advised in last 5 years - DECLINE	DECLINE	Mild to moderate RetardationOK; severe - DECLINE
<b>Military</b>	Currently US Military on active duty - ok; if currently deployed - DECLINE	Ineligible or routed to Ethos Select if deployment or deployment planned, hazmat exposure or participation in high risk activities due to occupation	Not asked	Not asked	Not asked
<b>Multiple Sclerosis (MS)</b>	DECLINE	<5 yrs & requiring assistive devices, routed to Ethos Select. Ineligible if progressive, relapsing or remitting, or treated with IV infusion or bone marrow transplant	Ever diagnosed or treatment advised in last 5 years - DECLINE	DECLINE	DECLINE
<b>Muscular Dystrophy</b>	DECLINE	Ineligible	Ever diagnosed or treatment advised in last 5 years - DECLINE	DECLINE	DECLINE
<b>Muscle Disease or Disorder</b>	had surgery within 12 mos + no release from doc- DECLINE	Ineligible if chronic or acute w/o current full recovery	Not asked	Not asked	Not asked
<b>Neuropathy</b>	Combined with Diabetes - DECLINE	Combined with Diabetes, routed to Ethos Select. Ineligible if chronic	Combined with Diabetes - DECLINE	Combined with Diabetes - DECLINE	See diabetes
<b>Oxygen</b>	DECLINE	Ineligible	Used or advised to use within the last 12 months - DECLINE	DECLINE	DECLINE
<b>Pacemaker/Defibrillator Implant</b>	DECLINE	Ineligible	DECLINE	DECLINE	DECLINE
<b>Pain Medication</b>	Prescribed narcotics for a chronic condition longer than 6 mos - DECLINE	Prescribed more than one narcotic within the past 3-6 months - routed to Select or Ineligible depending on the specific narcotic	Check med list	Not asked - check MED LIST	Not asked - check MED LIST

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<b>Pancreatitis</b>	Not asked	Single episode more than 5 years ago, non-alcohol related, and fully recovered - Accepted. 2 episodes - routed to Ethos Select. Multiple episodes, or any episodes within the past 5 years - INELIGIBLE	Not asked	Chronic or Alcohol related - DECLINE	Chronic or multiple episodes - DECLINE
<b>Paraplegia</b>	DECLINE	Ineligible	Ever diagnosed or treatment advised in last 5 years - DECLINE	DECLINE	DECLINE
<b>Parkinson's Disease</b>	DECLINE	Routed to Ethos Select	Ever diagnosed or treatment advised in last 5 years - DECLINE	DECLINE	DECLINE
<b>Parole/Probation (currently)</b>	Within 10 years - DECLINE	Ineligible	Currently on or awaiting trial - DECLINE	Within 10 years - DECLINE	Convicted of misdemeanor or felony within 5 yrs - DECLINE; Parole/probation within past 6 months - DECLINE
<b>PAD/PVD</b>	Not asked	Ineligible	Combined with Diabetes - DECLINE	Combined with Diabetes - DECLINE	DECLINE
<b>Pilot or Student Pilot</b>	Within 2 years - DECLINE	Ineligible if student, recreational, or professional pilot not with a major passenger or cargo carrier	Not asked	Not asked	Personal Pilot less than 100 hours - DECLINE; student pilot - DECLINE
<b>Pregnant</b>	Gestational Diabetes, HBP, multiple fetus, bed rest - DECLINE	Ineligible if currently pregnant with complications	Not asked	Not asked - but ask about gestational diabetes	current with no complications - OK
<b>PTSD</b>	Not asked	<6 mos, requiring >3 meds, or claiming disability, routed to Ethos Select. Inpatient treatment <2 yrs or history of suicide attempt or ideation <5 yrs, Ineligible	Not asked (check med list)	Not asked	Not asked (check meds)
<b>Pulmonary Fibrosis</b>	ever had - DECLINE	Ineligible	Not asked	DECLINE	DECLINE
<b>Quadriplegia</b>	DECLINE	Ineligible	Ever diagnosed or treatment advised in last 5 years - DECLINE	DECLINE	DECLINE
<b>Renal Disease</b>	End-stage or renal insufficiency - DECLINE	Renal failure - INELIGIBLE (see also Kidney Disease)	End stage within 5 years - DECLINE; see dialysis	End Stage with dialysis - DECLINE	DECLINE
<b>Restless Leg Syndrome</b>	Not asked - see if meds treat Parkinson's - potential decline	If not related to Parkinsons, and no further treatment pending - Accepted	Not asked - see if meds treat Parkinson's - potential decline	Not asked - see if meds treat Parkinson's (write in agent notes to explain)	Not asked - see if meds treat Parkinson's (write in agent notes to explain)
<b>Rheumatoid Arthritis</b>	SEE ARTHRITIS	Rheumatoid / Auto Immune Arthritis impacting ability to work >5 days/month, or for those under age 30 - routed to Ethos Term Life Select	Within 5 years - Decline	See Arthritis	minimal or slight impairment - OK; all others - DECLINE
<b>Sarcoidosis</b>	ever had - DECLINE	Routed to Ethos Select	Not asked - check meds	DECLINE	Pulmonary - DECLINE
<b>Schizophrenia</b>	ever had or been treated - DECLINE	Ineligible	DECLINE	DECLINE	DECLINE

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<b>Seizures</b>	If diagnosed within the past 6 months, been hospitalized within last 12 mos, or any driving restrictions - DECLINE	If within 6 mos, Ineligible or routed to Ethos Select depending on diagnosis date, seizure frequency	Not asked	Not asked	Petit Mal - OK; all others - DECLINE
<b>Sickle Cell Anemia</b>	DECLINE	Ineligible	DECLINE	DECLINE	DECLINE
<b>Sleep Apnea</b>	Diagnosed within the last 6 mos - DECLINE; if using CPap or BiPap machine - OK; if NOT using Cpap or BiPap - DECLINE	Using CPAP/BiPAP irregularly, or combined with history of overweight or Arrhythmia - Routed to Ethos Select. If non-compliant with recommended treatment, or combined with history of stroke, CAD, uncontrolled Hypertension, or COPD - INELIGIBLE	Not asked	Not asked	combined with history of overweight, HBP, chronic obstructive pulmonary disease, or heart arrhythmia - DECLINE
<b>Smoker/Nicotine Use</b>	within 2 yrs used cigars, pipes, chewing tobacco, snuff, nicotine chewing gum, nicotine patches, vaping, electronic cigs - SMOKER RATE	Any form of tobacco/nicotine other than cigars, or use of more than 12 cigars within the past year - Tobacco rates	any form of tobacco or any form of nicotine replacement therapy - SMOKER RATE	any form of tobacco or any form of nicotine replacement therapy - SMOKER RATE	within 12 mos cigarettes, ecigs, chewing tobacco, pipes, snuff, nicotine patch/gum/inhaler - SMOKER RATE: excludes occasional cigar/pipe use
<b>Spina Bifida</b>	Not asked	Treated surgically, fully recovered - OK. Treated surgically w/o full recovery, or surgery or other treatment planned but not completed, routed to Ethos Select. If requiring assistive devices, persistent symptoms or residual complications - INELIGIBLE	Not asked	Not asked	asymptomatic - OK; otherwise DECLINE
<b>Stent</b>	ever had - DECLINE	Ineligible	Within 5 years - Decline	DECLINE	DECLINE
<b>Stroke / TIA Attack</b>	DECLINE	Within 5 years - routed to Ethos Select or Ineligible depending on number of episodes and residual symptoms	Within 5 years - Decline	DECLINE	TIA - after 6 months - OK; otherwise - DECLINE
<b>Terminal Illness</b>	DECLINE	Ineligible	DECLINE	DECLINE	DECLINE
<b>Transplant</b>	DECLINE	Ineligible	DECLINE	DECLINE	DECLINE
<b>Tuberculosis</b>	Not asked	If have currently & not fully recovered - INELIGIBLE. Recoverd w/residual symptoms or complications, routed to Ethos Select	Not asked	Not asked	over 2 years - OK; within 2 years of treatment or diagnosis - DECLINE
<b>Tumor</b>	Any in brain - DECLINE	Any in brain, or any diagnosed <6 mos - INELIGIBLE	Within 5 years - Decline	Not asked (check treatment)	Not asked (check treatment)
<b>Ulcerative Colitis</b>	DECLINE	Diagnosed w/in 6 mos, weight loss >9lbs due to condition, frequent symptoms, routed to Ethos Select or Ineligible depending on severity	Not asked	Not asked	diagnosed before age 20 or within 12 mos - DECLINE
<b>Wheelchair/ Electric Scooter</b>	DECLINE	Due to chronic illness or disease - see specific condition guidance	Within 12 months - DECLINE	DECLINE	Not asked

**ALL HMS POLICIES INCLUDE:** 30; 25; 20; and 15 year Options

## HMS - Plus CBO

- **LEVEL** term insurance with Cash Back of Premiums guaranteed
- Issue ages **20-60**
- Simplified Issue from **\$25,000-\$400,000** (*Saliva test required from \$250,001 - \$400,000*)
- Cash Back Option guarantees 100% of base premiums are available at the end of the term
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders\*\*Check personal State)
- Includes additional **50%** (of base death benefit) of **Accidental Death Coverage**

## HMS - Plus 125 & 100

- **LEVEL** term insurance
- Issue ages **20-75**
- Simplified Issue from **\$25,000-\$400,000** (*Saliva test required from \$250,001 - \$400,000*)
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders\*\*Check personal State)
- HMS 125 includes additional **25%** (of base death benefit) of **Accidental Death Coverage**
- No Accidental Death Coverage for HMS 100

## HMS - Plus Continuation

- Level Term death benefit - At the end of that period, the death benefit will decrease to an amount equal to 10% of the initial Level Death Benefit, and will remain level for the life of the policy.
- Simplified Issue from **\$25,000-\$400,000** (*Saliva test required from \$250,001 - \$400,000*)
- Includes **Living Benefits**
- Issue Ages 20-65

## HMS - Plus Payment Protector

- **DECREASING** Term coverage
- Death benefit paid in monthly income payments (or opt for 1 lump sui
- Issue ages **20-75**
- Simplified Issue from **\$25,000-\$400,000** (no saliva)
- **NO** living benefits

HEIGHT	HMS Plus CBO; HMS Plus 125; HMS Plus 100; PAYMENT PROTECTOR	DI RIDER	HMS PLUS w/ ADB
4'8"	78 - 189	74 - 178	74 - 211
4'9"	80 - 196	77 - 184	77 - 219
4'10"	83 - 203	79 - 191	79 - 227
4'11"	86 - 210	82 - 198	82 - 235
5'0"	89 - 217	85 - 204	85 - 243
5'1"	92 - 224	88 - 211	88 - 251
5'2"	95 - 232	91 - 218	91 - 259
5'3"	98 - 239	94 - 225	94 - 268
5'4"	101 - 247	97 - 233	97 - 276
5'5"	105 - 255	100 - 240	100 - 285
5'6"	108 - 263	103 - 247	103 - 294
5'7"	111 - 271	106 - 255	106 - 303
5'8"	115 - 279	109 - 263	109 - 312
5'9"	118 - 287	112 - 270	112 - 321
5'10"	121 - 296	115 - 278	115 - 331
5'11"	125 - 304	119 - 286	119 - 340
6'0"	129 - 313	122 - 294	122 - 350
6'1"	132 - 322	126 - 303	126 - 360
6'2"	136 - 331	129 - 311	129 - 369
6'3"	140 - 340	133 - 320	133 - 380
6'4"	143 - 349	136 - 328	136 - 390
6'5"	147 - 358	140 - 337	140 - 400
6'6"	151 - 367	143 - 346	143 - 411
6'7"	155 - 377	147 - 355	147 - 421

## HMS - Plus w/ ADB

- \$1,000 "all caused" death benefit with Accidental Death Riders
- \$100k, \$150k, \$200k Accidental Death Coverage Options
- 30 yr level term - Ages 20-50
- 20 yr level term - Age 51-60
- Separate Underwriting - mainly Lifestyle questions



# ETHOS

Product	Ethos Term Life		
	Ethos Term Life - Prime	Ethos Term Life - Spectrum	Ethos Term Life - Select
	Best Risk	Moderate Risk	Higher Risk
BMI (if any weight lost within the past 12 months, half of weight lost is added back when calculating BMI)	<18 or >48.9	BMI <17 or BMI >=41 Weight change of >15 lbs (past year) due to physical disorder/disease/illness or unknown cause	>55

**Prime** is best risk (**\$2 mil max**)  
**Spectrum** moderate (**\$500k**)  
**Select** is highest risk (**\$150k**)

And then the trustage increasing term isn't listed on the underwriting guidelines yet. But we're working to get it on

**USE ONLINE QUOTING TOOL FOR HT/WT INFORMATION**



TFIS LLC (FF...)  
Powered By ETHOS

- HOME
- QUOTER
- APPLICATION
- LEAD NURTURE
- CUSTOMERS
- EARNINGS

Smoking ⓘ

Smoker Non-smoker

Health class estimate ⓘ

Preferred Plus Preferred Standard

Substandard Substandard (Table rating)

Power quote ⓘ

BMI (optional). We use BMI to automatically provide more accurate quotes on the next page.

Height Weight BMI

5 ft 10 in 195 lb 28



### Family Freedom Term

- **Level** Term Insurance
- Issue ages **18-75**
- 10, 15, 20, 25 & 30 year level term options
- Simplified Issue from **\$50,000-\$500,000**
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal Illness Riders\* Check personal State**)
- Riders Include: Accidental Death Rider, Waiver Of Premium, Childrens Rider
- Convertible to a whole life policy even if health changes until the earlier of the 10th anniversary or anniversary nearest the Insured's 75th birthday.
- **Direct Bill, EFT and Direct Express/Debit Bill options available**

BUILD CHART		
Height	Minimum Weight (lbs.)	Maximum Weight (lbs.)
4'8"	72	174
4'9"	75	181
4'10"	78	187
4'11"	81	193
5'0"	84	201
5'1"	86	207
5'2"	90	215
5'3"	93	223
5'4"	96	229
5'5"	98	236
5'6"	101	243
5'7"	104	250
5'8"	107	257
5'9"	110	265
5'10"	113	271
5'11"	116	279
6'0"	120	287
6'1"	124	295
6'2"	127	302
6'3"	131	312
6'4"	134	317
6'5"	137	325
6'6"	141	334
6'7"	145	341
6'8"	148	349
6'9"	152	358



**ALL TLE/GULE/IULE POLICIES INCLUDE:** Issue ages 18-70

### TERM LIFE EXPRESS

- LEVEL term insurance
- 10, 15, 20, & 30 year level term options
- Simplified Issue from **\$25,000-\$300,000**
- Return Of Premium (ROP) Option 100% of base premiums are available at the end of 30 yr term
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders\*\*Check personal State)
- \*\*Critical Illness Rider drops off on ROP product
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

### GULE - Guaranteed Universal Life Express

- LEVEL death benefit for guaranteed periods (\*\*can act like whole life)
- Coverage is guaranteed to a minimum of age 80 and a maximum of age 120
- Simplified Issue from **\$25,000-\$300,000**
- Includes Living Benefit Riders (**Chronic and Terminal** Illness Riders\*\*Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

### IULE - Indexed Universal Life Express

- IULE provides long-term death benefit protection on flexible premium basis
- For Clients who:
  - Understand that coverage beyond the no-lapse period is available on non-guaranteed basis
  - Desire a policy with flexibility for future
  - Want coverage issued quickly without lengthy health inquiries
- Coverage is guaranteed to a minimum of age 80 and a maximum of age 120
- Simplified Issue from **\$25,000-\$300,000**
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders\*\*Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

Height	TLE, GULE, IULE, Living Promise Minimum Weight	TLE, GULE, IULE, Maximum Weight
<b>4 Feet</b>		
8"	74	197
9"	77	202
10"	79	208
11"	82	214
<b>5 Feet</b>	85	220
1"	88	226
2"	91	232
3"	94	238
4"	97	245
5"	100	251
6"	103	258
7"	106	265
8"	109	274
9"	112	282
10"	115	289
11"	119	298
<b>6 Feet</b>	122	305
1"	126	313
2"	129	321
3"	133	329
4"	136	338
5"	140	347
6"	143	358
7"	147	367
8"	151	376
9"	154	385
10"	158	395



## EASY TERM

- **LEVEL** term insurance
- 10, 20, & 30 year level term options
- Simplified Issue from **\$25,000-\$300,000**
- Return Of Premium (ROP) Option
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders\*\*Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

## HOME PROTECTOR

- **LEVEL** term insurance
- 15, 20, 25 & 30 year level term options
- Must have a mortgage
- Simplified Issue from **\$25,000-\$300,000**
- Return Of Premium (ROP) Option
- Includes Living Benefit Riders (**Critical, Chronic, and Terminal** Illness Riders\*\*Check personal State)
- Riders include: Accidental Death Rider, Waiver of Premium, Disability Income Rider, Childrens Rider

BUILD CHART			
HEIGHT	MINIMUM WEIGHT MUST BE AT LEAST	MAXIMUM WEIGHT WITHIN TABLE 2	MAXIMUM WEIGHT WITHIN TABLE 4
4'10'	86	182	199
4'11"	88	188	205
5'	90	195	212
5'1"	93	201	220
5'2"	95	208	227
5'3"	99	215	234
5'4"	101	221	242
5'5"	104	228	249
5'6"	106	235	257
5'7"	110	243	265
5'8"	113	250	273
5'9"	117	257	281
5'10"	120	265	289
5'11"	125	272	298
6'	129	280	306
6'1"	133	288	315
6'2"	136	296	323
6'3"	140	304	332
6'4"	143	312	341
6'5"	146	320	350
6'6"	149	329	359
6'7"	153	337	368
6'8"	157	346	378
6'9"	160	355	387