

1. In the past 12 months, have you been advised by a member of the medical profession to have any surgery, hospitalization, treatment or test that was not completed or for which you are waiting the results, excluding those tests relating to HIV?
2. Due to a physical or mental impairment, do you require or have you been advised to receive human assistance with any of the following activities of daily living: eating, dressing, toileting, transferring, bathing or taking medication?
3. Have you ever been diagnosed by a member of the medical profession with Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC) or tested positive for Human Immunodeficiency Virus (HIV)?
4. Have you ever been diagnosed, treated for or prescribed medication by a member of the medical profession for Alzheimer's disease or any other type of dementia?
5. Have you had or been advised by a member of the medical profession to have an organ transplant or have you been medically diagnosed as having a terminal illness or life expectancy of 12 months or less?
6. Do you currently use oxygen equipment to assist in breathing, are you currently receiving kidney dialysis or do you have a defibrillator implanted?
7. Within the past 5 years have you been confined to a hospital, nursing facility, convalescent care facility, assisted living facility or mental care facility for more than 7 days?
8. Within the past 10 years have you been convicted of a felony, do you have a felony charge currently pending against you or are you currently on probation or parole?
9. Within the past 5 years, have you been convicted of more than one violation for operating a vehicle while intoxicated, impaired or under the influence and/or for reckless driving?
10. Within the past 2 years have you been declined for life, disability or long-term care insurance?
11. If female, are you currently pregnant with gestational diabetes, preeclampsia, toxemia, HELLP syndrome, pregnancy induced hypertension, multiple gestation or have you been diagnosed by your physician as high risk?

Your client is **NOT** eligible to apply if, **within the past 5 years**, he or she has been diagnosed with, treated for, prescribed medication for or been given medical advice by a member of the medical profession (***see explanation below**) for any of the following medical conditions:

1. **Cardiovascular/Cerebrovascular diseases including:** angina (chest pain), cardiomyopathy, congestive heart failure, coronary artery disease, heart attack, heart surgery including defibrillator, angioplasty or stent, heart valve disease, peripheral arterial or vascular disease, stroke, ventricular tachycardia.
2. **Respiratory diseases including:** chronic bronchitis, chronic obstructive pulmonary disease (COPD), cystic fibrosis, emphysema, pulmonary fibrosis.
3. **Gastrointestinal/Genitourinary diseases including:** chronic hepatitis, chronic kidney disease, chronic pancreatitis, chronic renal failure, cirrhosis, liver disease, sclerosing cholangitis, polycystic kidney disease, Crohn's disease.
4. **Cancers/Carcinomas including:** bone, brain, cervical, kidney, liver, lung, leukemia, lymphoma, z multiple myeloma, ovarian, pancreatic, testicular, uterine.
5. **Psychiatric/Dependency conditions including:** alcohol dependency or abuse, drug dependency or abuse, schizophrenia, suicide attempt.
6. **Neurological/Musculoskeletal diseases including:** ALS (Lou Gehrig's disease), Huntington's disease, muscular dystrophy, paralysis.
7. **Immune System/Blood diseases including:** chronic anemia (other than iron deficiency anemia), CREST syndrome or scleroderma, systemic lupus.
8. **Down syndrome or autism.**

**Being treated for, prescribed medication for or given medical advice by a member of the medical profession for any of the above conditions includes follow-ups, renewed and continuing prescriptions, testing, etc. within the past 5 years. Example: If your client was diagnosed with angina (chest pain) 8 years ago, but HAS needed cardiology follow-ups, heart tests or prescription medications for angina during the past 5 years, then they should answer YES to that questions and would not be eligible to apply.*

Actual offers are subject to underwriting and may vary based on age, date of diagnosis and severity of condition. The information, requirements and guidelines contained in this field guide are subject to change without notice.