

Underwriting Cheat Sheet

Product	Issue Ages	Guaranteed Issue	Simplified Issue	Underwritten	Guaranteed Renewable
Accident					
PAID Enhanced	18-64		✓		65-70
AccidentGuard	0-75		✓		Up to 80
Cancer/Critical Care					
Cancer, Heart & Stroke	20-84			✓	Renewable For Life
Cancer Care Plus (CP4000)	18-69			✓	Renewable For Life
Cancer First Occurrence	55-85			✓	Renewable For Life
Critical Protection & Recovery	18-64			✓	Renewable For Life
Dental					
DVH	18-85	✓			Life
DVH Select	18-99	✓			Life
Hospital Indemnity					
Central Choice	18-64			✓	Up to 65
First Choice - Blue Ribbon	18-65			✓	65 (FL - 70)
Affordable Choice	18-64			✓	Up to 65
Out-of-Pocket (GAP)	18-64			✓	65-69
Life Insurance					
Viva Professional - Term Life	18-60		✓		Guaranteed Renewable to age 95
Viva Life Family - Term Life	18-60		✓		Guaranteed Renewable to age 95
Viva Living Benefits - Term Life	18-60		✓		Guaranteed Renewable to age 95
Viva Life Time	18-65		✓		Guaranteed Renewable to age 95
Family Protection EZ / Mortgage Protection / MCI Gold	18-60		✓		Guaranteed Renewable to age 95
Final Expense - Whole Life	0-85			✓	Guaranteed Renewable to age 95
Family Protection Premier	0-75			✓	Guaranteed Renewable to age 95
Family Protection Select	18-65			✓	Guaranteed Renewable to age 95
Other Individual Health					
Home Health Care	55-85		✓		Life