



SimpliNow LegacySM

Final Expense Whole Life

Underwriting Questions

Eligibility is dependent upon an applicant's responses to all application questions. Please use this information as a guideline.



Policies issued by American General Life Insurance Company (AGL), Houston, TX, member of American International Group, Inc. (AIG).

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SimpliNow Legacy – knockout questions

If the Proposed Insured **answers Yes** to any of the following questions (Steps 1 – 5), the Proposed Insured is **not eligible** for any coverage under this application.

Step 1

1. Is the Proposed Insured currently bedridden or confined to any hospital facility or skilled nursing facility; or receiving or been advised to receive care in a nursing home, hospice care, or home health care?
2. Is the Proposed Insured receiving assistance with activities of daily living, including eating, bathing, toileting, or dressing due to a chronic or debilitating condition?
3. Does the Proposed Insured require any of the following due to a debilitating condition: wheelchair, electric scooter, or oxygen equipment to assist breathing (excluding use for sleep apnea)?
4. Has the Proposed Insured been diagnosed by a licensed member of the medical profession with a terminal illness or terminal condition that is expected to result in death within 12 months or less?
5. Has the Proposed Insured been diagnosed with brain aneurysm or transient ischemic attack (TIA) in the **past 6 months**, or **EVER** had recurrent episodes of TIA (more than once)?
6. Is the Proposed Insured currently incarcerated in a prison or jail?



SimpliNow Legacy – knockout questions

Has the Proposed Insured ever been diagnosed as having, been treated for, or consulted a licensed member of the medical profession for any of the following?

Step 2
1. Alzheimer's Disease, Dementia, Huntington's Disease, Sickle Cell Anemia, Myelodysplastic Syndrome (MDS), Lou Gehrig's Disease (ALS), Mental Incapacity, Cirrhosis, Quadriplegia or Paraplegia
2. HIV infection AIDS or AIDS-Related Complex (ARC)
3. Advanced or End Stage Renal Disease or in need of Dialysis
4. Bone Marrow, Organ Transplant or Lymphoma
5. Metastatic or Recurrent Cancer of the same type (Stage III or Stage IV cancer)
6. Amputation due to diabetic complications or a hospitalization in the past 24 months due to diabetes
7. Heart Failure or Defibrillator device implanted
8. Suicide Attempt



SimpliNow Legacy – knockout questions

In the last 12 months
has the Proposed Insured:

Step 3

1. Been diagnosed or treated for, or consulted a licensed member of the medical profession for stroke, or EVER had a stroke AND Diabetes and/or Coronary Artery Disease?
2. Been declined for life insurance?
3. Been advised by a licensed member of the medical profession to have a surgical operation, diagnostic testing other than for routine screening purposes or for those related to HIV/AIDS, treatment, hospitalization, or other procedure which has not been done or for which results are not known?



SimpliNow Legacy – knockout questions

In the last 24 months
has the Proposed Insured:

Step 4

1. Been diagnosed or treated for, or consulted a licensed member of the medical profession for the following types of cancer: Brain, Carcinoid or Neuroendocrine Tumor, Esophageal, Head or Neck, Leukemia, Liver, Lung, Lymphoma, Multiple Myeloma, Ovarian, Pancreas, Sarcoma, Small Intestine, Stomach?

2. Been convicted of, or plead guilty or no contest to, driving while impaired, intoxicated or under the influence of drugs or alcohol?

3. Used narcotics (other than marijuana) such as amphetamines, hallucinogens, heroin, or cocaine without a prescription from a licensed member of the medical profession?

4. Been hospitalized MORE THAN ONCE for Chronic Obstructive Pulmonary Disease (COPD), Emphysema or Chronic Bronchitis (Chronic Cough)?

5. Been convicted of, or plead guilty or no contest to, a felony?

In the last 36 months has the Proposed Insured:

Step 5

1. Been hospitalized for Schizophrenia or a Psychotic event?



SimpliNow Legacy – eligibility questions, Section A

If the Proposed Insured **answers Yes** to any of the following questions (Sections A - D), the Proposed Insured may only be eligible for the **graded death benefit** product.





Section A – Has the Proposed Insured ever been diagnosed or treated for, or consulted a licensed member of the medical profession for any of the following?		Yes	No	
1. Chronic Obstructive Pulmonary Disease (COPD), Chronic Bronchitis (Chronic Cough)		X		
Have you used tobacco within the past year?		Yes		Decline
		No		Graded
2. Hepatitis B		X		
				Graded
3. Diabetes		X		
What is your most recent level of A1C?		8.6 or Less		Level
		8.7 to 9.9		Graded
		10 and up		Decline
		I don't know		Graded
If answer is other than "10 and up" a follow-up question is asked Are you on daily insulin treatment?		Yes		Graded
		No		Level

if previous answer is 8.6 or Less



SimpliNow Legacy – eligibility questions, Section A continued

If the Proposed Insured **answers Yes** to any of the following questions (Sections A - D), the Proposed Insured may only be eligible for the **graded death benefit** product.

Section A – Has the Proposed Insured ever been diagnosed or treated for, or consulted a licensed member of the medical profession for any of the following?			Yes	No
4. Schizophrenia			X	
				
			Graded	
5. Multiple Sclerosis			X	
				
			Graded	
6. Parkinson's Disease			X	
				
			Graded	
7. Cardiomyopathy			X	
				
			Graded	



SimpliNow Legacy – eligibility questions, Section B

If the Proposed Insured **answers Yes** to any of the following questions (Sections A - D), the Proposed Insured may only be eligible for the **graded death benefit** product.

Section B – In the last 48 months has the Proposed Insured been diagnosed or treated for, or consulted a licensed member of the medical profession for any of the following?	Yes	No
1. Any Autoimmune Disease	X	

➤ What is the name of your condition?

Rheumatoid Arthritis	Level
Lupus	Graded
Scleroderma/Systemic Sclerosis	Graded
Dermatomyositis	Graded
Psoriatic Arthritis	Level

2. Bipolar Disorder (or Manic-Depressive Disorder)	X	
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➤ Graded

3. Chronic Kidney Disease (including chronic renal insufficiency)	X	
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➤ Graded

STATE VARIATIONS





California
Any Autoimmune Disease
(excluding HIV Testing)

Florida
Autoimmune Disease
(excluding AIDS, HIV, ARC)



SimpliNow Legacy – eligibility questions, Section B continued

If the Proposed Insured **answers Yes** to any of the following questions (Sections A - D), the Proposed Insured may only be eligible for the **graded death benefit** product.

Section B – In the last 48 months has the Proposed Insured been diagnosed or treated for, or consulted a licensed member of the medical profession for any of the following?		Yes	No
4. Cancer (except for non melanoma skin cancer)		X	
	Melanoma (skin/mole cancer)	Level	
	Breast Cancer	Level	
	Colon Rectum Anus Cancer	Level	
	Thyroid Cancer	Level	
	Kidney or Ureter Cancer	Level	
	Bladder Cancer	Graded	
	Prostate Cancer	Level	
	Testicular Cancer	Level	
	Cervical Cancer	Level	
	Endometrial (Uterine) Cancer	Level	
	Bone Cancer	Graded	
	Other Cancer Not Listed Above	Graded	
 Anything answered that is a "Level" cancer... Is it Stage II?		Yes	Graded
		No	Level



SimpliNow Legacy – eligibility questions, Section C

If the Proposed Insured **answers Yes** to any of the following questions (Sections A - D), the Proposed Insured may only be eligible for the **graded death benefit** product.

Section C –In the last 24 months has the Proposed Insured been diagnosed as having, been treated for, or consulted a licensed member of the medical profession for any of the following?		Yes	No
1. Coronary Artery Disease, Heart Attack, Unstable Angina (treated medically or with Stents) or Coronary Bypass Surgery		X	
What was the condition?			
Myocardial Infarction (heart attack)			
Coronary Artery Disease with Angioplasty/Stenting			
Coronary Artery Disease with Bypass Grafting			
Angina Treated with Medication			
Other than above			Level
I don't know			Graded
Did this first begin within the past 6 months, or has it worsened in frequency or severity?		X	
			Decline
Have you used tobacco within the past year?		Yes	Graded
		No	Level
If answers No to question above Have you been diagnosed with diabetes?		Yes	Graded
		No	Level



SimpliNow Legacy – eligibility questions, Section C continued

If the Proposed Insured **answers Yes** to any of the following questions (Sections A - D), the Proposed Insured may only be eligible for the **graded death benefit** product.

Section C –In the last 24 months has the Proposed Insured been diagnosed as having, been treated for, or consulted a licensed member of the medical profession for any of the following?	Yes	No
2. Aortic Aneurysm	X	

Graded

3. Stroke or Brain Aneurysm	X	
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What was the condition?

Stroke	X	
Brain Aneurysm	X	
If Yes to Brain Aneurysm ... Have you had surgery to repair this?	Yes	Level
	No	Graded

Graded

Declines if also having diabetes or CAD, or recently diagnosed in the past 12 months – included in knock-out section

SimpliNow Legacy – eligibility questions, Section C continued

If the Proposed Insured **answers Yes** to any of the following questions (Sections A - D), the Proposed Insured may only be eligible for the **graded death benefit** product.

Section C –In the last 24 months has the Proposed Insured been diagnosed as having, been treated for, or consulted a licensed member of the medical profession for any of the following?	Yes	No
4. Atrial Fibrillation or Irregular Heart Rhythm	X	

Have you been diagnosed with chronic atrial fibrillation?

Yes	Graded
No	Next question

Are you on daily blood thinner/anticoagulant such as Xarelto, Eliquis, Pradaxa or Coumadin (Warfarin)?

Yes	Level
No	Graded

5. Substance Abuse (Alcohol or Drugs)	X	
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Graded





SimpliNow Legacy – eligibility questions, Section D

If the Proposed Insured **answers Yes** to any of the following questions (Sections A - D), the Proposed Insured may only be eligible for the **graded death benefit** product.

Section D — In the last 12 months has the Proposed Insured been treated for, or consulted a licensed member of the medical profession for any of the following?	Yes	No
1. Unintentional weight loss in excess of 10 lbs.	X	

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graph LR; A[Yes] --> B[Graded]; B --> C[Declines if BMI is too low]
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