

ROYAL NEIGHBORS OF AMERICA®

Ensured Legacy Final Expense Risk Assessment Guide

A indicates Rate Class may be available. N/A indicates Rate Class not available.

Condition	Preferred	Standard	GDB	GI
ADL's (activities of daily living) – Needs assistance with ADL's	N/A	N/A	N/A	A
AIDS	N/A	N/A	N/A	A
Alcohol Drug Treatment >3 years ago, no current use	N/A	A	A	A
Alcohol Drug Treatment within last 3 years, no current use	N/A	N/A	A	A
ALS – Lou Gehrig's Disease	N/A	N/A	N/A	A
Alzheimer's, Dementia or Memory Loss	N/A	N/A	N/A	A
Amputation due to disease	N/A	N/A	A	A
Aneurysm > 1 year ago	N/A	A	A	A
Aneurysm within last year	N/A	N/A	A	A
Anxiety	A	A	A	A
Arthritis	A	A	A	A
Asthma	N/A	A	A	A
Basal Cell Skin Cancer	N/A	A	A	A
Bipolar diagnosed < 1 year ago	N/A	N/A	A	A
Bipolar diagnosed >1 year ago	N/A	A	A	A
Cancer more than one occurrence	N/A	N/A	N/A	A
Cancer treatment completed in last 2 years	N/A	N/A	N/A	A
Cancer treatment completed 2–5 years ago	N/A	N/A	A	A
Cancer treatment completed more than 5 years ago	N/A	A	A	A
Cardiomyopathy diagnosed >2 years ago	N/A	A	A	A
Cardiomyopathy diagnosed in last 2 years	N/A	N/A	A	A
Cholesterol Treatment	A	A	A	A
Chronic Bronchitis	N/A	A	A	A
Chronic Kidney Disease (CKD) on dialysis	N/A	N/A	N/A	A
Chronic Kidney Disease diagnosed <1 year	N/A	N/A	N/A	A
Chronic Kidney Disease diagnosed >1 year ago	N/A	N/A	A	A
Cirrhosis	N/A	N/A	N/A	A
Congestive Heart Failure	N/A	N/A	N/A	A
COPD	N/A	A	A	A
Coronary Artery Disease diagnosed >2 years ago	N/A	A	A	A
Coronary Artery Disease diagnosed in last 2 years	N/A	N/A	A	A
Currently Hospitalized	N/A	N/A	N/A	A
Currently undergoing (or been recommended to have) testing or further evaluation for a condition that has not been diagnosed	N/A	N/A	N/A	A

Condition	Preferred	Standard	GDB	GI
Defibrillator	N/A	N/A	N/A	A
Depression	A	A	A	A
Diabetes no insulin	A	A	A	A
Diabetes with Insulin – no complications	N/A	A	A	A
Diabetes with insulin along with kidney disease, neuropathy or other complication	N/A	N/A	A	A
Emphysema	N/A	A	A	A
Heart Attack in last 2 years	N/A	N/A	A	A
Heart Attack more than 2 years ago	N/A	A	A	A
Heart Surgery diagnosed >2 years ago	N/A	A	A	A
Heart Surgery diagnosed in last 2 years	N/A	N/A	A	A
Hepatitis B and C	N/A	A	A	A
HIV/AIDS virus only	N/A	N/A	A	A
Hospitalized more than 2 weeks in last year	N/A	N/A	A	A
Hypertension	A	A	A	A
In hospice, nursing home, long term or memory care	N/A	N/A	N/A	A
Kidney failure diagnosed <1 year	N/A	N/A	N/A	A
Kidney failure diagnosed > 1 year ago	N/A	N/A	A	A
Multiple Sclerosis	N/A	A	A	A
Organ Transplant	N/A	N/A	N/A	A
Oxygen – any use of oxygen	N/A	N/A	N/A	A
Pacemaker placed in last year	N/A	N/A	A	A
Pacemaker placed more than 1 year ago	N/A	A	A	A
Parkinson's	N/A	A	A	A
Regular use of wheelchair or electric scooter	N/A	N/A	N/A	A
Schizophrenia diagnosed <1 year ago	N/A	N/A	A	A
Schizophrenia diagnosed >1 year ago	N/A	A	A	A
Sickle Cell Anemia	N/A	N/A	N/A	A
Stroke or TIA >1 year ago	N/A	A	A	A
Stroke or TIA within last year	N/A	N/A	A	A
Systemic Lupus	N/A	N/A	N/A	A
Terminal Illness	N/A	N/A	N/A	A
Wheelchair use temporary due to injury	A	A	A	A

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