



AMERICAN HOME LIFE PATRIOT SERIES FINAL EXPENSE DISEASE UNDERWRITING GUIDELINES

Condition/Disease	Criteria	AHL Patriot Series			
		Preferred	Standard	Modified	Decline
Activities of Daily Living (ADLs)	Currently				X
	Not Currently	X			
AIDS / HIV	Been medically treated or diagnosed				X
Alcohol/Drug Abuse/Addiction	Treated or counseled within the past 2 years			X	
Alzheimer's Disease	Been medically diagnosed				X
Amputation	Amputation caused by Disease				X
	Amputation caused by Diabetes				X
	Amputation caused by Accident	X			
Amyotrophic Lateral Sclerosis (ALS)	Been medically diagnosed				X
Aneurysm	Medically diagnosed or treated within 0-12 months			X	
	Medically diagnosed or treated within 13-24 months		X		
	Medically diagnosed or treated within 25+ months	X			
Angina (Chest Pain)	Medically diagnosed or treated within 0-12 months			X	
	Medically diagnosed or treated within 13-24 months		X		
	Medically diagnosed or treated within 24-36 months	X			
Angioplasty (Stent)	Medically diagnosed or treated within 0-12 months			X	
	Medically diagnosed or treated within 13-24 months		X		
	Medically diagnosed or treated within 24-36 months	X			
Arrhythmia	Been medically treated or diagnosed	X			
Atrial Fibrillation	Been medically treated or diagnosed	X			
Basal Cell Skin Cancer	Been medically treated or diagnosed	X			

Condition/Disease	Criteria	AHL Patriot Series			
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Bed Confinement	Currently confined to a bed				X
Bipolar Disorder	Ever	X			
Bone Marrow Transplant	Been medically treated				X
Cancer	Recurrent Cancer - Ever, Cured				X
	Currently have cancer				X
	Medically diagnosed or treated within 0-24 months (and cured)				X
	Medically diagnosed or treated within 24+ months (and cured)	X			
Cardiomyopathy	Medically diagnosed or treated within 0-12 months			X	
	Medically diagnosed or treated within 13-24 months		X		
	Medically diagnosed or treated 25+ months ago	X			
Catheterization (Heart)	Within the past 0-12 months			X	
	Within the past 13-24 months		X		
	More than 25+ months	X			
Chronic Bronchitis	Medically diagnosed or treated within 0-24 months		X		
	Medically diagnosed or treated within 24-36 months		X		
	Medically diagnosed or treated 37+ months ago		X		
Chronic Kidney Disease/Nephropathy	Medically diagnosed or treated within 0-24 months			X	
	Medically diagnosed or treated within 25+ months			X	
Chronic Obstructive Pulmonary Disease (COPD)	Medically diagnosed or treated within 0-24 months		X		
	Medically diagnosed or treated within 24-36 months		X		
	Medically diagnosed or treated 37+ months		X		
Chronic Pancreatitis	Medically diagnosed or treated within the past 2 years	X			
Circulatory Surgery	Within the past 0-12 months			X	
	Within the past 13-24 months		X		
	Within the past 24-36 months	X			
	37+ months	X			
Cirrhosis of the Liver	Ever				X

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Congestive Heart Failure	Ever				X
Covid-19	Oxygen required within 12 months				X
	Oxygen required 13+ months and has ongoing treatment with inhalers, nebulizer		X		
	No oxygen, no ongoing treatment with inhalers, nebulizer	X			
Diabetes	Diagnosed 20 or more years ago	X			
Diabetic Insulin Use	Taken insulin shots prior to age 50	X			
	Currently controlled with insulin use	X			
Diabetic Complications	Complications - Ever				X
	Treated for insulin shock or diabetic coma - Ever	X			
	Diagnosed or treated for Retinopathy in last 24 months			X	
	Diagnosed or treated for Retinopathy 25+ months ago	X			
	Diagnosed or treated for Nephropathy in last 24 months			X	
	Diagnosed or treated for Nephropathy 25+ months ago	X			
	Diagnosed or treated for Neuropathy in last 24 months			X	
	Diagnosed or treated for Neuropathy 25+ months Ago	X			
	Amputation due to diabetes				X
Defibrillator	Ever				X
Dementia	Been medically diagnosed				X
Diagnostic Testing, Surgery, Hospitalization	Recommended within the past 0-12 months; has not been completed or for which results are not known				X
	Recommended within the past 13-24 months; has not been completed or for which results are not known	X			
	25+ months	X			
Emphysema	Medically diagnosed or treated within 0-24 months		X		
	Medically diagnosed or treated within 24-36 months		X		
	Medically diagnosed or treated 37+ months ago		X		

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Heart Attack	Within the past 0-12 months			X	
	Within the past 13-24 months		X		
	Within the past 25-36 months	X			
Heart Defect	Ever medically diagnosed but not surgically repaired (*See Heart Surgery if repaired)				X
Heart Surgery	Within the past 0-12 months			X	
	Within the past 13-24 months		X		
	Within the past 25-36 months	X			
Hepatitis (Chronic) inflamed > 6 mos	Medically diagnosed or treated within 0-24 months			X	
	Medically diagnosed or treated within 24-36 months	X			
	Medically diagnosed or treated 37+ months ago	X			
Hepatitis (Any/Acute)	Medically diagnosed or treated within 0-24 months			X	
	Medically diagnosed or treated within 24-36 months	X			
	Medically diagnosed or treated 37+ months ago	X			
Home Health Care	Currently receiving				X
	Not currently receiving or advised to be receiving	X			
Hospice Care	Currently receiving				X
Hospitalization/Nursing Facility	Currently hospitalized/confined				X
	Not hospitalized or advised to be hospitalized	X			
Huntington's Disease	Been medically treated or diagnosed				X
Kidney Dialysis	Had or been medically advised to have				X
Kidney Disease/Insufficiency	Medically diagnosed or treated within 0-24 months			X	
	Medically diagnosed or treated within 25+ months	X			
Kidney Failure	Advised treatment/treated other than Dialysis in last 24 months			X	
	Advised treatment/treated for Dialysis in last 12 months				X
Liver Disease	Medically diagnosed or treated within 0-24 months			X	
	Medically diagnosed or treated within 24-36 months	X			

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Liver Failure	Been medically treated or diagnosed				X
Lupus	Ever been diagnosed		X		
Mental Incapacity	Ever				X
Multiple Sclerosis	Ever		X		
Muscular Dystrophy	Ever				X
Nervous Disorder (Hospitalized For)	within 24 months	X			
Nicotine	No nicotine or tobacco within 12 months = Non-Smoker				
	No tobacco, only nicotine within 12 months = Smoker				
	Occasional pipe/cigar use within 12 months = Smoker				
	Tobacco, but not cigarettes within 12 months = Smoker				
	Cigarettes within 12 months = Smoker				
Organ Transplant	Had, or have been medically advised to have				X
Oxygen	Used within last 12 months (not now)				X
	Used within the past 13-24 months (not now)	X			
Pacemaker	Inserted within the past 0-12 months			X	
	Inserted within the past 13-24 months		X		
	Inserted within the past 25-36 months	X			
	Inserted 37+ months ago	X			
Paralysis	If no help needed with activities of daily living	X			
Parkinson's Disease	Ever		X		
Schizophrenia	Ever	X			
Seizures	Been medically diagnosed or treated within 3 years	X			
Stroke/TIA	Medically diagnosed or treated within 0-12 months			X	
	Medically diagnosed or treated within 13-24 months		X		
	Medically diagnosed or treated within 25-36 months	X			
	Medically diagnosed or treated 37+ months	X			

Condition/Disease	Criteria	AHL Patriot Series			
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Terminal Illness	Been medically diagnosed or treated (life expectancy within 12 months)				X
Ulcerative Colitis	Medically diagnosed or treated within the past 3 years	X			
Wheelchair/Scooter Use	Current wheelchair NOT due to disease				X
	Current wheelchair due to disease (not accident)				X