

Final Expense Insurance Product Guide

Pendella's wide range of life insurance products include access to limited underwriting for those with health conditions or those that need minimal permanent insurance coverage. Final Expense plans can be issued very quickly, in most cases, the same day.

Carrier	Mutual of Omaha		
State Availability	All U.S. states, <i>excluding</i> NY and D.C.		
Issue Age	Ages 45-85		
Rate Classes		Level Benefit	Graded Benefit
	Maximum Coverage	\$40,000	\$20,000
	Minimum Coverage	\$2,000	
	Payout Details	Beneficiary will receive full benefit.	If the insured passes away in the first two years of the policy, Mutual of Omaha will return all premiums + 10%. If the insured passes after the first two years, the beneficiary will receive the full benefit amount.
Payments Accepted	Bank Account (Checking or Savings)		
Policy Delivery	In most cases, the policy will issue (if approved) the same day and the policy will be mailed directly to the insured.		

Appendix A - Knockout Questions + Reasons for Decline

There are several reasons why a prospective policy holder may be declined for a Final Expense Insurance product. Please see below for carrier-specific explanations. *(Please note that the reasons for decline may include, but are not limited to, the following.)*

Mutual of Omaha

Bedridden or confined to any hospital, nursing home, long-term care facility or skilled nursing facility

Receiving or Advised to receive care in a nursing home, hospice care or home health care

Requires assistance with daily living activities (medications, bathing, dressing, eating, toileting, etc)

Require use of wheelchair, scooter, or oxygen equipment to assist with breathing

AIDS or HIV

Alzheimer's, Dementia, Huntington's disease, Sickle Cell Anemia, Myelodysplastic Syndrome, ALS, Quadriplegia, Paraplegia, Down's Syndrome, Mental Incapacity, congestive heart failure, Cirrhosis, Metastatic Cancer or recurrent cancer of the same type

Insulin Shock, Diabetic Coma, Amputation due to diabetic complications

End Stage Renal Disease requiring dialysis

Advised to receive or has received an organ or bone marrow transplant

Terminal Illness which is expected to result in death in the next 12 months

In the past 12 months - scheduled or advised to need a surgery, hospitalization or diagnostic testing which has not been done or for which results are unknown

In the past 12 months - diagnosed with heart disease or needing heart surgery of any kind

In the past 2 years, diagnosed or treated with any form of cancer (except basal or squamous cell skin cancer)

Appendix B - Graded Benefit Qualification

There are several reasons why a prospective policy holder may qualify for a graded benefit (vs. a level benefit). Please see below for carrier-specific explanations. *(Please note that reasons for qualification may include, but are not limited to, the following.)*

Mutual of Omaha

Diabetes before age 50, or diabetes at any age with complications of eye, kidney, nerve or peripheral vascular disease.

Hepatitis C

Chronic Lung Disease - COPD, Bronchitis, Emphysema or Sarcoidosis

In the past 4 years:

- Cancer, Leukemia, Melanoma or any other internal cancer
- Chronic Kidney Disease, Systemic Lupus or Scleroderma
- Bipolar Depression, Schizophrenia, Parkinson's Disease or Multiple Sclerosis

In the past 2 years:

- Felony conviction or awaiting trial
- Treatment for alcohol or drug abuse
- More than one conviction of reckless driving or DUI/DWI
- Used unlawful drugs in any form or abused or misused prescription drugs
- Coronary Artery Disease, Heart Attack, Coronary Artery Bypass Surgery
- Angioplasty, Cardiomyopathy, Irregular heart rhythm or valvular heart disease with surgical repair or replacement
- Stroke or TIA

Hospitalized for any mental disorder

In the past 12 months had a chronic cough or unexplained weight loss greater than 10 pounds, fatigue or unexplained gastrointestinal bleeding