

Rapid Decision Underwriting Criteria At-a-Glance

► Rapid Decision Term Premium Rate Classes

- Select non-nicotine
- Standard non-nicotine
- Standard nicotine
- Ratings through Table D for non-nicotine and nicotine

► Rapid Decision Universal Life Premium Rate Classes

- Select non-nicotine
- Standard non-nicotine
- Standard nicotine
- Ratings through Table D for non-nicotine and nicotine

► Rapid Decision Mortgage Term Premium Rate Classes

- (unisex premium classes)*
- Select non-nicotine
- Standard non-nicotine
- Standard nicotine
- (Table Ratings are currently NOT available for this product)

Fidelity Life Rapid Decision Premium Class Criteria: Standard or Better, Table B, Table D				
	Select	Standard	Table B	Table D
Non-Nicotine	No nicotine use within the last 24 months.	No nicotine use within the last 12 months	Yes	Yes
Nicotine use	Not available	Available	Available	Available
Cholesterol	Single medication ¹	2 medications ²	3 medications ²	4 medications ²
Blood Pressure	Single medication and stable for six months or more.	2 medications ² or not stable for six months or more.	3 medications ²	4 medications ²
Family History	Up to one death of cancer or heart disease prior to 60.	More than one death from cancer or heart disease prior to 60.	More than one death from cancer or heart disease prior to 60.	More than one death from cancer or heart disease prior to 60.
Moving violations	No more than 3 in the past 5 years ³	No more than 3 in the past 3 years ³	No more than 3 in the past 2 years ³	No more than 3 in the past 2 years ³
DUI	None in past 5 years.	None in past 3 years.	None in the past 2 years	None in the past 2 years
US Residency	Must have permanent resident status.	Must have permanent resident status.	Must have permanent resident status.	Must have permanent resident status.
Hazardous Occupation/Avocation	None in the past 2 years and none planned.	Available	Available	Available
Foreign Travel ⁴	None	Available	Available	Available

¹ Combinations of impairments may result in a different rate class or adverse action

² See Pharmacy Guidelines below.

³ No extra debits per MVR guide

⁴ No underdeveloped, unstable or hazardous countries

Flat extras are allowed on Aviation, Avocation, Driving History, Foreign Travel & Occupations

Fidelity Life Rapid Decision Rate Class Criteria: Standard or Better, Table B, Table D

Impairment	Criteria	Eligible for Standard	Eligible for Table B	Eligible for Table D
Addison's Disease	Acute Single Episode, over 2 years, no tmnt	NO	YES	YES
	Chronic	NO	YES	YES
AIDS		NO	NO	NO
Alcoholism	After 5 years dry, age 30 years and above	NO	YES @ 50 yrs+	YES
	Less than 5 years dry	NO	NO	NO
Alzheimer's/Dementia		NO	NO	NO
Amputation	Caused by injury, no complications or underlying cause	YES	YES	YES
	Caused by disease	NO	NO	NO
Anemia	Iron Deficiency, B12 deficiency or Folic Acid	YES	YES	YES
	Others	NO	NO	NO
Ankylosing Spondylitis	Mild, no treatment for over 1 year	NO	YES	YES
Anxiety	See Depression			
Aortic Insufficiency or Stenosis		NO	NO	NO
Arteriosclerosis		NO	NO	NO
Arthritis	Osteoarthritis, mild with no disability	YES	YES	YES
	Rheumatoid/Psoriatic - Mild	NO	YES	YES
	Other	NO	NO	NO
Asthma -	Mild or Moderate - Non-Smoker, no hospitalization in past 3 years	YES	YES	YES
	<i>Mild—less than weekly, brief exacerbations</i> <i>Moderate—daily symptoms, exacerbations 2x a week</i>	NO	NO	NO
Aviation (Private)	Recreation	YES	YES	YES (up to & including \$5/\$1,000)
Blood Pressure	See Hypertension			
Bronchitis	Acute, 1 attack with no history of asthma	YES	YES	YES
	Chronic 1-3 attacks per year, no history of asthma (Mild/Moderate)	Individual Consideration	YES if Mild	YES @ 45 yrs+
Buerger's Disease	No history of gangrene after 2 years	NO	NO	NO
By-Pass Surgery (Cardiac)	<i>See Heart Disease</i>			
Cancer	Basal Cell Carcinoma - skin	YES	YES	YES
	Internal, less than or at 10 years	NO	NO	NO
	Internal, more than 10 years	YES	YES	YES
	Malignant Melanoma, less than or at 10 years	NO	NO	NO
	Malignant Melanoma, more than 10 years	YES	YES	YES
Cerebral Palsy		NO	NO	NO
Chronic Obstructive Lung Disease - COLD		NO	NO	NO
Cirrhosis of Liver		NO	NO	NO
Colitis—Ulcerative	5 years after last attack	NO	YES	YES
	Less than 5 years since last attack	NO	NO	NO
Congestive Heart Failure		NO	NO	NO
Crohn's Disease	Mild/Moderate -2 years since last symptoms and current age at or above 25	NO	YES if Mild 45 yrs+	YES
	Mild/Moderate - Less than 2 years since last symptoms or age at onset less than 25 or current age less than 25	NO	NO	NO
	Severe - all ages	NO	NO	NO

Fidelity Life Rapid Decision Rate Class Criteria: Standard or Better, Table B, Table D

Impairment	Criteria	Eligible for Standard	Eligible for Table B	Eligible for Table D
CVA - Stroke		NO	NO	NO
Cystic Fibrosis		NO	NO	NO
Depression	Situational/Mild not treated by Psychiatrist, no anti-psychotic meds	YES	YES	YES
<i>Mild—2 symptoms for minimum of 2 weeks, low dose single medication</i>	Moderate	NO	YES	YES
<i>Moderate—1 or more episodes, never required inpatient care, not disabling or antipsychotics</i>	Major or treated by Psychiatrist	NO	NO	NO
Anxiety	Situational/Mild not treated by Psychiatrist, no anti-psychotic meds	YES	YES	YES
<i>Mild—2 symptoms for minimum of 2 weeks, low dose single medication</i>	Moderate	NO	YES	YES
<i>Moderate—1 or more episodes, never required inpatient care, not disabling or antipsychotics</i>	Major or treated by Psychiatrist	NO	NO	NO
Diabetes-Non Insulin (Type II)	Oral meds or diet controlled ages 30–49, diagnosed less than 20 years ago, good control	NO	NO	YES
<i>Good—A1C 7-9, FBS 111-125</i>	Ages 30–49 with tobacco use	NO	NO	NO
	Ages 50+ and under good control	NO	YES	YES
	Ages 50+ and under good control with tobacco use	NO	NO	YES
	Ages less than 30	NO	NO	NO
Diabetes - Insulin (Type I)		NO	NO	NO
Driving Hx	Valid, in force, DL with no DWI/DUI w/in 2 years. No more than 2 moving violations w/in 2 years	YES	YES	YES
	Valid, in force, DL with no DWI/DUI w/in 3 years. No more than 3 moving violations w/in 3 years (unless due to disability that prevents obtaining or ages 16-18 going through Driver's Education)	YES	YES	YES
Duodenitis		NO	YES	YES
Drug Use	After 5 years without use, age 30 yrs and above	NO	Individual Consideration	YES
	Use within last 5 years	NO	NO	NO
Emphysema		NO	NO	NO
Epilepsy	Petite Mal - partial, absence, focal more than 1 year from onset.	NO	YES	YES
	Grand Mal	NO	Individual Consideration	YES
Fibrillation		NO	NO	NO
Fibromyalgia	Mild/Moderate-no significant treatment in over 1 year and no impairments or disability. Mild medications	YES	YES	YES
	Severe or current treatment	NO	NO	NO
Gall Bladder Disorders		YES	YES	YES
Gastric Bypass/Lap Band	After 24 months, weight stabilized, no complications	YES	YES	YES
	Other gastric surgeries	NO	YES	YES
Gastritis		YES	YES	YES
Glomerulosclerosis	Acute, after 1 year, no current medication or complications	NO	NO	YES if Mild
	Others	NO	NO	NO
Gout	No underlying alcohol or liver problems	YES	YES	YES

Fidelity Life Rapid Decision Rate Class Criteria: Standard or Better, Table B, Table D				
Impairment	Criteria	Eligible for Standard	Eligible for Table B	Eligible for Table D
Heart Attack/Myocardial Infarction	45+ years, after 12 months mild (1-3 vessels, less than 40% blockage), no bypass, tobacco and normal blood pressure and cholesterol	NO	NO	Individual Consideration
Heart Disease	Coronary Artery Disease, Angina, Aneurysm, Irregular Heart Beat or Rhythm	NO	NO	NO
Heart Murmur	Mild-Grade I or II (Innocent) above age 34	NO	YES	YES
	Below age 35 - all murmurs	NO	NO	NO
	Moderate/Severe -Grade III or IV	NO	NO	NO
Hemophilia		NO	NO	NO
Hepatitis	A or Non A/B -recovered more than 6 months	YES	YES	YES
	B or C	NO	NO	NO
Hepatomegaly		NO	NO	NO
Hodgkin's Disease		NO	NO	NO
Hypertension - controlled	No more than 2 medications, controlled	YES	YES	YES
	More than 2 medications, controlled	NO	YES	YES
Hysterectomy (No Cancer)	No history of Cancer	YES	YES	YES
Kidney Disease	Kidney Stones or Infection	YES	YES	YES
	All others	NO	NO	NO
Leukemia		NO	NO	NO
Liver Impairments		NO	NO	NO
Lupus Erythematosus		NO	NO	NO
Marfan's Syndrome		NO	NO	NO
Meniere's Disease		YES	YES	YES
Mitral Insufficiency		NO	NO	NO
Mitral Stenosis		NO	NO	NO
Mitral Valve Prolapse - no regurgitation/insufficiency or treatment		NO	YES	YES
Multiple Sclerosis		NO	NO	NO
Muscular Dystrophy		NO	NO	NO
Narcolepsy		NO	NO	NO
Nervous Disorder	See Depression			
Pacemaker		NO	NO	NO
Pancreatitis		NO	NO	NO
Paralysis		NO	NO	NO
Peripheral Vascular Disease		NO	NO	NO
Prostate Disorder	Prostatitis (Infection) Recovered 6+ months	YES	YES	YES
	BPH, biopsies negative	YES	YES	YES
Rheumatic Fever	One attack more than 6 months ago - fully recovered	NO	NO	YES
Sarcoidosis	Localized -non-pulmonary more than 1 year ago - fully recovered	NO	Individual Consideration	YES
Sleep Apnea	Mild/Moderate age 50 or greater	NO	YES (NO Tobacco)	YES
Mild—AI 5-20 and RDI 10-30; Moderate —AI 21-40 and RDI 31-50	Severe or less than age 50	NO	NO	NO
AI (Apnea Index) - number of episodes of apnea per hour of sleep.				
RDI (Respiratory Disturbance Index) - total number of episodes of both				

Fidelity Life Rapid Decision Rate Class Criteria: Standard or Better, Table B, Table D

Impairment	Criteria	Eligible for Standard	Eligible for Table B	Eligible for Table D
Spina Bifida		NO	NO	NO
Spina Bifida Occulta		NO	Individual Consideration	YES
Splenectomy	Trauma Induced only	YES	YES	YES
	Disease Induced	NO	NO	NO
Stroke		NO	NO	NO
Suicide Attempt	1 attempt over 5 years ago	NO	NO	YES
	All others	NO	NO	NO
Thyroid Disorder (not including Hypothyroid)	Recovered more than 6 months	NO	YES	YES
TIA -Transient Ischemic Attack	Single episode over 24 months ago, no complications	NO	NO	YES
	All others	NO	NO	NO
Turberculosis	Pulmonary - Resolved, no treatment, no residual	NO	YES	YES
	Non-Pulmonary - Diagnosis over 1 year ago. Resolved, no treatment, no residuals	NO	YES	YES
	Atypical	NO	NO	NO
Ulcer (Peptic, Duodenal, Gastric–Benign only)	No bleeding for 6 months	NO	YES	YES
	All others	NO	NO	NO
Vascular Impairments		NO	NO	NO

Fidelity Life Rapid Decision Term & Universal Life Pharmacy Guidelines

Medications	Table B	Table D
2 BP and 1 Cholesterol	Yes	Yes
2 Cholesterol and 1 BP	Yes	Yes
3 BP or 3 Cholesterol	Yes	Yes
2 BP & 2 Cholesterol	No	Yes
1 Anx/Dep., 1 BP & 1 Chol.	Yes	Yes
2 Anx/Dep. (no antipsychotic)	Yes	Yes
1 Anx/Dep. & Sleeping Aide	Yes	Yes
2 Asthma (non-steriod)	Yes	Yes
Blood Thinner (Coumadin, Warafin, etc.)	No	IC
Blood Platelet (Plavix)	No	IC
Narcotic (significant/daily/long term)	No	IC

Not Acceptable: medications prescribed by a Psychiatrist
 Significant Narcotics include: Fentanyl, Hydrocodone, Methadone, Morphine, Oxycontin, Oxycodone, Percocet, Vicodin, etc. Short term use of Darvocet, Tramadol, Ultracet, NSAIDs are acceptable
 Once you have approximately 4 medications for certain impairments (i.e. HTN, Cholesterol, Anxiety, Depression, Asthma, Pain, etc.) we should look at Table D.