

Qualifiers for Rapid Decision Term Through Table D

If your client can answer "YES" to these simple questions...

- You are a US citizen or have permanent resident status (green card)
- You have a valid US Driver's License and a good driving record
- You are not disabled or receiving disability benefits
- You have not been rated or denied coverage by another life company (5 years)

And answer these questions "NO"...

In the past 10 years have you been diagnosed or treated for...

- AIDS, ARC or HIV
- Alzheimer's Disease, Dementia or Memory Loss
- Amyotrophic Lateral Sclerosis (ALS)
- Anemia or Blood/Platelet Disorder unless iron deficiency
- Aneurysm
- Angina, Cardiomyopathy or Congestive Heart Failure
- Anxiety or Depression on more than 2 medications or prescribed by psychiatrist, Suicide Attempt
- Aortic Insufficiency/Stenosis
- Asthma on more than 2 medications or steroids or smoker
- Blockage or Narrowing of the Arteries (Arteriosclerosis), CAD
- Buerger's Disease
- Cancer, Leukemia
- Cerebral Palsy or Cystic Fibrosis
- Cholesterol on more than 3 medications
- Connective Tissue Disorder, i.e. Lupus or Scleroderma
- Chronic Pain using narcotic medications on a daily basis
- Crohn's Disease—no exacerbation in over 2 years and over age 25
- Diabetes—insulin dependent or under age 30
- Emphysema or Chronic Obstructive Pulmonary Disease (COPD)
- Heart Attack
- Heart Murmur, Irregular Heartbeat or Abnormal Heart Rhythm
- Heart or Vascular Disorder
- Hemophilia
- Hodgkins' Disease
- Hypertension on more than 3 medications
- Hyperthyroid
- Kidney disease
- Liver Disease, i.e. Hepatitis, Cirrhosis
- Mentally Challenged or Down's Syndrome
- Muscular Atrophy, Multiple Sclerosis or Paralysis, Muscular Dystrophy
- Other Intestinal Diseases
- Pancreatitis—other than acute attack over 12 months ago
- Parkinson's Disease
- Rheumatoid Arthritis—with disability or steroid use
- Seizures—grand mal
- Sleep Apnea and under age 50
- Stroke or Multiple TIAs/Mini-Stroke
- Ulcerative Colitis—no attack in 5 years

And answer these questions "NO"...

- Used controlled substances—none in past 4 years
- Been treated or advised to seek treatment for drug use—none in past 4 years
- Been treated or advised to seek treatment for alcohol use—none in past 5 years
- Been advised to have any tests, treatment, surgery, etc. not yet completed
- Been a patient in a dependency program or halfway house in past 5 years
- Been convicted of a felony in past 5 years
- Been convicted of driving while under the influence of alcohol or drugs in past 2 years
- Currently on probation

Note: Answering the above questions, does not guarantee a policy will be approved.

And fit within these Build Limits

Height	Min.	Select	Standard	Table B	Table D
4' 9	76	155	188	193	202
4' 10	79	160	195	200	209
4' 11	82	165	202	207	216
5' 0	84	170	208	214	224
5' 1	87	175	216	221	231
5' 2	90	180	223	228	239
5' 3	93	186	230	236	247
5' 4	96	192	237	243	255
5' 5	99	198	245	251	263
5' 6	102	204	252	259	271
5' 7	105	210	260	273	286
5' 8	109	216	268	275	288
5' 9	112	223	276	283	296
5' 10	115	229	284	291	305
5' 11	118	236	292	300	314
6' 0	122	243	301	308	323
6' 1	125	249	309	317	332
6' 2	129	256	318	325	341
6' 3	132	263	326	334	350
6' 4	136	270	335	343	360
6' 5	139	277	344	352	369
6' 6	143	285	353	362	379
6' 7	146	292	362	371	389
6' 8	150	300	371	381	399

Issue Limits

Ages	Minimum	Maximum
16-45	\$50,000	\$300,000
46-55	\$50,000	\$200,000
56-65	\$25,000	\$100,000
66-75	\$10,000	\$25,000

Term Lengths - Years

RD Term 5, 10, 15, 20, 30