

## Rapid Decision Universal Life At-a-Glance

### Product Features

- Flexible premium universal life insurance with competitive cash value accumulation
- Featuring the industry-leading Rapid Decision underwriting protocol, Rapid Decision Universal Life (UL) offers unparalleled convenience and ease of process.
- Rapid Decision UL is an ideal product for those who seek solid life insurance protection, flexibility, and sustainable cash value accumulation—all on a non-med platform.

### Premium classes available

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

### Issue Limits *(Age nearest birthday)*

Issue Age	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

### Additional Product Features

- Death benefit options: Option 1 (level) and Option 2 (increasing)
- Guaranteed minimum interest rate: 2.50%
- Minimum Premium: Provides a 20-year no lapse guarantee
- Monthly Premium Charge: 10%
- Monthly Policy Fee: \$5
- Monthly Per \$1,000 Charge: \$0.75 (\$1.00 guaranteed maximum)
- Surrender Charge Period: Level for 10 years grading to zero in year 20
- Policy Loan Interest Rate: 8.0%
- Minimum Partial Withdrawal Amount: \$100

### Optional Riders\*

*(\*not available in all states)*

- Accidental Death Benefit Rider: Issued ages 20–65
- Dependent Child Rider: Issued based on Insured's age 20–60
- Waiver of Premium Rider: Issued ages 20–55

### Does your client qualify for Rapid Decision Universal Life?

Answer these simple questions to find out.

1.  My client is a U.S. citizen or has permanent resident status (a green card).
2.  My client has a valid, active U.S. driver's license and a good driving record.
3.  My client lives and, if employed, works in the United States.
4.  My client (if ages 56 and up) has seen a primary care physician within the past 5 years.
5.  My client is not disabled or receiving disability benefits.
6.  My client has not been denied coverage by another life company within the last five years.
7.  My client has no medical history which would require an APS or Blood/Urine samples (See Rate Class Criteria).
8.  My client has a valid Social Security number.

We do not offer medical ratings above Table D (IV) on Rapid Decision UL.

Rapid Decision UL Height and Weight 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	267	279
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