

Rapid Decision Term At-a-Glance

Product Features

- Level death benefit term life to age 95 in amounts up to \$300,000.
- Guaranteed level premium periods of 5, 10, 15, 20 and 30 years.
- After the level premium period, policies renew on an annual renewable term premium schedule to age 95.
- Policies may be converted to a permanent plan of insurance designated for conversions any time up to one year prior to the expiration of the initial term period or prior to the policy anniversary on which the insured is aged 65, whichever is earlier.
- **Annual commissionable policy fee of \$85.00.**

Premium classes available

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

Issue Limits

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

Optional Riders*

(*not available in all states)

- **Accidental Death Benefit Rider**—up to \$300,000
Issued ages 20 through 60, expires at age 65.
- **Dependent Child Rider**—up to \$25,000 for eligible dependents
Expires at child's age 23 or Insured's age 65, whichever is earlier.
- **Return of Premium Rider**—returns up to 100% of all eligible premiums.
Offered on the 15, 20 and 30-year term plans.
- **Waiver of Premium Rider**—waives plan premium in the event of Insured's total disability.
Issued ages 20 through 55, expires at age 60.

Does your client qualify for Rapid Decision Term?

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 Term.

RD Term Table D 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