

## 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*