

Does your client qualify for Rapid Decision Term or Rapid Decision Mortgage Term?

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
- Aneurysm
- Angina, Cardiomyopathy or Congestive Heart Failure
- Anxiety or Depression on more than 1 medication
- Asthma on more than 2 medications or steroids
- Blockage or Narrowing of the Arteries
- Cancer
- Cerebral Palsy or Cystic Fibrosis
- Cholesterol on more than 2 medications only
- Connective Tissue Disorder, i.e. Lupus or Scleroderma
- Chronic Pain using narcotic medications
- Crohn's Disease or Ulcerative Colitis
- Diabetes or Elevated Sugar in Blood or Urine
- Emphysema or Chronic Obstructive Pulmonary Disease
- Heart Attack
- Heart Murmur, Irregular Heartbeat or Abnormal Heart Rhythm
- Heart or Vascular Disorder
- Hypertension on more than 2 medications only
- Hyperthyroid
- Kidney disease
- Liver Disease, i.e. Hepatitis
- Mentally Challenged or Down's Syndrome
- Muscular Atrophy, Multiple Sclerosis or Paralysis
- Other Intestinal Diseases.
- Pancreatitis
- Parkinson's Disease
- Rheumatoid Arthritis
- Seizures
- Sleep Apnea
- Stroke or TIA/Mini-Stroke

And answer these questions "NO"...

In the past 5 years have you...

- Used controlled substances
- Been treated or advised to seek treatment for drug or alcohol use
- Been advised to have any tests, treatment, surgery, etc. not yet completed
- Been a patient in a dependency program or halfway house
- Been convicted of a felony
- Been convicted of driving while under the influence of alcohol or drugs*
- Been or are currently on probation

* Within the past 3 years.

And fit within these Build Limits

Height	Min.	Select	Standard
4' 9	76	155	193
4' 10	79	160	197
4' 11	82	165	201
5' 0	84	170	205
5' 1	87	175	210
5' 2	90	180	214
5' 3	93	186	219
5' 4	96	192	225
5' 5	99	198	231
5' 6	102	204	237
5' 7	105	210	243
5' 8	109	216	250
5' 9	112	223	257
5' 10	115	229	264
5' 11	118	236	271
6' 0	122	243	279
6' 1	125	249	287
6' 2	129	256	295
6' 3	132	263	303
6' 4	136	270	311
6' 5	139	277	319
6' 6	143	285	326
6' 7	146	292	334
6' 8	150	300	342

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

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