

## Rapid Decision Mortgage Term At-a-Glance

### Product Features

- Level death benefit non-participating term life to age 95 in amounts up to \$500,000
- Guaranteed level premium periods of 15, 20, 30 and 40 years
- After the level premium period, policies renew on an annual renewable term premium schedule through 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 \$95.00

### Premium classes available

Unisex premium classes

- Select non-nicotine
- Standard non-nicotine
- Standard nicotine

### Issue Limits

Issue Age	Minimum	Maximum
20-45	\$50,000	\$500,000
46-55	\$50,000	\$200,000
56-65	\$25,000	\$100,000
66-70	\$10,000	\$25,000

### Issue Ages

Term Period	Non-Nicotine	Nicotine
15 year	20-70	20-65
20 year	20-65	20-60
30 year	20-50	20-45
40 year	20-40	20-35

### Eligibility

- Maximum face amount can go to 125% of mortgage amount
- 13-month look back first mortgage and refinance only

### Optional Riders\*

(\*not available in all states)

- Accidental Death Benefit Rider
- Accident Disability Income Rider
- Dependent Child Rider
- Return of Premium Rider
- Waiver of Premium Rider
- Waiver of Premium Rider on Involuntary Unemployment Rider

### Does your client qualify for Rapid Decision Mortgage 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 rated or denied coverage by another life company.
7.  My client has no medical history which would require an APS or Blood/Urine samples.
8.  My client has a valid Social Security number.

We do not offer table ratings on Rapid Decision Mortgage Term.

RD Mortgage Term Height and Weight Limits				
Height	Inches	Minimum Weight	Max. Select Weight	Max. Standard Weight
4' 9	57	76	155	193
4' 10	58	79	160	197
4' 11	59	82	165	201
5' 0	60	84	170	205
5' 1	61	87	175	210
5' 2	62	90	180	214
5' 3	63	93	186	219
5' 4	64	96	192	225
5' 5	65	99	198	231
5' 6	66	102	204	237
5' 7	67	105	210	243
5' 8	68	109	216	250
5' 9	69	112	223	257
5' 10	70	115	229	264
5' 11	71	118	236	271
6' 0	72	122	243	279
6' 1	73	125	249	287
6' 2	74	129	256	295
6' 3	75	132	263	303
6' 4	76	136	270	311
6' 5	77	139	277	319
6' 6	78	143	285	326
6' 7	79	146	292	334
6' 8	80	150	300	342