

Rapid Decision Senior Life Term and Whole Life At-a-Glance

Product Features

- Each provides customers ages 50–85 with partial coverage immediately.
- Each provides full coverage starting in year 4.
- Each offers a variety of payment options and carries a \$50 commissionable policy fee.
- Premium classes—standard.
- Convertibility—not applicable.

Optional Rider*

- Accidental Death Benefit Rider

Term*

- Premiums are level for the life of the policy which for the 10-year term is to age 80 or for 20 years whichever is longer, for the 20-year term is to age 80 or 25 years whichever is longer and for the 30-year term is for 35 years.
- At the end of the level term, in year 11, 21 or 31 whichever is applicable, there is a one-time reduction in the death benefit by 50%.

10-Year Term Issue Limits	
Issue Age	Face Amounts
50–55	\$10,000–\$150,000
56–65	\$10,000–\$100,000
66–70	\$10,000–\$50,000
20-Year Term Issue Limits	
Issue Age	Face Amounts
50–55	\$10,000–\$150,000
56–65	\$10,000–\$100,000
30-Year Term Issue Limits	
Issue Age	Face Amounts
50–55	\$10,000–\$150,000
56–60	\$10,000–\$100,000

Whole Life*

- Issued from ages 50 through 85.
- Level premiums for the life of the policy.
- Cash value accumulation.

Whole Life Issue Limits	
Issue Age	Face Amounts
50–55	\$10,000–\$150,000
56–65	\$10,000–\$100,000
66–75	\$10,000–\$50,000
76–85	\$10,000–\$25,000

If your client can answer "NO" to all of these questions...

Have you been diagnosed as having or been treated by a physician for:
AIDS, ARC or HIV

Alzheimer's Disease or Dementia

Amyotrophic Lateral Sclerosis (ALS)

Mental Retardation or Down's Syndrome

Or do you...

Require the assistance of another person for dressing, bathing, toileting or mobility or use an oxygen tank

And answer NO to all of these questions...

Have you, within the past 2 years:

Been diagnosed or received treatment for a heart attack (myocardial infarction) or stroke (cerebral vascular accident)

Had or are now awaiting an organ or bone marrow transplant (except as a donor)

Been diagnosed with cancer or received or been prescribed radiation, chemo or dialysis

Been confined to or advised by a licensed medical professional to be admitted to, a nursing home, hospice, extended care or special treatment facility or are you now hospitalized

Used controlled substances except as prescribed by a physician

Been treated for or been advised by a licensed medical professional to seek treatment for drug or alcohol use

Been advised by a licensed medical professional that your life expectancy is less than 24 months

Had more than one DUI (DWI) violation, been convicted of a felony or are you now on probation

RD Senior Life Term & Whole Life Height and Weight Limit			
Height	Min.	Max. >\$100K	Max. <\$100K
4' 8	74	227	330
4' 9	76	231	334
4' 10	79	234	337
4' 11	82	238	341
5' 0	84	243	346
5' 1	87	248	351
5' 2	90	254	357
5' 3	93	262	365
5' 4	96	269	372
5' 5	99	276	379
5' 6	102	284	387
5' 7	105	293	396
5' 8	109	301	404
5' 9	112	309	413
5' 10	115	317	420
5' 11	118	325	428
6' 0	122	334	437
6' 1	125	342	445
6' 2	129	351	454
6' 3	132	361	464
6' 4	136	370	473
6' 5	139	380	483
6' 6	143	389	492
6' 7	146	397	500
6' 8	150	404	507
6' 9	154	412	515

*Not available or applicable in all states. Minimum face amount for Whole Life is \$25,000 for ages 50–85 in State of Washington.