



## Non-Med Application Guidelines

	Product(s)	Ages	Minimum - Maximum Face Amounts	Risk Class Available	Additional Information
<b>Fidelity Life</b>					
<a href="#">Non-Med Portfolio At-a-Glance</a>	<a href="#">Rapid Decision Express</a>	10-year: 18-65 15-year: 18-60 20-year: 18-55 30-year: 18-45	\$25K - \$250K	Standard Non-Nicotine and Standard Nicotine	Rapid Decision Express will be underwritten on a simplified issue, accept/reject basis. All medical questions must be answered "NO". Answers to the questions will be independently verified through MIB, Rx and MVR database checks.
	<a href="#">Rapid Decision Senior Life Whole Life</a>	50-55 56-65 66-75 76-85	\$10K - \$150K \$10K - \$100K \$10K - \$50K \$10K - \$25K	Standard	Provides customers ages 50-85 with partial coverage immediately with full coverage starting in year 4. Variety of payment options and has a \$50 commissionable policy fee. Term is not convertible. See policy specifics for term period age issue limits.
	<a href="#">Rapid Decision Senior Life Term</a>	50-70	\$10K - \$150K max face depends on age	Standard	
	<a href="#">Accidental Death Benefit</a>	20-59	\$50K - \$250K	Unisex rates	Underwritten on a guarantee issue basis - no medical questions are on the application. Most applications are approved within 24 hours.
<b>Minnesota Life</b>					
<a href="#">Express Issue</a>	Advantage Elite Term, Secure Protector & Secure Accumulator Whole Life	5 & 15 Yr Term Ages 16-55: \$100K-\$249,999 10 & 20 Yr Term Ages 16-55: \$50K-\$249,999 30 Yr Term Ages 16-45: \$100K-\$249,999 Secure Protector WL Ages 0-15: \$10K - \$249,999 Secure Protector WL Ages 16-55: \$25K - \$249,999 Secure Accumulator WL Ages 0-15: \$10K-\$99,999 Secure Accumulator WL Ages 16-55: \$25K-\$99,999	Term: Standard Non-Tobacco & Standard Tobacco Whole Life: Standard & Preferred depending upon age and face amounts.	3-5 day policy issue after receipt of tele-interview, no physical exams or medical blood work, no table ratings Note: Quick E-App is required for Express Issue	

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

## Non-Med Application Guidelines

	Product(s)	Ages	Minimum - Maximum Face Amounts	Risk Class Available	Additional Information
<b>Transamerica</b>					
<a href="#">Trendsetter LB (Living Benefit)</a>	Term 10, 15, 20, 25, 30	18 age 60	\$25K - \$249,999	Standard Express Non-Smoker & Smoker.	Age last; Non-med applications require MPN-1 non-med supplement. Transamerica will obtain MIB, MVR, script checks and possibly PHI or APS, depending on the case. DI rider available.
<a href="#">Trendsetter Super</a>	Term 10, 15, 20, 25, 30	18-60 \$25K to \$99,999 61-70 \$25K to \$50,000		Standard Non-Smoker & Smoker.	Age nearest; Non-med applications require MPN-1 non-med supplement. Transamerica will obtain MIB, MVR, script checks and possibly PHI or APS, depending on the case. ROP rider available on Super 20 & 30.
<a href="#">Final Expense</a>	Whole Life	0-80	\$2K - \$50K	Standard.	Age nearest. Transamerica will obtain MIB, MVR, script checks and possibly PHI or APS, depending on the case.
<a href="#">Immediate Solution</a>	Whole Life	0-85	\$1K - \$50K max face depends on age	Clients could have preferred rates based on how the client answers the questions on the app, which will also determine the product	Age last, Additional benefits: Accelerated Death Benefit & Accelerated Death Benefit Rider with Nursing Home Option. Optional Riders: Accidental Death Benefit, Child Rider/Grandchild Rider
<a href="#">10-Pay Solution</a>	Whole Life	0-85	\$1K - \$50K max face depends on age	Clients could have preferred rates based on how the client answers the questions on the app, which will also determine the product	Age last, Additional benefits: Accelerated Death Benefit & Accelerated Death Benefit Rider with Nursing Home Option.
<a href="#">Easy Solution</a>	Whole Life	18-80 18-70 MALE (PA) 18-76 FEMALE (PA)	\$1K minimum - \$25K maximum	Answers received on the application will determine which Product	Age Last, death benefit during first two policy years is based on face amount for accidental death of insured, or will be limited to 110% of the sum of premiums paid (minus any loan balance) for death of insured by any other cause. Death Benefit after first two years is based on face amount for death of insured regardless of cause of death. No riders available on this policy.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

## Non-Med Application Guidelines

	Product(s)	Ages	Minimum - Maximum Face Amounts	Risk Class Available	Additional Information
<b>United of Omaha</b>					
<a href="#">Term Life Express</a>	Term	18-50 51-65 (age varies by state, product and risk class)	\$25K - \$300,000 \$25K - \$250,000	Standard Non-Tobacco & Standard Tobacco	Simplified underwriting; standard through Table 4. Complete application, MIB, Prescription Check, build chart, random telephone interview, MVR, no labs unless MIB hit.
<a href="#">GUL Express</a>	Guaranteed UL	18-50 51-65	\$50K - \$300K \$50K - \$250K	Standard Non-Tobacco & Standard Tobacco	Simplified underwriting; standard through Table 4. Complete application, MIB, Pharmaceutical Check, build chart, random telephone interview, MVR, no labs unless MIB hit.
<a href="#">Living Promise Whole Life</a>	Whole Life	Level Benefit Plan: \$2K-\$40K max ages 45 to 85 Graded Benefit Plan: \$2K-\$20K max ages 45 to 80		Level Benefit Plan: Standard Non-Tobacco/Tobacco Graded Benefit Plan: Standard	Simplified underwriting; standard through Table 4. Depending on how questions are answered on app will determine which plan would be available. Complete application, MIB, Pharmaceutical Check, build chart, random telephone interview, no labs. <b>IMPORTANT: Additional contracting paperwork is required. Must process business via TMA's Business Service Center.</b>

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.