



Rapid Decision Term Rate Class Criteria Guide: Standard or Better, Table B, Table D

Table Ratings for Rapid Decision Term are ONLY AVAILABLE using Fidelity Life's RAPID APP 2 (Online Application Technology)

- Ⓣ Agents must have access to Rapid App 2 via their Fidelity Life Agent Login
- Ⓣ Quoting available using Rapid App 2 system
- Ⓣ Agents currently using Rapid App 2 will see an enhanced system and are already set up.

Webinar Training for Rapid APP 2 Access Available to ALL Agents

- Ⓣ Agents can request access after going thru a Rapid App 2 demo/training
- Ⓣ Webinar Training Schedule with invitations/login information are posted in the "For Agents" section at [www. FidelityLife.com](http://www.FidelityLife.com)
- Ⓣ Pre-scheduled EVERY Tuesday and Thursday 10 am CST, starting January 7, 2010



Please Note: Table Ratings for Rapid Decision Term will NOT be available via paper applications!!!

Fidelity Life's Rapid Decision Term Rate Class Criteria Guide: Standard or Better, Table B, Table D

Impairment	Criteria	Eligible for Standard	Eligible for Table B	Eligible for Table D
Addison's Disease	Acute Single Episode, over 2 years, no trmnt	NO	YES	YES
	Chronic	NO	YES	YES
AIDS		NO	NO	NO
Alcoholism	After 5 years dry, age 30 years and above	NO	YES @ 50 yrs+	YES
	Less than 5 years dry	NO	NO	NO
Alzheimer's/Dementia		NO	NO	NO
Amputation	Caused by injury, no complications or underlying cause	YES	YES	YES
	Caused by disease	NO	NO	NO
Anemia	Iron Deficiency, B12 deficiency or Folic Acid	YES	YES	YES
	Others	NO	NO	NO
Ankylosing Spondylitis	Mild, no treatment for over 1 year	NO	YES	YES
Anxiety	See Depression			
Aortic Insufficiency or Stenosis		NO	NO	NO
Arteriosclerosis		NO	NO	NO
Arthritis	Osteoarthritis, mild with no disability	YES	YES	YES
	Rheumatoid/Psoriatic - Mild	NO	YES	YES
	Other	NO	NO	NO
Asthma - <i>Mild = less than weekly, brief exacerbations</i> <i>Moderate = daily symptoms, exacerbations 2x a week</i>	Mild or Moderate - Non-Smoker	YES	YES	YES
	Smoker or Severe	NO	NO	NO
Aviation (Private)	Recreation	YES	YES	YES (up to & including \$3.00/\$1,000)
Blood Pressure	See Hypertension			
Bronchitis	Acute, 1 attack with no history of asthma	YES	YES	YES
	Chronic 1-3 attacks per year, no history of asthma (Mild/Moderate)	Individual Consideration	YES if Mild	YES @ 45 yrs+
Buerger's Disease	No history of gangrene after 2 years	NO	NO	NO
By-Pass Surgery (Cardiac)	See Heart Disease			
Cancer	Basel Cell Carcinoma - skin	YES	YES	YES
	Internal, less than or at 10 years	NO	NO	NO
	Internal, more than 10 years	NO	YES	YES
	Malignant Melanoma, less than or at 10 years	NO	NO	NO
	Malignant Melanoma, more than 10 years	NO	YES	YES
Cerebral Palsy		NO	NO	NO
Chronic Obstructive Lung Disease - COLD		NO	NO	NO
Cirrhosis of Liver		NO	NO	NO
Colitis - Ulcerative	5 years after last attack	NO	YES	YES
	Less than 5 years since last attack	NO	NO	NO
Congestive Heart Failure		NO	NO	NO
Crohn's Disease	Mild/Moderate -2 years since last symptoms and current age at or above 25	NO	YES if Mild 45 yrs+	YES
	Mild/Moderate - Less than 2 years since last symptoms or age at onset less than 25 or current age less than 25	NO	NO	NO
	Severe - all ages	NO	NO	NO
CVA - Stroke		NO	NO	NO
Cystic Fibrosis		NO	NO	NO
Depression <i>Mild = 2 symptoms for minimum of 2 weeks, low dose single medication</i> <i>Moderate = 1 or more episodes, never required inpatient care, not disabling or antipsychotics</i>	Situational/Mild not treated by Psychiatrist, no anti-psychotic meds	YES	YES	YES
	Moderate	NO	YES	YES
	Major or treated by Psychiatrist	NO	NO	NO
Anxiety <i>Mild = 2 symptoms for minimum of 2 weeks, low dose single medication</i> <i>Moderate = 1 or more episodes, never required inpatient care, not disabling or antipsychotics</i>	Situational/Mild not treated by Psychiatrist, no anti-psychotic meds	YES	YES	YES
	Moderate	NO	YES	YES
	Major or treated by Psychiatrist	NO	NO	NO
Diabetes-Non Insulin (Type II) <i>Good=A1C 7-9, FBS 111-125</i>	Oral meds or diet controlled ages 30-49, diagnosed less than 20 years ago, good control	NO	NO	YES
	Ages 50+ and under good control	NO	YES	YES
	Ages less than 30	NO	NO	NO
Diabetes - Insulin (Type I)		NO	NO	NO

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Driving Hx	Valid, in force, DL with no DWI/DUI w/in 3 years. No more than 3 moving violations w/in 3 years	YES	YES	YES
Duodenitis		NO	YES	YES
Drug Use	After 4 years without use, age 30 yrs and above	NO	IC	YES
	Use within last 4 years	NO	NO	NO
Emphysema		NO	NO	NO
Epilepsy	Petite Mal - partial, absence, focal more than 1 year from onset.	NO	YES	YES
	Grand Mal	NO	NO	NO
Fibrillation		NO	NO	NO
Fibromyalgia	Mild/Moderate-no treatment in over 1 year and no impairments or disability. Mild medications	YES	YES	YES
	Severe or current treatment	NO	NO	NO
Gall Bladder Disorders		YES	YES	YES
Gastric Bypass/Lap Band	After 24 months, weight stabilized, no complications	YES	YES	YES
	Other gastric surgeries	NO	YES	YES
Gastritis		YES	YES	YES
Glomerulosclerosis		NO	YES if Mild	YES
	Acute, after 1 year, no current medication or complications			
	Others	NO	NO	NO
Gout	No underlying alcohol or liver problems	YES	YES	YES
Heart Disease	Heart Attack, Myocardial Infarction, Coronary Artery Disease, Angina, Aneurysm, Irregular heart beat or rhythm	NO	NO	NO
Heart Murmur	Mild-Grade I or II (Innocent) above age 34	NO	YES	YES
	Below age 35 - all murmurs	NO	NO	NO
	Moderate/Severe -Grade III or IV	NO	NO	NO
Hemophilia		NO	NO	NO
Hepatitis	A or Non A/B -recovered more than 6 months	YES	YES	YES
	B or C	NO	NO	NO
Hepatomegaly		NO	NO	NO
Hodgkin's Disease		NO	NO	NO
Hypertension - controlled	No more than 2 medications, controlled	YES	YES	YES
	More than 2 medications, controlled	NO	YES	YES
Hysterectomy (No Cancer)	No history of Cancer	YES	YES	YES
Kidney Disease	Kidney Stones or Infection	YES	YES	YES
	All others	NO	NO	NO
Leukemia		NO	NO	NO
Liver Impairments		NO	NO	NO
Lupus Erythematosus	Discoïd - stable-no complications	NO	YES if Mild	YES
Marfan's Syndrome		NO	NO	NO
Meniere's Disease		YES	YES	YES
Mental Retardation	Mild	NO	NO	YES
	Moderate/Severe	NO	NO	NO
Mitral Insufficiency		NO	NO	NO
Mitral Stenosis		NO	NO	NO
Mitral Valve Prolapse - no regurgitation/insufficiency/treatment		YES	YES	YES
Multiple Sclerosis		NO	NO	NO
Muscular Dystrophy		NO	NO	NO
Narcolepsy		NO	NO	NO
Nervous Disorder	See Depression			
Pacemaker		NO	NO	NO
Pancreatitis	Acute Single Attack over 1 year, not current	YES	YES	YES
	Chronic and/or current	NO	NO	NO
Paralysis		NO	NO	NO
Parkinson's Disease	Mild and over age 60	NO	NO	YES
	Moderate and over age 70	NO	NO	YES
	Mild/Moderate under age 60	NO	NO	NO
	Severe	NO	NO	NO

Mild = minimal tremor, no rigidity, no treatment

Moderate = more widespread tremor, slight rigidity and good response to treatment

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Impairment	Criteria	Eligible for Standard	Eligible for Table B	Eligible for Table D
Peripheral Vascular Disease		NO	NO	NO
Prostate Disorder	Prostatitis (Infection) Recovered	YES	YES	YES
	BPH, biopsies negative	YES	YES	YES
Rheumatic Fever	One attack more than 6 months ago - fully recovered	NO	NO	YES
Sarcoidosis	Localized -non-pulmonary more than 1 year ago - fully recovered	NO	Individual Consideration	YES
Sleep Apnea <i>Mild = AI 5-20 and RDI 10-30; Moderate = AI 21-40 and RDI 31-50</i> <i>AI (Apnea Index) - number of episodes of apnea per hour of sleep.</i> <i>RDI (Respiratory Disturbance Index) - total number of episodes of both</i>	Mild/Moderate age 50 or greater	NO	YES	YES
	Severe or less than age 50	NO	NO	NO
Spina Bifida		NO	NO	NO
Spina Bifida Occulta		NO	Individual Consideration	YES
Splnectomy	Trauma Induced only	YES	YES	YES
	Disease Induced	NO	NO	NO
Stroke		NO	NO	NO
Suicide Attempt	1 attempt over 5 years ago	NO	NO	YES
	All others	NO	NO	NO
Thyroid Disorder (not including Hypothyroid)	Recovered more than 6 months	NO	YES	YES
TIA -Transient Ischemic Attack	Single episode over 6 months ago, no complications	NO	NO	YES
	All others	NO	NO	NO
Tuberculosis	Pulmonary - Resolved, no treatment, no residual	NO	YES	YES
	Non-Pulmonary - Diagnosis over 1 year ago. Resolved, no treatment, no residuals	NO	YES	YES
	Atypical	NO	NO	NO
Ulcer (Peptic, Duodenal, Gastric - Benign only)	No bleeding for 6 months	NO	YES	YES
	All others	NO	NO	NO
Vascular Impairments		NO	NO	NO

Fidelity Life Rapid Decision Term Premium Class Criteria: Standard or Better, Table B, Table D

	Select	Standard	Table B	Table D
Non-Nicotine	No nicotine use within the last 24 months.	No nicotine use within the last 12 months	Yes	Yes
Nicotine use	Not available	Available	Available	Available
Cholesterol	Single medication ¹	2 medications ²	2 medications ²	2 medications ²
Blood Pressure	Single medication and stable for six months or more.	2 medications ² or not stable for six months or more.	2 medications ²	2 medications ²
Family History	Up to one death of cancer or heart disease prior to 60.	More than one death from cancer or heart disease prior to 60.	More than one death from cancer or heart disease prior to 60.	More than one death from cancer or heart disease prior to 60.
Moving violations	No more than 3 in the past 5 years	No more than 3 in the past 3 years	No more than 3 in the past 2 years	No more than 3 in the past 2 years
DUI	None in past 5 years.	None in past 3 years.	None in the past 2 years	None in the past 2 years
US Residency	Must have permanent resident status.	Must have permanent resident status.	Must have permanent resident status.	Must have permanent resident status.
Hazardous Occupation/Avocation	None in the past 2 years and none planned.	Available	Available	Available
Foreign Travel ³	None	Available	Available	Available

¹ Combinations of impairments may result in a different rate class or adverse action

² See Pharmacy Guidelines below.

³ No underdeveloped, unstable or hazardous countries

Flat extras are allowed on Aviation, Avocation, Foreign Travel & Occupations

Fidelity Life Rapid Decision Term Pharmacy Guidelines Standard or Better, Table B, Table D

Medications	Table B	Table D
2 BP and 1 Cholesterol	Yes	Yes
2 Cholesterol and 1 BP	Yes	Yes
3 BP or 3 Cholesterol	Yes	Yes
2 BP & 2 Cholesterol	No	Yes
1 Anx/Dep., 1 BP & 1 Chol.	Yes	Yes
2 Anx/Dep. (no antipsychotic)	Yes	Yes
1 Anx/Dep. & Sleeping Aide	Yes	Yes
2 Asthma (non-steriod)	Yes	Yes
Blood Thinner (Coumadin, Warafin, etc.)	No	IC
Blood Platelet (Plavix)	No	IC
Narcotic (significant/daily/long term)	No	IC

Not Acceptable: medications prescribed by a Psychiatrist

Significant Narcotics include: Fentanyl, Hydrocodone, Methadone, Morphine, Oxycotin, Oxycodone, Percocet, Vicodin, etc. Short term use of Darvocet, Tramadol, Ultracet, NSAIDs are acceptable

Once you have approximately 4 medications for certain impairments (i.e. HTN, Cholesterol, Anxiety, Depression, Asthma, Pain, etc.) we should look at Table D.

Fidelity Life Rapid Decision Term Build Chart*
Standard or Better, Table B, Table D

Height	Inches	Minimum Weight	Select	Standard	Table B	Table D
4' 9	57	76	155	188	193	202
4' 10	58	79	160	195	200	209
4' 11	59	82	165	202	207	216
5' 0	60	84	170	208	214	224
5' 1	61	87	175	216	221	231
5' 2	62	90	180	223	228	239
5' 3	63	93	186	230	236	247
5' 4	64	96	192	237	243	255
5' 5	65	99	198	245	251	263
5' 6	66	102	204	252	259	271
5' 7	67	105	210	260	273	286
5' 8	68	109	216	268	275	288
5' 9	69	112	223	276	283	296
5' 10	70	115	229	284	291	305
5' 11	71	118	236	292	300	314
6' 0	72	122	243	301	308	323
6' 1	73	125	249	309	317	332
6' 2	74	129	256	318	325	341
6' 3	75	132	263	326	334	350
6' 4	76	136	270	335	343	360
6' 5	77	139	277	344	352	369
6' 6	78	143	285	353	362	379
6' 7	79	146	292	362	371	389
6' 8	80	150	300	371	381	399

* Weight is measured in pounds.

BMI = (pounds/(inches²))*703

Where a weight loss is recorded within the past 12 months, one half (½) of the amount lost is added to the current weight before entering the table.