

# Does your client qualify for Fidelity's RD or RD 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)?
- You have closed on a mortgage or full refinance in the past 13 months? (RDMT only)

**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



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**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
20-45	\$50,000	\$500,000*
16-45**	\$50,000	\$300,000
46-55	\$50,000	\$200,000
56-65	\$25,000	\$100,000
66-75	\$10,000	\$25,000

\*Up to \$500K for RD Mortgage only  
\*\*Age 16-19 for RD Term only

**Term Lengths - Years**

RD Term: 5, 10, 15, 20, 30
Mortgage Term: 15, 20, 30, 40

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