

FIELD UNDERWRITING GUIDE

JETerm Term Life

FOR AGENT USE ONLY



ROYAL NEIGHBORS OF AMERICA®

Face amount is based upon the total amount of coverage applied for, issued, and placed in force with Royal Neighbors within the last five years. We reserve the right to order additional requirements as needed to make a risk assessment.

Face Amount	Issue Ages		
	18-50	51-60	61-65
\$50,000 - \$100,000	Simplified Issue	Simplified Issue	PM
\$100,001 - \$250,000	Simplified Issue	Simplified Issue	PM
\$250,001 - \$500,000	Simplified Issue	PM	PM
\$500,001+	PM, SB eR	PM, SB eR	MA, SB, eR, APS

APS: Attending Physician Statement/Medical Records (may also be requested at other age/face amounts as required)

eR: Inspection Report, electronic data search (no interview)

MA: Mature Assessment, Paramed Exam, Blood Profile/Urinalysis

PM: Paramed Exam, Blood Profile/Urinalysis

SB: Special Blood – NTPro-BNP

- Medical requirements will be ordered by Royal Neighbors as soon as the application is electronically signed and received for processing.
- The age and face amount combinations that qualify for Simplified Issue will not be fully underwritten. If the applicant's health history cannot be approved using the SI process, the application will be declined.
- Only one substandard class is available for Simplified Issue cases. Fully underwritten can offer up to Table 16.
- Preferred and Super Preferred classes are not available on applications that meet the Simplified Issue criteria (point-of-sale approval without Paramed or blood/urinalysis testing, and without an Attending Physician Statement).
- Preferred and Super Preferred premium rates are available for ages 18 to 50 for face amounts beginning at \$500,001; ages 51 to 60 for face amounts beginning at \$250,001; and ages 61 to 65 for face amounts beginning at \$50,000.
- **Preferred and Super Preferred Guidelines along with Height and Weight Charts are located on page 2.**



JETerm – Form Series 1611. Not available in all states. Contractual provisions and limitations may vary by state. Subject to reinsurance and underwriting requirements. Not tax advice. Consult a tax professional.

Preferred Guidelines

Certain medical conditions may disqualify applicant from preferred rates.

	Super Preferred	Preferred	Preferred v/d	Preferred Tobacco	Standard: Non-Tobacco/Tobacco
Tobacco¹	No tobacco use for 5 years	Current use	No tobacco use for 3 years	Current use	No tobacco use within last 12 months/current use
Family History	No coronary or cardiovascular disease or cancer in either parent or sibling prior to age 60	No death from coronary or cardiovascular disease or cancer in either parent or siblings prior to age 60	No death from coronary or cardiovascular disease or cancer in either parent or siblings prior to age 60	No death from coronary or cardiovascular disease or cancer in either parent or siblings prior to age 60	N/A
Cholesterol/HDL Ratio	May not exceed 5.0 (without treatment)	May not exceed 6.0	May not exceed 6.0	May not exceed 6.0	Levels 6.1–8.5
Cholesterol Level	May not exceed 220 (without treatment)	May not exceed 240	May not exceed 240	May not exceed 240	Levels 241–299
Blood Pressure	No history of treatment; readings may not exceed 130/80	Controlled with treatment; readings may not exceed 135/85	Controlled with treatment; readings may not exceed 135/85	Controlled with treatment; readings may not exceed 135/85	Controlled with treatment; readings may not exceed 150/90
Alcohol/Substance Abuse	No history	No history in the past 10 years	No history in the past 10 years	No history in the past 10 years	No history in the past 5 years
Driving History	No DUI, DWI, or reckless driving in the past 5 years; no more than 1 moving violation in the last 3 years	No DUI, DWI, or reckless driving in the past 5 years; no more than 2 moving violations in the last 3 years	No DUI, DWI, or reckless driving in the past 5 years; no more than 2 moving violations in the last 3 years	No DUI, DWI, or reckless driving in the past 3 years; no more than 3 moving violations in the last 3 years	No DUI, DWI, or reckless driving in the past 2 years; no more than 3 moving violations in the last 3 years
Aviation	Commercial airline pilots may qualify; not available for private pilots	Commercial airline pilots may qualify; not available for private pilots	Commercial airline pilots may qualify; not available for private pilots	Commercial airline pilots may qualify; not available for private pilots	Commercial airline pilots may qualify; private pilots given individual consideration
Avocation	Ratable avocation: not available	Ratable avocation: not available	Ratable avocation: not available	Ratable avocation: not available	Ratable avocation: flat extra
Military	Retired/inactive only	Individual consideration	Individual consideration	Individual consideration	Individual consideration

¹ Tobacco classification includes any use of tobacco products, use of nicotine replacement therapy (gum, patch, eCig, etc.), cigar use, chewing tobacco or snuff, pipe, etc. Smoker reclassification is available once client has stopped using tobacco for one year. A Urinalysis will be required.

Height and Weight Chart

MALE (Maximum weight listed)			FEMALE (Maximum weight listed)		
Height	Super Preferred	Preferred Standard	Height	Super Preferred	Preferred Standard
Feet	Inches		Feet	Inches	
5	0	156	4	10	149
1	160	189	11	125	153
2	164	193	5	0	156
3	168	199	1	135	161
4	173	204	2	140	167
5	178	210	3	145	170
6	184	215	4	150	174
7	190	221	5	154	180
8	195	227	6	158	184
9	201	232	7	164	190
10	207	239	8	168	195
11	212	245	9	173	200
6	0	218	10	178	205
1	223	258	11	185	210
2	230	265	6	188	217
3	237	272	1	193	228
4	243	280	2	197	235
5	250	287	3	202	241
6	257	296	4	207	245
7	261	305	5	212	251
8	267	314	6	218	258

For heights and weights greater than Standard, please call for risk assessment at (800) 627-4762, option 1, option 1.