

Pre-Qualification Questionnaire

Your Guide to More Accurate Quotes

Applicant's Name _____

Date of Birth _____

1. Have you (proposed insured) used any form of tobacco (cigarettes, pipe, cigars, chew, nicotine gum, or patches) in the last:

60 months No Yes

(If "yes," Select Preferred is not available)

24 months No Yes

(If "yes," Preferred NT/Preferred Tobacco is not available)

2. Has insured ever been rated or declined for insurance?

No Yes (if so, why?)

If "yes" quote should be based on Standard rate class. (You may want to contact your Regional Sales Manager before submitting as a TeleLife case.)

3. Height _____ Weight _____ If weight is within the limits on the table, you may quote the appropriate class. Weight outside of the table would qualify for Standard at best.

4. Have you ever been treated for high blood pressure?

No Yes

(If "yes," Select Preferred and Preferred may be available for all ages)

5. Has any member of your family (parent or sibling) had a history of or died from breast, colon, prostate, ovarian, melanoma, or lung cancer; heart disease or any cardiac related condition prior to age 60?

No Yes

If "yes", Select Preferred is not available if the applicant's age is below 60. Preferred consideration available if parent or sibling is living and the applicant's age is below 60.*

	Unisex Guidelines for Height/Weight Through Age 70	
	Select Preferred	Preferred
4-7	120	129
4-8	125	134
4-9	129	139
4-10	134	144
4-11	139	149
5-0	143	154
5-1	148	159
5-2	153	164
5-3	158	169
5-4	163	175
5-5	168	180
5-6	173	186
5-7	179	192
5-8	184	197
5-9	190	203
5-10	195	209
5-11	201	215
6-0	206	221
6-1	212	227
6-2	218	234
6-3	224	240
6-4	230	246
6-5	236	253
6-6	242	260
6-7	249	266
6-8	255	273
6-9	261	280
6-10	268	287
6-11	274	294

	Unisex Guidelines for Height/Weight Over Age 70			
	Select Preferred		Preferred	
	MIN	MAX	MIN	MAX
4-7	95	129	86	142
4-8	98	134	89	147
4-9	102	139	92	152
4-10	105	144	96	158
4-11	109	149	99	163
5-0	113	154	102	169
5-1	116	159	106	175
5-2	120	164	109	180
5-3	124	169	113	186
5-4	128	175	117	192
5-5	132	180	120	198
5-6	136	186	124	204
5-7	140	192	128	211
5-8	145	197	132	217
5-9	149	203	135	223
5-10	153	209	139	230
5-11	158	215	143	237
6-0	162	221	147	243
6-1	167	227	152	250
6-2	171	234	156	257
6-3	176	240	160	264
6-4	181	246	164	271
6-5	186	253	169	278
6-6	190	260	173	286
6-7	195	266	178	293
6-8	200	273	182	300
6-9	205	280	187	308
6-10	210	287	191	316
6-11	216	294	196	323

* Generally applicants age 60 and above will not be negatively impacted by a family history of cancer, heart disease, or any cardiac-related condition. Incidences of death of more than one family member may still have an impact on the underwriting decision.

Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.

Any alcohol or drug abuse, a DUI/reckless driving conviction in last 5 years, or two or more moving violations in last 3 years excludes insured from Select Preferred.

Any alcohol or drug abuse, a DUI/reckless driving conviction in last five years, or 3 or more moving violations in last 5 years excludes insured from Preferred.

No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.

Citizen of U.S. (including Puerto Rico) or Canada or proof of permanent residence. Required minimum residency of at least 2 years.

Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusions will be permitted for qualification, where jurisdiction approved.

Birmingham, AL

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