

Application and Reflexive Questioning

The following chart outlines each question and the expected results stemming from the answer to each question. (**Note- State variations apply to some questions and will be reflected when the customer selects his/her state of residence on the home page.**)

<p>Height and Weight</p>	<p>A build table based on Body Mass Index is used to determine the insurability of a customer. The BMI Index can be found as Appendix A of this manual.</p>
<p>In the past twelve months, have you smoked cigarettes, cigars, pipes or have you used tobacco or nicotine in any form including snuff, dip, chew, nicotine patch, gum, or other substitutes?</p>	<p>The answer to this question is prefilled based on the answer given on the homepage. RBC ExpressTERMSM has tobacco and non-tobacco rates and in determining a quote, we must ask a tobacco question in the quote process. The web site automatically populates this question based on the customer's answer in the quote process. If the agent changes this answer, the site will requote based on the new rate classification.</p>
<p>In the past 12 months: Have you either been hospitalized for three or more consecutive days, Or Have you missed more than five consecutive days from work or school other than for vacation or family leave (including normal pregnancy and delivery), Or Have you been advised to have a surgical operation or a diagnostic test or evaluation that has not yet been completed?</p>	<p>A Yes answer will result in declination of the policy. A No answer will allow the customer to continue the process.</p>
<p>Have you been diagnosed as having AIDS, AIDS Related Complex (ARC) or any other disorder of your immune system, or have you had a positive HIV test?</p>	<p>A Yes answer will result in declination of the policy. A No answer will allow the customer to continue the process.</p>
<p>Has your driver's license been suspended or revoked in the past three years, Or Have you been convicted of or pleaded "guilty" or "no contest" to any felony or DWI/DUI in the past three years, Or Are you currently in prison or serving a probation or parole program, Or In the past twelve months, have you had three or more moving violations?</p>	<p>A Yes answer will result in declination of the policy. A No answer will allow the customer to continue the process.</p>
<p>In the past two years, have you participated in BASE jumping, bungee jumping, flying a plane (other than as a commercial airline pilot), helicopter skiing, motorized vehicle racing, rock or mountain climbing, para-kiting, skydiving, hang gliding, or SCUBA diving?</p>	<p>A Yes answer to the Hazardous Activity Question will produce 4 reflexive questions. They are as follows:</p> <ol style="list-style-type: none"> 1. Is your activity limited to SCUBA diving? 2. Do you SCUBA dive deeper than 100 feet? 3. Do you SCUBA dive alone? 4. Do you SCUBA dive in caves, under ice, in shipwrecks or at night? <p>A No answer to number 1 OR a Yes answer to 2, 3, or 4 will produce a declination. A Yes answer to number 1 and No answers to 2, 3, and 4 will allow the applicant to continue.</p>
<p>Will the policy applied for replace or change any existing life insurance or annuity?</p>	<p>A No answer will allow the sale to continue. A Yes answer will cause the sale to cease. Initially, we will not be able to produce agent-assisted replacements for this product. A customer may buy a replacing policy directly online without agent assistance. A Phase 2 project plan will be in place to allow this functionality shortly after the program is launched.</p>

Application and Reflexive Questioning (continued)

In the past ten years, have you been treated, received medical advice or been diagnosed by a member of the medical profession for any of the following (check all that apply):

Circulatory System

- Heart or Coronary Disease or Disorder
- Stroke or Transient Ischemic Attack
- High Blood Pressure
- Aortic Aneurysm or Disease or Disorder of the Aorta
- Peripheral Vascular Disease
- Blood Disease or Disorder

Respiratory System

- Lung or Respiratory Disease or Disorder
- Asthma

Digestive System

- Disease or Disorder of the Small or Large Intestines
- Ulcerative Colitis or Crohn's Disease
- Disease or Disorder of the Esophagus or Stomach
- Disease or Disorder of the Liver or Pancreas

Central Nervous System

- Nervous, Mental or Psychological Disease or Disorder
- Disease or Disorder of the Brain or Central Nervous System
- Degenerative Muscle or Nerve Disease or Disorder
- Paralysis

Other

- Diabetes Mellitus
- Cancer (excluding skin cancer)
- Skin Cancer
- Leukemia, Hodgkin's or Non-Hodgkin's Lymphoma
- Disease or Disorder of the Kidney
- Lupus, Rheumatoid Arthritis, or other Connective Tissue Disease or Disorder
- Epilepsy or Seizures
- Alcohol or Drug Use

10 ailments will produce reflexive questions. Those ailments and their reflexive questions are:

High Blood Pressure:

- Do you also have diabetes?
- Is your average blood pressure reading greater than 160/92?

A Yes answer to any of these questions will result in a declination.

Lung or Respiratory Disease or Disorder:

- Do you have emphysema or chronic bronchitis?
- Do you have a chronic lung or respiratory disease or disorder?
- In the past twelve months, have you been treated with oxygen or steroids for a respiratory disease?
- Have you been hospitalized in the past three years for a respiratory disease?

A Yes answer to any of these questions will result in a declination.

Do you have sleep apnea?

- A Yes answer to this question will produce the two follow up reflexive questions below.*
- Are you currently using CPAP for the treatment of sleep apnea?
- Have you had a surgical procedure that corrected the sleep apnea?

A No answer to both of these questions will result in a declination. If either of the questions is answered Yes, the customer will be allowed to continue.

Asthma

- In the past twelve months, have you been treated with oxygen or oral steroids (for asthma)?
- Have you been hospitalized, seen in an emergency room or immediate care center in the past three years for asthma?

A Yes answer to any of these questions will result in a declination.

Disease or Disorder of the Small or Large Intestines

- In the past twelve months, have you had bleeding from the intestines?
- In the past two years, have you had more than three colon polyps removed?

A Yes answer to any of these questions will result in a declination.

Ulcerative Colitis or Crohn's Disease

- Have you had symptoms or treatment (for Ulcerative Colitis or Crohn's Disease) in the past four years?
- Have you had two or more episodes (of Ulcerative Colitis or Crohn's Disease)?
- Have you been hospitalized for Crohn's Disease in the past three years?
- Have you lost more than 15% of body weight due to Ulcerative Colitis or Crohn's Disease?

A Yes answer to any of these questions will result in a declination.

Disease or Disorder of the Esophagus or Stomach

Have you ever had or been treated for esophageal varices?

Within the past two years, have you been treated for a bleeding ulcer?

Have you had a stomach resection for weight loss purposes?

A Yes answer to any of these questions will result in a declination.

Nervous, Mental or Psychological Disease or Disorder

Have you been hospitalized for depression or any other nervous disorder in the past five years?

Have you attempted suicide in the past five years?

Have you attempted suicide on more than one occasion?

A Yes answer to any of these questions will result in a declination.

Skin Cancer

Have you ever had or been diagnosed with melanoma?

Have you had or been treated for squamous cell or basal cell carcinoma of the skin?

Have you ever received chemotherapy or radiation treatment for your skin cancer?

A Yes answer to the first and third questions will result in a declination. The answer to the second question will have no bearing on the outcome of underwriting.

Disease or Disorder of the Kidney

Have you ever received Kidney Dialysis?

Do you have a chronic kidney disease or disorder (excluding kidney stones)?

Have you ever had renal failure?

Have you had or been advised to have a kidney transplant?

A Yes answer to any of these questions will result in a declination.

Epilepsy or Seizures

Have you had a seizure within the past two years? **No**

Have you been hospitalized for seizures in the past three years?

A Yes answer to any of these questions will result in a declination.

Appendix A

Liberty Build Chart			
Height	Height in Inches	Minimum BMI=18	Maximum BMI= 38
4' 8"	56	81	169
4' 9"	57	84	175
4' 10"	58	87	181
4' 11"	59	90	188
5' 0"	60	93	194
5' 1"	61	96	201
5' 2"	62	99	207
5' 3"	63	102	214
5' 4"	64	105	221
5' 5"	65	109	228
5' 6"	66	112	235
5' 7"	67	115	242
5' 8"	68	119	249
5' 9"	69	122	257
5' 10"	70	126	264
5' 11"	71	130	272
6' 0"	72	133	280
6' 1"	73	137	288
6' 2"	74	141	295
6' 3"	75	145	304
6' 4"	76	148	312
6' 5"	77	152	320
6' 6"	78	156	328
6' 7"	79	160	337
6' 8"	80	164	345
6' 9"	81	168	354
6' 10"	82	173	363
6' 11"	83	177	372