

RBC *Express*TERM

Application 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.**)

Height and Weight	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.
Are you a U.S. citizen or a permanent U.S. resident that holds a permanent visa?	A Yes answer will allow the customer to continue through the process. A No answer will result in declination of the policy.
In the past twelve months, have you used any nicotine or tobacco products?	The answer to this question is prefilled based on the answer given on the homepage. RBC <i>Express</i> TERM has tobacco and non-tobacco rates and in determining a quote, we must ask a tobacco 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.
Have you been diagnosed as having AIDS (Acquired Immunodeficiency Syndrome) or ARC (AIDS Related Complex) or tested positive for HIV (Human Immunodeficiency Virus)?	A Yes answer will result in declination of the policy. A No answer will allow the customer to continue in the process.
In the past 2 years, have you been hospitalized or evaluated in an emergency room or immediate care center for any chronic illness requiring ongoing treatment or care by a physician?	A Yes answer will result in declination of the policy. A No answer will allow the customer to continue the process.
Are you awaiting a diagnosis or been advised to have a surgical operation, a diagnostic test or an evaluation that has not yet been completed?	A Yes answer will result in declination of the policy. A No answer will allow the customer to continue the process.
In the past 10 years, have you received any treatment, medical advice, or consultation for; been diagnosed with; or had any known indication of: diabetes; cancer(excluding basal cell or squamous cell carcinoma of the skin); stroke or transient ischemic attack (TIA); emphysema; chronic bronchitis; chronic lung disease; major depression; bipolar disease or mood disorder; schizophrenia; Alzheimer's disease; dementia; degenerative muscle or nerve disease/disorder; paralysis; lupus; rheumatoid arthritis; alcohol or drug abuse; OR any disease or disorder of the following: heart, aorta, coronary arteries, peripheral vascular system, blood, liver, pancreas, kidney, brain, or connective tissue?	A Yes answer will result in declination of the policy. A No answer will allow the customer to continue the process.
In the past 3 years, has your driver's license been suspended, or revoked, or have you been convicted of or pleaded "guilty" or "no contest" to any felony, DWI/DUI, or are you in prison or serving a probation/parole program?	A Yes answer will result in declination of the policy. A No answer will allow the customer to continue the process.
In the past two years, have you participated in any hazardous activities or extreme sports?	A Yes answer will result in declination of the policy. A No answer will allow the customer to continue the process
Will the policy applied for replace or change any existing life insurance or annuity?	A No answer will allow the sale to continue. A Yes answer will produce replacement forms for review and signature

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