

Non Medical Point-of-Sale Pre-Screening Information Sheet

Pre-Screening

Foresters™ non-medical products include Smart UL, LifeFirst, and Foresters Whole Life. Non-medical products are offered with face amounts starting at a minimum of \$25,000 and up to a maximum of \$250,000 (check the applicable producer guide for specific face amount ranges).

Applicants Ineligible For Any Non-Medical Products:

The following is a list of applicants who are ineligible to apply for Foresters non-medical products:

- Who have received notice of deployment/put on alert or have been deployed for Military operations (does not include active duty)
- Who have previously been declined for any Foresters life insurance products
- With a build outside the product guidelines (see Appendix A)
- With any history of:
 - Acquired Immune Deficiency Syndrome (AIDS) or Aids Related Complex (ARC);
 - Alzheimer's Disease, Dementia, Multiple Sclerosis, or Parkinson's Disease;
 - Aneurysm;
 - Hepatitis C;
 - Melanoma;
 - Chronic Obstructive Pulmonary Disease (COPD) or emphysema
 - Diabetes diagnosed under age 40.

Do not start to take an application or call Aptical if any of the above situations apply; the case would be declined. Verbally inform the consumer of the reason why they are not eligible.

Pre-Screening List For Point-of-Sale on Non-Medical Products

Due to supplementary requirements, Point-of-Sale (POS) is not available for applicants with the following conditions or situations:

- With any history during the past 10 years of:
 - illegal drug use
 - being convicted of driving while impaired or under the influence of alcohol or a drug
 - cancer, heart disease, stroke, or Transient Ischemic Attack (TIA)
 - Bi-polar disorder, Schizophrenia, or any eating disorder
- Who have ever had an application for life, health, disability or critical illness insurance declined, rated or modified
- Who were advised that results of their last medical consultation were not within normal ranges
- Who are involved in any hazardous sports
- Who in the last 2 years have flown aircraft or intend to fly as a licensed or student pilot or crew
- Who in the past 5 years have had a driver's license suspended or revoked or have been convicted of or plead guilty to more than 3 moving violations
- Who are not US Citizens
- If the insurance is for business purposes or the beneficiary designation does not meet our fraternal requirements

POS is also not available for individuals who are applying for the Disability Income Rider or the Critical Illness Rider (LifeFirst only), or if backdating to save age.

Do not call Aptical if any of the above scenarios apply; the case will require additional information and will not be available for a POS decision. Instead, please complete the appropriate questionnaires as applicable and submit along with a paper application to your application clearing center, Agency Manager or Foresters, per your existing practices.

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Non Medical Point-of-Sale Pre-Screening Information Sheet

Build Charts

Ages 0-9			
Height	Weight (in pounds)		
	Min.	Avg.	Max.
20"	5	8	14
21"	6	9	17
22"	7	11	19
23"	8	12	21
24"	9	13	23
25"	10	14	25
26"	11	16	27
27"	12	17	29
28"	13	18	31
29"	14	19	33
30"	16	21	36
31"	17	22	38
32"	18	23	40
33"	19	24	42
34"	21	26	44
35"	22	28	46
36"	23	29	48
37"	24	30	51
38"	26	32	54
39"	28	34	57
40"	29	36	59
41"	30	38	62
42"	32	40	65
43"	34	42	68
44"	35	44	70
45"	37	47	74
46"	39	50	78
47"	41	52	82
4'0"	42	53	84
4'1"	44	56	88
4'2"	46	58	92
4'3"	49	61	96
4'4"	51	64	100
4'5"	54	67	104
4'6"	56	70	108
4'7"	59	73	113
4'8"	61	76	117
4'9"	64	80	122
4'10"	66	83	126
4'11"	69	87	131
5'0"	71	90	135

Ages 10-15			
Height	Weight (in pounds)		
	Min.	Avg.	Max.
4'0"	42	58	118
4'1"	43	62	122
4'2"	47	66	126
4'3"	49	69	131
4'4"	50	72	136
4'5"	57	76	137
4'6"	63	79	138
4'7"	66	82	142
4'8"	68	85	146
4'9"	71	88	149
4'10"	73	92	152
4'11"	73	96	156
5'0"	74	100	160
5'1"	77	105	164
5'2"	80	109	168
5'3"	86	113	174
5'4"	91	117	179
5'5"	94	122	184
5'6"	97	126	189
5'7"	101	131	194
5'8"	104	135	199
5'9"	107	140	205
5'10"	110	144	211
5'11"	114	149	216
6'0"	117	154	221
6'1"	121	159	226
6'2"	124	164	231
6'3"	128	169	236
6'4"	131	174	241

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Ages 16-70		
Height (Feet)	Minimum Weight (Pounds)	Maximum weight (Pounds)
4'8	84	185
4'9	87	193
4'10	89	198
4'11	92	207
5'0	95	212
5'1	98	221
5'2	101	225
5'3	104	234
5'4	107	243
5'5	110	250
5'6	118	259
5'7	121	265
5'8	124	274
5'9	127	281
5'10	129	292
5'11	134	298
6'0	142	307
6'1	146	314
6'2	149	325
6'3	154	336
6'4	156	342
6'5	160	353
6'6	163	360