

Information for You

RAPID REVIEW GUIDELINES

Qualifying your client for accelerated underwriting



These guidelines can help you determine if your client may qualify for accelerated underwriting:

Qualifying Factors

| | |
|--------------------------------------|--|
| Products: | Term 10-, 15-, 20-, 25-, 30-year ROP Term 20-, 25-, 30-year |
| Ages: | 18-50 (Based on actual age) |
| Death benefit amount: | \$100,000-\$1 million (Maximum includes all Cincinnati Life policies – current and requested) |
| Underwriting classifications: | Standard nonsmoker or better (Includes non-smoking tobacco and marijuana users) |
| Application type: | Drop ticket |
| Residency: | All states except California and New York |
| Citizenship: | U.S. citizen or permanent resident with solicitation and sale in United States |

| Build guidelines | | | | | |
|------------------|---------|--------|---------|--------|---------|
| Height | Weight | Height | Weight | Height | Weight |
| 4'8" | 83-165 | 5'4" | 108-215 | 6'0" | 137-273 |
| 4'9" | 86-171 | 5'5" | 112-222 | 6'1" | 141-280 |
| 4'10" | 89-177 | 5'6" | 115-229 | 6'2" | 144-288 |
| 4'11" | 92-183 | 5'7" | 119-236 | 6'3" | 148-296 |
| 5'0" | 95-189 | 5'8" | 122-243 | 6'4" | 152-304 |
| 5'1" | 98-196 | 5'9" | 126-250 | 6'5" | 156-312 |
| 5'2" | 102-202 | 5'10" | 129-258 | 6'6" | 160-320 |
| 5'3" | 105-209 | 5'11" | 133-265 | 6'7" | 165-328 |

| Non-smoking tobacco |
|---|
| <ul style="list-style-type: none"> • Smokeless tobacco, chewing tobacco, dip, snuff • Cigar • Pipe |

| Marijuana |
|---|
| <ul style="list-style-type: none"> • Inhaled • Edibles • Frequency: up to 12 times per month |

Disqualifying Factors

Smoking tobacco users (past year)

- Cigarettes
- E-cigarettes, vape
- Hookah
- Nicotine substitute, such as gum, patch and others

Non-medical criteria

- Avocation or occupation that would require an additional rating
- Aviation (other than major airlines)
- Bankruptcy in past 10 years
- Certain driving violations
 - Alcohol violation or reckless driving within the last 5 years
 - History of more than one alcohol or reckless driving violation
- Felony conviction in the past 15 years
- Previously rated or declined for life insurance
- Substance abuse, including alcohol, recreational drugs and prescription medications

Medical criteria

Current or previous treatment for:

- Autoimmune disease
- Bariatric or lap band surgeries
- Barrett's esophagus
- Cancer, except basal or squamous cell
- Cardiac surgery, including stents
- Cholesterol above 300 or with a ratio greater than 6.5
- Crohn's disease
- Diabetes
- Epilepsy or seizures
- Heart attack
- Hepatitis
- HIV/AIDS
- Kidney disease
- Mental impairments, such as bipolar disorder or schizophrenia
- Multiple sclerosis
- Parkinson's disease
- Respiratory conditions, including asthma and COPD
- Rheumatoid arthritis
- Sleep apnea
- Stroke, cerebrovascular disease or transient ischemic attack
- Ulcerative colitis



Everything Insurance Should Be®

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products and riders available in most states.

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