

# Jet Term Life Insurance



## LEVEL PREMIUM TERM TO AGE 95

- Certificate can be issued for 15-year, 20-year or 30-year level premium periods.
- Premiums remain level until the end of the level premium period; default to Annual Renewal Term (ART) to age 95 following level premium period.

## ISSUE AGES

- Jet Term Life 15 – issue ages 18–65
- Jet Term Life 20 – issue ages 18–60
- Jet Term Life 30 – issue ages 18–50

## FACE AMOUNTS

- \$50,000 minimum
- \$5,000,000 maximum

## PREMIUMS

Premiums will be guaranteed for the full term period. After the initial term period, premiums will be based on a guaranteed increasing attained age annually renewable scale.

Premium rates are available at [www.rnaquickquote.org](http://www.rnaquickquote.org) or by downloading our mobile app, Agent Access.

## MODAL FACTORS

MODE	FACTOR
Annual	1.00
Semi-Annual	.52
Quarterly	.265
EFT Monthly	.087

For agent use only. Not to be used for consumer solicitation purposes. Jet Term Life – Form Series 1611

Form 2990-A; Rev. 8-2018

## CERTIFICATE FEE

- There is an annual \$80 certificate fee (certificate fee is commissionable).

## UNDERWRITING CLASSES

CLASS	MINIMUM FACE AMOUNT
Standard Non-Tobacco/Tobacco	\$50,000
Preferred Non-Tobacco/Tobacco	
Super Preferred Non-Tobacco	Ages 18-50: \$500,001
	Ages 51-60: \$250,001
	Ages 61-65: \$50,000

Substandard rating classes available through table 16 on traditional underwriting cases. For more information and Underwriting Guidelines, refer to the Field Underwriting Guide – Form 2980-B.

## ACCELERATED UNDERWRITING<sup>3</sup>

FACE AMOUNT	ISSUE AGE		
	18-50	51-60	61-65
\$50,000 - \$100,000	Accelerated Underwriting	Accelerated Underwriting	PM
\$100,001 - \$250,000	Accelerated Underwriting	Accelerated Underwriting	PM
\$250,001 - \$500,000	Accelerated Underwriting	PM	PM
\$500,001+	PM, SB, eIR	PM, SB, eIR	MA, SB, eIR, APS

**APS:** Attending Physician Statement/Medical Records (may also be requested at other age/face amounts as required)

**eIR:** Inspection Report, electronic data search (no interview)

**MA:** Mature Assessment, Paramed Exam, Blood Profile/Urinalysis

**PM:** Paramed Exam, Blood Profile/Urinalysis

**SB:** Special Blood - NTPro-BNP

<sup>3</sup> Subject to underwriting guidelines. Certificate issue is based on the insured's health and other factors affecting her or his insurability. Issuance of the life insurance is dependent upon the answers to the health questions contained in the application, and other information obtained through various sources.