

With RightNow Underwriting for WealthMax Bonus Life:

- The non-intrusive process is simple and digital, with an immediate decision provided during the E-Application process in 100% of cases
- There is no phone interview and no medical exams, labs or medical records, just third-party medical data and prescription history
- The decision is accept/reject to the equivalent of Table 4

These prequalification conditions will likely result in an underwriting decline.

Currently

- | | | |
|---|---|---|
| • Hospitalized | • Confined to nursing home/
assisted living facility/
convalescent care/
mental facility | • Receiving assistance or
supervision with eating,
bathing, dressing, walking,
toileting, getting out of a chair |
| • Bedridden | | |
| • Receiving hospice/home
health care | | |

Last 12 months

- | | | |
|-------------------------------|---|-----------------------|
| • Used supplemental
oxygen | • Had blood transfusion | • Weight loss surgery |
| • Used walker/wheelchair | • Had pacemaker or
defibrillator installed | |

Last 24 months

Have you consulted a physician, or been diagnosed/treated by a member of the medical profession for:

- | | | |
|---|--|---|
| • Heart disease/failure/surgery | • Used oxygen equipment to
assist breathing | • Rheumatoid arthritis |
| • Stroke/TIA | • Multiple sclerosis | • Lupus |
| • Any procedure to improve
circulation of heart, brain or
extremities | • Parkinson's disease | • Any connective tissue
disease requiring joint
replacement |
| | • Grand mal seizures | |

Last 3 years

- Diagnosed or treated for any cancer or metastasis (excluding basal or squamous cell skin cancer)
- Diagnosed/treated/taken medication for cirrhosis, liver failure, chronic pancreatitis, chronic hepatitis
- Convicted of reckless driving, operating a vehicle while impaired or under the influence of drugs or alcohol

Last 5 years

- Used illegal drugs (except marijuana), been treated or advised to have treatment by a medical professional for excessive use of drugs or alcohol
- Attempted suicide
- Diagnosed or treated for chronic pain with daily narcotic use
- Convicted or served time for a felony, awaiting trial for a felony, or currently on parole or probation
- Diagnosed or treated for bipolar disorder

Last 10 years

Diagnosed, treated, tested positive for, or given medical advice by a medical professional for 2 or more:

- Insulin-dependent diabetes
- Heart attack/heart valve replacement
- Stroke/TIA
- Carotid Artery Disease (CAD)
- Multiple strokes or TIAs

Ever

- Diagnosed with diabetes prior to age 30
- Diagnosed or treated for diabetic retinopathy, neuropathy or nephropathy
- Had insulin shock or diabetic coma
- Tested positive for HIV/AIDS
- Diagnosed or treated/hospitalized for kidney (renal) insufficiency, kidney or liver failure, or required dialysis
- Paralysis of two or more extremities
- Diagnosed with a terminal illness (life expectancy less than 12 months)
- Diagnosed or treated/hospitalized for Alzheimer's disease, dementia, memory loss/impairment, mental incapacity, schizophrenia or organic brain syndrome
- Diagnosed or treated/hospitalized for muscular dystrophy, vasculitis or hemophilia
- Diagnosed or treated/hospitalized for pulmonary fibrosis, pulmonary hypertension, cardiomyopathy or congestive heart failure
- Diagnosed or treated/hospitalized for Lou Gehrig's disease (ALS), Huntington's disease, scleroderma or organ transplant

Build chart

Height	Weight	
	Min	Max
5'0"	88	227
5'1"	90	235
5'2"	93	243
5'3"	96	251
5'4"	100	259
5'5"	103	267
5'6"	106	275
5'7"	109	284
5'8"	112	292
5'9"	116	301
5'10"	119	310
5'11"	122	319
6'0"	126	328
6'1"	129	337
6'2"	133	346
6'3"	136	356
6'4"	140	365
6'5"	144	375
6'6"	148	385

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WealthMax Bonus Life is a single-premium, indexed life insurance policy underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. Product availability and features may vary by state. See policy for complete details. Policy issued on Policy Form Series ICC19-ETL-IUL-2000(01-19) or ETL-IUL-2000(01-19).

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