



# ADVANTAGE (0-49 YRS OLD / AGE LAST BIRTHDAY)

## FIRST 6 HEALTH QUESTIONS (#1 - #6)

Any  
'YES'

**NOT ELIGIBLE  
FOR ANY COVERAGE**  
(DO NOT SUBMIT APPLICATION)

All  
'NO'

**PROCEED TO HEALTH  
QUESTIONS (#7 - #9)**

Any  
'YES'

**ELIGIBLE FOR THE  
RETURN OF PREMIUM PLAN  
(ROP) DB**  
Death within 3 yrs of policy issue will  
pay ROP + 10% interest.  
If death after 3 yrs, full DB paid.\*

**USE ROP RATE SHEETS FOR  
QUOTE / PREMIUM**

**COMPLETE APPS &  
PHONE INTERVIEW REQUIRED  
FOR AGES 40-49 ONLY  
APPTICAL: 877-351-1773**

All  
'NO'

**ELIGIBLE FOR THE  
IMMEDIATE DEATH BENEFIT  
(DB) PLAN**  
Full DB payout from issue

**USE IMMEDIATE DB RATE SHEETS  
FOR QUOTE / PREMIUM**

**COMPLETE APPS &  
PHONE INTERVIEW REQUIRED  
FOR AGES 40-49 ONLY  
APPTICAL: 877-351-1773**  
Apptical's Point-of-Sale Hours  
Mon - Fri 8:30am - 2am Eastern  
Sat - Sun 10:00am - 10:00pm Eastern

\* If accidental death, 100% of the face amount is paid.