

AGE AND AMOUNT REQUIREMENT CHARTS

For High Net Worth Foreign Nationals requirements, please see information on page 9.

PERM PRODUCTS	0-16	17-40	41-50	51-60	61-70	71-80	> 80
TERM PRODUCTS	N/A	18-40	41-50	51-60	61-70	>70 (VTART ONLY)	N/A
UNDER \$50,000 N/A ON TERM	Non-med	CMI ³ Phys. Meas. Oral Fluids	CMI ³ Phys. Meas. Oral Fluids	CMI ⁴ Phys. Meas. ⁴ Oral Fluids	Tele-CMI ⁷ Phys. Meas. Urine Specimen	Tele-CMI ⁷ Phys. Meas. Urine Specimen	Tele-CMI ⁷ Phys. Meas. Urine Specimen Fin Q
PERM: \$50,000 TO \$249,999 TERM/UL Life Guard: \$100,000 TO \$249,999	Non-med	CMI ³ Phys. Meas. Blood/Urine	CMI ⁴ Phys. Meas. ⁴ Blood/Urine	CMI ⁴ Phys. Meas. ⁴ Blood/Urine	Tele-CMI ⁷ Phys. Meas. Blood/Urine	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine Fin Q
\$250,000 TO \$499,999	Non-med	CMI ⁴ Phys. Meas. ⁴ Blood/Urine	CMI ⁴ Phys. Meas. ⁴ Blood/Urine	CMI ⁴ Phys. Meas. ⁴ Blood/Urine	Tele-CMI ⁷ Phys. Meas. Blood ⁶ /Urine	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine Fin Q
\$500,000 TO \$1,000,000	Non-med	CMI ⁴ Phys. Meas. ⁴ Blood/Urine	CMI ⁴ Phys. Meas. ⁴ Blood/Urine	CMI ⁴ Phys. Meas. ⁴ Blood/Urine	Tele-CMI ⁷ Phys. Meas. Blood ⁶ /Urine	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine Fin Q
\$1,000,001 TO \$2,000,000	Non-med	CMI ⁴ Phys. Meas. ⁴ Blood/Urine PHI ⁵	CMI ⁴ Phys. Meas. ⁴ Blood/Urine PHI ⁵	CMI ⁴ Phys. Meas. ⁴ Blood ⁶ /Urine PHI ⁵	Tele-CMI ⁷ Phys. Meas. Blood ⁶ /Urine	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine Fin Q	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine Fin Q
\$2,000,001 TO \$3,000,000	Non-med	CMI ⁴ Phys. Meas. ⁴ Blood/Urine PHI ⁵	CMI ⁴ Phys. Meas. ⁴ Blood/Urine PHI ⁵	CMI ⁴ Phys. Meas. ⁴ Blood ⁶ /Urine PHI ⁵	Tele-CMI ⁷ Phys. Meas. Blood ⁶ /Urine	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine Fin Q	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine Fin Q
\$3,000,001 TO \$5,000,000	Non-med	Tele-CMI ⁷ Phys. Meas. Blood/Urine	Tele-CMI ⁷ Phys. Meas. Blood/Urine	Tele-CMI ⁷ Phys. Meas. Blood ⁶ /Urine	Tele-CMI ⁷ Phys. Meas. Blood ⁶ /Urine	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine Fin Q	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine Fin Q
\$5,000,001 TO \$9,999,999	Paramed Financial	Tele-CMI ⁷ Phys. Meas. Blood/Urine Fin Q	Tele-CMI ⁷ Phys. Meas. Blood ⁶ /Urine Fin Q	Tele-CMI ⁷ Phys. Meas. Blood ⁶ /Urine Fin Q	Tele-CMI ⁷ Phys. Meas. Blood ⁶ /Urine Fin Q	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine IR Fin Q	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine IR Fin Q

\$10,000,000	Paramed Financial	Tele-CMI ⁷ Phys. Meas. Blood/Urine Fin Q	Tele-CMI ⁷ Phys. Meas. Blood/Urine EKG Fin Q	Tele-CMI ⁷ Phys. Meas. Blood ⁶ /Urine EKG Fin Q	Tele-CMI ⁷ Phys. Meas. Blood ⁶ /Urine EKG Fin Q	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine EKG IR FinQ	Tele-CMI ⁷ Sr. Supp Phys. Meas. Blood ⁶ /Urine EKG IR FinQ
OVER \$10,000,000 Term (except VT-ART)	Paramed Financial	Paramed Phys. Meas. Blood/Urine IR Financial	Paramed Phys. Meas. Blood/Urine EKG IR Financial	Paramed Phys. Meas. Blood ⁶ /Urine EKG IR Financial	Paramed Phys. Meas. Blood ⁶ /Urine EKG IR Financial	Paramed Sr. Supp Phys. Meas. Blood ⁶ /Urine EKG IR Financial	Paramed Sr. Supp Phys. Meas. Blood ⁶ /Urine EKG IR Financial

Please see page 8 for financial requirements (additional financials may be required at Underwriter's discretion). For survivorship contracts, use half the applied for amount to determine medical requirements only. Non-medical requirements such as IRs and financials are based on full amount applied for.

An "IR" includes either a written inspection report or an electronic report ordered by the home office.

³ CMI is subject to state and product availability; otherwise a Non-med is required.

⁴ CMI is subject to state and product availability; otherwise a Paramed is required.

⁵ PHI is required for non-U.S. citizens and at underwriting discretion. See the Foreign Underwriting section for additional information on our High Net Worth Foreign National program.

⁶ NTproBNP testing required. See page 5 for more details.

⁷ Tele-CMI is subject to state and product availability. **If the Tele-CMI is not done/available**, a Paramed is required:

- For U.S. citizens, a Paramed and PHI are required for amounts over \$3,000,000 for ages 17-60; over \$1,000,000 for ages 61-80; at \$500,000 for ages >80
- For non-U.S. citizens, a Paramed and PHI are required for amounts over \$1,000,000
- For ages over 70 and amounts over \$5,000,000 to/including \$10,000,000, a Paramed, Written Inspection and Financials are required

When another company's Paramed exam is used, a fully completed MassMutual Non-med is required. No TCMI is done.