

Requirements are based on the actual age of the proposed insured on the date of the application. When determining the underwriting requirements, use the total amount of life insurance applied for and in-force with North American in the past two years.

Traditional App Age/Face Requirements					
Face Amount	Ages 0-17	Ages 18-40	Ages 41-50	Age 51-70	Age 71+
\$0 to \$500,000	<ul style="list-style-type: none"> • MVR (16 and up) 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • SQ • MVR
\$500,001 to \$999,999	<ul style="list-style-type: none"> • MVR (16 and up) • Contact Underwriting for requirements 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR" 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • EKG • SQ • MVR
\$1,000,000 to \$2,000,000	<ul style="list-style-type: none"> • MVR (16 and up) • Contact Underwriting for requirements 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR • EKG • SQ
\$2,000,001 to \$2,999,999	<ul style="list-style-type: none"> • MVR (16 and up) • Contact Underwriting for requirements 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR" 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR • EKG • SQ • Financial Supplement
\$3,000,000 to \$5,000,000	<ul style="list-style-type: none"> • MVR (16 and up) • Contact Underwriting for requirements 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR • Financial Supplement 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR • Financial Supplement 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR • Financial Supplement 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR • EKG • SQ • Financial Supplement"
\$5,000,001 to \$10,000,000	<ul style="list-style-type: none"> • MVR (16 and up) • Contact Underwriting for requirements 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR • Financial Supplement 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR • Financial Supplement 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • EKG • MVR • Financial Supplement 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR • EKG • SQ • Financial Supplement
\$10,000,001+	<ul style="list-style-type: none"> • MVR (16 and up) • Contact Underwriting for requirements 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR • Third Party Financial Report 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • EKG • MVR • Third Party Financial Report 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • EKG • MVR • Third Party Financial Report 	<ul style="list-style-type: none"> • Paramed • Labs - Blood HOS • Physical Measurements • MVR • EKG • SQ • Financial Supplement

Abbreviations

MVR: Motor Vehicle Report

EKG: Electrocardiogram

SQ: Senior Questionnaire

HOS: Urine

Prescription Report (Rx), EIR (electronic inspection), Predictive Risk Models and MVR (motor vehicle report) are ordered by the administrative home office. Prescription Reports and Predictive Risk Models are ordered on most proposed insureds.