

New York Life Underwriting Chart

Amount	Ages 0–17	Ages 18–29	Ages 30–39	Ages 40–49	Ages 50–59	Ages 60–69	70 and over
\$0–\$49,999	Part 2 – Section B	Part 2 – Section B	Part 2 – Section B	Part 2 – Section B	Part 2 – Section B	Paramed, Urine	Paramed, Urine
\$50,000–\$99,999	Part 2 – Section B	Part 2 – Section B, Oral Fluid #	Part 2 – Section B, Oral Fluid #	Part 2 – Section B, Oral Fluid #	Paramed, Oral Fluid #	Paramed, Oral Fluid #, Urine	Paramed, Blood, Urine, ECG
\$100,000–\$250,000	Part 2 – Section B	Part 2 – Section B, EBD	Part 2 – Section B, EBD	Part 2 – Section B, EBD	Paramed, Blood, Urine	Paramed, Blood, Urine, ECG	Paramed, Blood, Urine, ECG, Sr. Supp
\$250,001–\$500,000	Part 2 – Section B	Part 2 – Section B, EBD	Part 2 – Section B, EBD	Paramed, Blood, Urine	Paramed, Blood, Urine	Paramed, Blood, Urine, ECG	Paramed, Blood, Urine, ECG, Sr. Supp
\$500,001–\$1,000,000	Part 2 – Section B	Part 2 – Section B, EBD	Paramed, Blood, Urine	Paramed, Blood, Urine	Paramed, Blood, Urine, ECG (if smoker)	Paramed, Blood, Urine, ECG	Paramed, Blood, Urine, ECG, Sr. Supp
\$1,000,001–\$2,500,000	Paramed	Paramed, Blood, Urine	Paramed, Blood, Urine	Paramed, Blood, Urine, ECG (if smoker)	Paramed, Blood, Urine, ECG	Paramed, Blood, Urine, ECG	Paramed, Blood, Urine, ECG, Sr. Supp
\$2,500,001–\$5,000,000	Paramed	Paramed, Blood, Urine	Paramed, Blood, Urine	Paramed, Blood, Urine, ECG	Paramed, Blood, Urine, ECG	Paramed, Blood, Urine, ECG	Paramed, Blood, Urine, ECG, Sr. Supp
\$5,000,001–\$10,000,000	Paramed	Paramed, Blood, Urine	Paramed, Blood, Urine	Paramed, Blood, Urine, ECG	Paramed, Blood, Urine, ECG, TST (if smoker)	Paramed, Blood, Urine, ECG, TST (if smoker)	Paramed, Blood, Urine, ECG, Sr. Supp, TST (if smoker)
\$10,000,001 and over	Paramed	Paramed, Blood, Urine	Paramed, Blood, Urine	Paramed, Blood, Urine, ECG	Paramed, Blood, Urine, TST	Paramed, Blood, Urine, TST	Paramed, Blood, Urine, ECG, Sr. Supp, TST

Legend

Dried blood profile and urinalysis should be done in the state of Vermont

Part 2 – Section B

Medical history questions, formerly referred to as a Non Med or Section P of the application

Expanded Blood Draw (EBD): Blood draw, urine, physical measurements, and minimal medical history questions

Senior Supplement (Sr. Supp): Cognitive and physical function test

For TST and ECG, smokers are defined as individuals who have smoked cigarettes within the previous 12 months

TSTs are not required for insureds over age 75

For nonsmokers on survivorship policies, an age and amount Treadmill (TST) is not required until \$20,000,001 and over

Note

Regardless of the required Part 2 or exam type, Part 2 – Section A (Personal History) must be completed for all applications

For Asset Preserver age and amount requirements, see the chart on page 5

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Asset Preserver AD114 Underwriting Chart

The maximum face amount for Asset Preserver is \$1,000,000.

For states with Asset Preserver AD113, please refer to The Asset Preserver Agent's Underwriting Guide for that product's underwriting chart.

Amount	Ages 30–55	Ages 56–65	Ages 66–69	Ages 70–79	Age 80
\$0–\$99,999	Part 2 - Section B	Part 2 - Section B	Part 2 - Section B	Part 2 - Section B, Sr. Supplement	Paramed, ECG, Sr. Supplement
\$100,000–\$150,000	Part 2 - Section B	Part 2 - Section B	Part 2 - Section B	Part 2 - Section B, Sr. Supplement	Paramed, ECG, Blood, Urine, Sr. Supplement
\$150,001–\$300,000	Part 2 - Section B	Paramed	Paramed, ECG	Paramed, ECG, Sr. Supplement	Paramed, ECG, Blood, Urine, Sr. Supplement
\$300,001–\$500,000	Paramed, Blood, Urine, ECG (if smoker)	Paramed, Blood, Urine, ECG (if smoker)	Paramed, ECG	Paramed, ECG, Sr. Supplement	Paramed, ECG, Blood, Urine, Sr. Supplement
\$500,001–\$1,000,000	Paramed, Blood, Urine, ECG (if smoker)	Paramed, Blood, Urine, ECG (if smoker)	Paramed, Blood, Urine, ECG	Paramed, Blood, Urine, ECG, Sr. Supplement	Paramed, ECG, Blood, Urine, Sr. Supplement

Legend

Dried Blood Profile and Urinalysis should be done in the state of Vermont

Part 2 – Section B

Medical history questions, formerly referred to as a Non-Med or Section P of the application

Expanded Blood Draw (EBD): Blood draw, urine, physical measurements, and minimal medical history questions

Senior Supplement (Sr. Supp): Cognitive and physical function test. All Senior Supplements must be completed by an examiner

For ages 60–69, a Senior Supplement is required when requesting the Extension of Benefits (EOB) Rider

For ECG, smokers are defined as individuals who have smoked cigarettes within the previous 12 months

Note

Regardless of the required Part 2 or exam type, Part 2 – Section A (Personal History) must be completed for all applications

APS is required from all physicians consulted within the last five years, regardless of reason. If there has been no consultation within five years, a Paramed will be necessary

For products other than Asset Preserver, see the New York Life Underwriting chart on page 3