

AGE AND AMOUNT GUIDELINES

(AGE DEFINED BY NEAREST BIRTHDAY)

Definitions

APS:	Attending Physician Statement	FCA:	Functional Cognitive Assessment (Senior Supplemental Exam)
BLOOD:	Blood Profile	HOS:	Home Office Specimen
DBS:	Dried Blood Spot	IR:	Inspection Report
EKG:	Electrocardiogram	NT-ProBNP:	Natriuretic Peptide Test

AGES	0-17	18-40	41-50	51-60	61-70	71+
\$0 to \$99,999	Non-Med	Paramed HOS Blood	Paramed HOS Blood	Paramed HOS Blood	Paramed HOS Blood APS ¹ (age 66+)	Paramed HOS Blood/NT-ProBNP APS ¹ FCA ²
\$100,000 to \$250,000	Non-Med	Paramed HOS Blood	Paramed HOS Blood	Paramed HOS Blood	Paramed HOS Blood APS ¹	Paramed HOS Blood/NT-ProBNP APS ¹ FCA ²
\$250,001 to \$500,000	Non-Med	Paramed HOS Blood	Paramed HOS Blood	Paramed HOS Blood	Paramed HOS Blood/NT-ProBNP APS ¹	Paramed HOS Blood/NT-ProBNP APS ¹ FCA ²
\$500,001 to \$1,000,000	Paramed HOS APS	Paramed HOS Blood	Paramed HOS Blood	Paramed HOS Blood/NT-ProBNP	Paramed HOS Blood/NT-ProBNP APS ¹ IR (65+, \$1M)	Paramed HOS Blood/NT-ProBNP APS ¹ IR (\$1M) FCA ²
\$1,000,001 to \$2,000,000	Paramed HOS APS	Paramed HOS Blood	Paramed HOS Blood/NT-ProBNP	Paramed HOS Blood/NT-ProBNP	Paramed HOS Blood/NT-ProBNP APS ¹ IR (65+)	Paramed HOS Blood/NT-ProBNP APS ¹ IR FCA ²
\$2,000,001 to \$3,000,000	Paramed HOS APS DBS	Paramed HOS Blood	Paramed HOS Blood/NT-ProBNP	Paramed HOS Blood/NT-ProBNP	Paramed HOS Blood/NT-ProBNP APS ¹ IR (65+)	Paramed HOS Blood/NT-ProBNP APS ¹ IR FCA ²
\$3,000,001 to \$5,000,000	Paramed HOS APS DBS IR at \$5M	Paramed HOS Blood APS IR at \$5M	Paramed HOS Blood/NT-ProBNP APS IR at \$5M	Paramed HOS Blood/NT-ProBNP APS IR at \$5M	Paramed HOS Blood/NT-ProBNP APS ¹ IR ³	Paramed HOS Blood/NT-ProBNP APS ¹ IR FCA ²
\$5,000,001 to \$10,000,000	Paramed HOS APS DBS IR	Paramed HOS Blood/NT-ProBNP APS IR	Paramed HOS Blood/NT-ProBNP APS IR	Paramed HOS Blood/NT-ProBNP APS IR	Paramed HOS Blood/NT-ProBNP APS ¹ IR	Paramed HOS Blood/NT-ProBNP APS ¹ IR FCA ²
\$10,000,001 and Up⁴	Paramed HOS Blood/NT-ProBNP EKG APS IR	Paramed HOS Blood/NT-ProBNP EKG APS IR	Paramed HOS Blood/NT-ProBNP EKG APS IR	Paramed HOS Blood/NT-ProBNP EKG APS IR	Paramed HOS Blood/NT-ProBNP EKG APS ² IR	Paramed HOS Blood/NT-ProBNP EKG APS ¹ IR FCA ²

The paramed exam, labs, and EKG are valid for up to 12 months for insured's age 70 or less who are approved standard or better. For insured's who are over the age of 70 or are approved substandard, the paramed and labs are valid for 6 months and the EKG is valid for 12 months.

- 1 For ages 65 and over, the APS must include evidence that the proposed insured visited his/her personal care physician in the 18 months immediately before the date of the application Part I or II, whichever is later.
- 2 For ages 71 and over, a senior supplemental examiner's report (Functional Cognitive Assessment) from approved vendors will be required during the paramed.
- 3 An IR is required for ages 61-64 starting at \$5 million. At ages 65+, an IR is required starting at \$1 million.
- 4 3rd party financial verification is required for all applications over \$10 million. Examples of acceptable 3rd party financial verification include last 2 years of tax returns with all schedules included, balance sheet, profit and loss statement, accountant or estate planning attorney's breakdown of net worth.