

Age¹ and Amount Underwriting Requirements²

TERM PRODUCTS ONLY

Not all products are available at all ages, amounts or rate classes. Consult product guides for availability.

Face Amount	AGES								
	0-19	20-39	40-44	45-49	50-55	56-59	60-66	67-70	71+
AGILE UNDERWRITING+ (AU+)[*] THROUGH \$1 MILLION^{**} (Available only to U.S. citizens or permanent resident green-card holders)									
Select-a-Term^{***} For this product greater than \$1 million, other Term products, or Category 2 or Category 3 Foreign Nationals, see Fully Underwritten below.									
	VCPB	VCPB, MVR	VCPB, MVR	VCPB, MVR	VCPB, MVR	VCPB, MVR	= Age 59; VCPB, MVR >Age 59 see Fully Underwritten below	See Fully Underwritten below	See Fully Underwritten below
FULLY UNDERWRITTEN - Select-a-Term, QoL Flex Term									
\$100,000 to 249,999	N/A	PM, B/U, MVR, CR ⁵	PM, B/U, MVR, CR	PM, B/U, MVR, CR	PM, B/U, MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, AC, CR	PM, B/U ⁴ , FT, EKG, MVR, 71IR, AC, CR
\$250,000	N/A	PM, B/U, MVR, CR ⁵	PM, B/U, MVR, CR	PM, B/U, MVR, CR	PM, B/U, MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, AC, CR	PM, B/U ⁴ , FT, EKG, MVR, 71IR, AC, EIR, CR
\$250,001 to \$500,000	N/A	PM, B/U, MVR, CR ⁵	PM, B/U, MVR, CR	PM, B/U, MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, AC, CR	PM, B/U ⁴ , FT, EKG, MVR, 71IR, AC, EIR, CR
\$500,001 to 1 million	N/A	PM, B/U, MVR, CR ⁵	PM, B/U, MVR, CR	PM, B/U, MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , FQ, MVR, AC, CR	PM, B/U ⁴ , FT, EKG, MVR, FQ, 71IR, AC, EIR, CR
\$1,000,001 to 1.5 million	N/A	PM, B/U, MVR, CR ⁵	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, CR	PM, B/U ⁴ , MVR, FQ, AC, CR	PM, B/U ⁴ , FT, EKG, MVR, FQ, 71IR, AC, EIR, CR
\$1,500,001 to 3 million ³	N/A	PM, B/U, MVR, CR ⁵	PM, B/U ⁴ , CR, MVR	PM, B/U ⁴ , CR, MVR	PM, B/U ⁴ , CR, MVR	PM, B/U ⁴ , CR, MVR	PM, B/U ⁴ , CR, MVR	PM, B/U ⁴ , CR, MVR, FQ, AC	PM, B/U ⁴ , FT, EKG, MVR, FQ, 71IR, AC, EIR, CR
\$3,000,001 to 5 million ³	N/A	PM, B/U, MVR, FQ, EIR, CR ⁵	PM, B/U ⁴ , MVR, FQ, EIR, CR	PM, B/U ⁴ , MVR, FQ, EIR, CR	PM, B/U ⁴ , MVR, FQ, EIR, CR	PM, B/U ⁴ , MVR, FQ, EIR, CR	PM, B/U ⁴ , MVR, FQ, EIR, CR	PM, B/U ⁴ , MVR, FQ, TPF, AC, EIR, CR	PM, B/U ⁴ , FT, EKG, MVR, FQ, TPF, 71IR, AC, EIR, CR
\$5,000,001 to \$10 million ³	N/A	PM, B/U ⁴ , MVR, FQ, EIR, TT, CR ⁵	PM, B/U ⁴ , MVR, FQ, EIR, TT, CR	PM, B/U ⁴ , MVR, FQ, EIR, TT, CR	PM, B/U ⁴ , MVR, FQ, EIR, TT, CR	PM, B/U ⁴ , MVR, FQ, TPF, EIR, TT, CR	PM, B/U ⁴ , MVR, FQ, CR, TPF, EIR, TT	PM, B/U ⁴ , MVR, FQ, TPF, AC, EIR, TT, CR	PM, B/U ⁴ , FT, EKG, MVR, FQ, TPF, 71IR, AC, EIR, TT, CR
Greater than \$10 million ³	N/A	PM, B/U, EKG, MVR, FQ, TPF, EIR, TT, CR ⁵	PM, B/U, EKG, MVR, FQ, TPF, EIR, TT, CR	PM, B/U, EKG, MVR, FQ, TPF, EIR, TT, CR	PM, B/U ⁴ , CR, EKG, MVR, FQ, TPF, EIR, TT	PM, B/U ⁴ , CR, EKG, MVR, FQ, TPF, EIR, TT	PM, B/U ⁴ , CR, EKG, MVR, FQ, TPF, EIR, TT	PM, B/U ⁴ , EKG, MVR, FQ, CR, TPF, AC, EIR, TT	PM, B/U ⁴ , FT, EKG, MVR, FQ, TPF, 71IR, AC, EIR, TT, CR

^{*} "Agile Underwriting+" or "AU+" refers to a streamlined underwriting process that provides a path to policy approval that may not require an in-person paramedical examination. If we are unable to make an underwriting decision based on Agile Underwriting+, your client will pivot to full underwriting for an exam and labs, which will be ordered by AIG. AIG Underwriting rules will determine final underwriting process based on medical and prescription history, insurance history, and other factors.

^{**} Total inforce and applied with AIG must be within this range.

^{***} Select-a-Term AU+ cases for AU+ must be submitted by an approved ticket platform: AG Quick Ticket, iGO Drop Ticket, Express Complete Ticket. AU+ is not available for Select-a-Term cases submitted via paper application or iGO eApplication.

A HIPAA authorization is required for all ages and amounts.

¹ Use age nearest

² Home Office may order additional database checks. (This may include a Milliman Database Check, property verification, Internet report, MIB, or other research deemed necessary by the Home Office Underwriting Department.)

³ Inspection Report required for any non-resident alien living outside the United States applying for more than \$1,500,000.

⁴ Lab testing includes NT pro-BNP at these ages and amounts.

⁵ Credit Report required at age 25 and up

⁶ Home Office-ordered requirement

AC Agent Certification form
 B/U Full blood profile and urinalysis
 CR⁶ Credit Report
 EKG Resting EKG
 EIR⁶ Electronic Inspection Report
 FQ Financial questionnaire
 FT Functional Tests conducted with PM. These include a gait test to assess the applicant's ability to walk at a normal pace and a test to assess the applicant's ability to rise from a seated position unassisted.
 IC Individual consideration
 IR⁶ Inspection report
 MVR⁶ Motor vehicle report
 PM Paramedical exam to include height/weight, blood pressure and pulse
 TPF Third-party financials provided by CPA with first-hand knowledge of client's finances (examples include: Statement of Assets and Liabilities; Profit and Loss Statement; Cash Flow Statement; Balance Sheet)
 TT⁶ Tax Transcript (Client must provide Request for Transcript of Tax Return, form 4506-C, find on Forms Depot)
 VCPB Agent-Completed Part A and a Vendor-Completed Part B interview required
 71IR⁶ Expanded Inspection Report to include Cognitive Tests. The EMST portion is an enhanced mental skills test that helps assess the applicant's cognitive skills. This test takes approximately 15 minutes.

USE THIS TABLE FOR TERM PRODUCTS ONLY

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