

Underwriting guidelines for fully underwritten life insurance products

- Your client must schedule a personal history interview (PHI). Please help prepare them for this interview by giving them “Underwriting made easy,” found in the worksheet packet.
- The home office is able to schedule your exam and lab requirements. Just check “Home Office” under Section 6 of the Producer Report.
- Additional requirements may be ordered at an underwriter’s discretion.
- See our Financial Underwriting Guidelines (M-3562).

For accelerated underwriting details, see the eligibility criteria on page 5. Also see “Accelerated underwriting program” (M-5981) for more details.

Age:	0-17	18-39	40-59	60-64	65-69	70-80 ¹
\$100,000- \$250,000		EXAM/HOS/ BLDPF	EXAM/HOS/ BLDPF	EXAM/HOS/ BLDPF	EXAM/HOS/BLDPF/ FINC/ILLHLD	EXAM/HOS/BLDPF/ SRASMT/APS/FINC/ ILLHLD
\$250,001- \$500,000		EXAM/HOS/ BLDPF	EXAM/HOS/ BLDPF	EXAM/HOS/ BLDPF	EXAM/HOS/BLDPF/ FINC/ILLHLD	EXAM/HOS/BLDPF/ SRASMT/APS/FINC/ ILLHLD
\$500,001- \$999,999		EXAM/HOS/ BLDPF	EXAM/HOS/ BLDPF	EXAM/HOS/ BLDPF	EXAM/HOS/BLDPF/ EKG/FINC/ILLHLD	EXAM/HOS/BLDPF/EKG/ SRASMT/APS/FINC/ ILLHLD
\$1,000,000- \$3,000,000	Call Underwriting APS	EXAM/HOS/ BLDPF	EXAM/HOS/ BLDPF	EXAM/HOS/ BLDPF	EXAM/HOS/BLDPF/ EKG/FINC/ILLHLD	EXAM/HOS/BLDPF/EKG/ SRASMT/APS/FINC/ ILLHLD
\$3,000,001- \$5,000,000	Call Underwriting FINC/APS	EXAM/HOS/ BLDPF/FINC	EXAM/HOS/ BLDPF/FINC	EXAM/HOS/ BLDPF/FINC/ APS	EXAM/HOS/BLDPF/ EKG/APS/FINC/ ILLHLD	EXAM/HOS/BLDPF/EKG/ SRASMT/APS/FINC/ ILLHLD
\$5,000,001- \$10,000,000	Call Underwriting FINC/APS	EXAM/HOS/ BLDPF/FINC/ APS/EKG	EXAM/HOS/ BLDPF/EKG/ APS/FINC	EXAM/HOS/ BLDPF/EKG/ APS/FINC	EXAM/HOS/BLDPF/ EKG/APS/FINC/ ILLHLD/THDFIN	EXAM/HOS/BLDPF/EKG/ SRASMT/APS/FINC/ ILLHLD/THDFIN
\$10,000,001 and up	Call Underwriting FINC/APS/ THDFIN	EXAM/HOS/ BLDPF/EKG/ APS/FINC/ THDFIN	EXAM/HOS/ BLDPF/EKG/ APS/FINC/ THDFIN	EXAM/HOS/ BLDPF/EKG/ APS/FINC/ THDFIN	EXAM/HOS/BLDPF/ EKG/APS/FINC/ ILLHLD/THDFIN	EXAM/HOS/BLDPF/EKG/ SRASMT/APS/FINC/ ILLHLD/THDFIN

In addition to the above requirements, note the following additional requirements:

- EXAM: Paramed exam required for long form submissions (and agent completed part 2A); PHI and PMI required for Worksheet submissions
- Paramed: Examiner completed Part 2B (medical questions), and PMI
- RXCK will be requested on all applicants ages 18 and up.
- UWCRPT will be requested on all applicants ages 25 and up.
- MVR will be ordered on all applicants ages 16 and up.
- Juvenile rates are issued for ages 0-17. | Tobacco rates are issued for ages 18-75. | Nontobacco rates are issued for ages 18-80.
- If owner is a trust, a trust certification form (NB2290) is required. A complete copy of the signed and dated trust is required if applicant is 65 and up or the face amount is \$1,000,000 and over.
- If owner is a corporation/business, please see Information for employers regarding employer-owned life insurance (NB6016) and Notice and Consent form for employer-owned life insurance (NB6017).
- All applicants with a permanent residency card, green card, or visa will need to submit a copy of their card or documentation for review.

NOTE: Any applicant age 70 and above, who has not had a routine visit within 6 months of the application, will not be considered for coverage.

Key to underwriting requirements

- APS: Attending Physician’s Statement from your client’s doctor. Provide personal physician’s name, address, and phone number. (We will secure these records at the home office.)
- BLDPF: Complete blood profile – venous draw
- EKG: Electrocardiogram
- FINC: Financial statement (form NB2012)
- HOS: Home office urine specimen
- ILLHLD: Illustration required for underwriting
- MVR: Motor Vehicle Record from your state’s Department of Motor Vehicles. (We will secure these records at the home office.)
Paramed: Examiner completed Part 2B (medical questions), and PMI
- PHI: Personal history interview conducted over the phone. (Your client will be contacted after completing the worksheet.)
- PMI: Physical measurements
- RXCK: Prescription database search on the proposed insured
- SRASMT: Senior assessment including Get Up and Go, DWR, and Clock Drawing
- THDFIN: Third-party verification of financials. (Refer to Financial UW Guidelines M-3562)
- UWCRPT: Underwriting consumer report

¹ Maximum rating available ages >75 is Table 6. Above this threshold, facultative reinsurance may be available.

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