

Underwriting Requirements

The charts below illustrate the underwriting requirements for American National life policies. In order to set your client's expectations properly, the charts below separate requirements by what will be ordered by the agent and what will be ordered by the home office.

Before ordering requirements listed as "Agent Orders", please check with your agency to see if they handle the order of any requirements on your behalf.

Legend

●	Automatic requirement. Agent can order the requirements now.
▲	Wait! No automatic exam is required. The agent orders the exam only at American National's direction.
■	Automatically ordered by American National
Blood/HOS	Blood/HOS: Blood chemistry profile & urinalysis
EKG	Resting Electrocardiogram

PFS	Financial Supplement: Form 4165 (Business Financial Statement for Buy/Sell)
SAS	Senior Age Supplement
PFIF	Premium Funding Intent Form
MVR	Motor Vehicle Report
APS	Attending Physician Statement
TPF	Third Party Financials (The agent/agency may provide this instead of American National, if they prefer. If the agent/agency is providing, please notify us by cover letter.)

Insured Age 18-40

	Face Amount	Agent Orders			Home Office Orders					
		Blood/HOS/Paramed	EKG	PFS	MVR	Electronic Inspection	Traditional Inspection	APS	TPF	
Xpress No automatic exams	0 – 49,999	▲								
	50,000 – 99,999	▲								
	100,000 – 249,999	▲			■					
Xpress Plus No automatic exams	250,000 – 500,000 (e-App)	▲			■					
	500,001 – 1,000,000 (e-App)	▲			■					
Traditional Underwriting	250,000 – 500,000 (Paper)	●			■					
	500,001 – 1,000,000 (Paper)	●			■					
	1,000,001 – 1,500,000	●			■	■				
	1,500,001 – 3,000,000	●			■	■		■		
	3,000,001 – 5,000,000	●		●	■	■		■		
	5,000,001 – 7,500,000	●		●	■		■	■	■	
	7,500,001 and up	●	●	●	■		■	■	■	■

Insured Age 41–50

	Face Amount	Agent Orders			Home Office Orders				
		Blood/HOS/Paramed	EKG	PFS	MVR	Electronic Inspection	Traditional Inspection	APS	TPF
Xpress No automatic exams	0 – 49,999	▲							
	50,000 – 99,999	▲							
	100,000 – 249,999	▲			■				
Xpress Plus No automatic exams	250,000 – 500,000 (e-App)	▲			■				
	500,001 – 1,000,000 (e-App)	▲			■				
Traditional Underwriting	250,000 – 500,000 (Paper)	●			■				
	500,001 – 1,000,000 (Paper)	●			■				
	1,000,001 – 1,500,000	●			■	■			
	1,500,001 – 3,000,000	●			■	■		■	
	3,000,001 – 5,000,000	●		●	■	■		■	
	5,000,001 – 7,500,000	●	●	●	■		■	■	■
	7,500,001 and up	●	●	●	■		■	■	■

Insured Age 51–60

	Face Amount	Agent Orders			Home Office Orders				
		Blood/HOS/Paramed	EKG	PFS	MVR	Electronic Inspection	Traditional Inspection	APS	TPF
Xpress No automatic exams	0 – 49,999	▲							
	50,000 – 99,999	▲							
	100,000 – 249,999	▲			■				
Xpress Plus No automatic exams	250,000 – 500,000 (e-App)	▲			■				
Traditional Underwriting	250,000 – 500,000 (Paper)	●			■				
	500,001 – 1,000,000	●			■				
	1,000,001 – 1,500,000	●			■	■			
	1,500,001 – 3,000,000	●			■	■		■	
	3,000,001 – 5,000,000	●		●	■	■		■	
	5,000,001 – 7,500,000	●	●	●	■		■	■	■
	7,500,001 and up	●	●	●	■		■	■	■

Insured Age 61–65

	Face Amount	Agent Orders			Home Office Orders				
		Blood/HOS/Paramed	EKG	PFS	MVR	Electronic Inspection	Traditional Inspection	APS	TPF
Xpress No automatic exams	0–49,999	▲							
	50,000–99,999	▲							
	100,000–249,999	▲			■				
Traditional Underwriting	250,000–500,000	●			■				
	500,001–1,000,000	●			■			■	
	1,000,001–1,500,000	●			■	■		■	
	1,500,001–3,000,000	●			■	■		■	
	3,000,001–5,000,000	●		●	■	■		■	
	5,000,001–7,500,000	●	●	●	■		■	■	■
	7,500,001 and up	●	●	●	■		■	■	■

Insured Age 66–70

	Face Amount	Agent Orders			Home Office Orders				
		Blood/HOS/Paramed	EKG	PFS	MVR	Electronic Inspection	Traditional Inspection	APS	TPF
Traditional Underwriting	0–24,999								
	25,000–49,999	● ¹							
	50,000–99,999	●							
	100,000–249,999	●			■				
	250,000–500,000	●			■				
	500,001–1,000,000	●			■			■	
	1,000,001–1,500,000	●		●	■	■		■	
	1,500,001–3,000,000	●		●	■	■		■	
	3,000,001–5,000,000	●	●	●	■		■	■	■
	5,000,001–7,500,000	●	●	●	■		■	■	■
7,500,001 and up	●	●	●	■		■	■	■	

Insured Age 71 & Up

	Face Amount	Agent Orders					Home Office Orders				
		Blood/HOS/Paramed	EKG	PFS	SAS	PFIF	MVR	Electronic Inspection	Traditional Inspection	APS	TPF
Traditional Underwriting	0–24,999									■	
	25,000–49,999	● ¹								■	
	50,000–99,999	●			●					■	
	100,000–249,999	●			●		■			■	
	250,000–500,000	●			●		■			■	
	500,001–1,000,000	●	●	●	●	●	■		■	■	
	1,000,001–1,500,000	●	●	●	●	●	■		■	■	■
	1,500,001–3,000,000	●	●	●	●	●	■		■	■	■
	3,000,001–5,000,000	●	●	●	●	●	■		■	■	■
	5,000,001–7,500,000	●	●	●	●	●	■		■	■	■
	7,500,001 and up	●	●	●	●	●	■		■	■	■

1) HOS and Paramedical Exam only.