

Face amount

To determine the underwriting requirements, please add:

1. the face amount currently being applied for, PLUS
2. the face amount (including rider amount) of all existing policies with Legal & General America

Age is defined by age nearest birthday.

Face amount	Ages				
	20-40	41-50	51-60	61-70	>70
\$100,000 to \$250,000	APM/NM, BU	APM/NM, BU	APM/NM, BU	PM, BU APS	PM, BU APS DAQ
\$250,001 to \$500,000	APM/NM, BU	APM/NM, BU	APM/NM, BU	PM, BU APS	PM, BU APS DAQ
\$500,001 to \$1,000,000	APM/NM, BU	APM/NM, BU	PM, BU	PM, BU APS	PM, BU APS DAQ
\$1,000,001 to \$2,000,000	APM/NM, BU	APM/NM, BU	PM, BU	PM, BU EIR APS	PM, BU EIR APS DAQ
\$2,000,001 to \$3,000,000	APM/NM, BU EIR	APM/NM, BU EIR	PM, BU EIR	PM, BU EKG EIR APS	PM, BU EKG EIR APS DAQ
\$3,000,001 to \$5,000,000	PM, BU EIR	PM, BU EIR	PM, BU EIR	PM, BU EKG EIR APS	PM, BU EKG EIR APS DAQ
\$5,000,001 to \$10,000,000	PM, BU EIR	PM, BU EIR	PM, BU EKG EIR	PM, BU EKG EIR APS	PM, BU EKG EIR APS DAQ
\$10,000,001 +	PM, BU EIR	PM, BU EIR	PM, BU EKG EIR	PM, BU EKG EIR APS	PM, BU EKG EIR APS DAQ

Requirements

APM/NM	Abbreviated Paramed / Non-med <ul style="list-style-type: none"> The examiner will take vitals (height, weight, blood pressure and pulse), blood and urine. Medical history can be attained by completing the Non-med (NM) Part 2 of the application
APS	Attending Physician Statement <ul style="list-style-type: none"> Medical records from an attending physician/licensed medical professional
BBR	Business Beneficiary Report <ul style="list-style-type: none"> Required for any business case over \$3 million
BU	Blood and Urine
DAQ	Daily Activities Questionnaire
EKG	Electrocardiogram
EIR	Electronic Inspection Report <ul style="list-style-type: none"> Required for amounts over \$2 million for ages 20-60 and for amounts over \$1 million for ages over 60 In addition to EIR, verification of financial status is required for Personal Insurance over \$5 million (Please reference facilitating the Underwriting Process on pg. 18 for details)
PM	Paramedical Examination <ul style="list-style-type: none"> The examiner will take vitals, blood and urine, as well as a medical history from the applicant
TMEKG	Treadmill EKG <ul style="list-style-type: none"> May be required for cause and at underwriter's discretion

Special lab tests ordered

Lab test	Age and face amounts
ProBNP	Ages 51 - 60, \$1,000,001+ Ages 60+, \$250,001+
PSA	Ages > = 50 (males)
CEA	Age > 50

Exam shelf life

Permissible time limits for routine age and amount medical evidence, where the results are normal applies to abbreviated, paramedical and medical exams, resting/treadmill electrocardiogram, blood/urine:

Ages 20 - 60	Ages 61 - 80	Ages over 80
1 year	6 months	3 months

NOTE: A Good Health Statement is required when medical evidence is over 60 days old. (Please reference Good Health Statement guidelines)