

Do not use these charts if the proposed insured qualifies for streamlined underwriting without labs and paramedical requirements. Use these charts if full underwriting is required.

New business Life underwriting requirements | Ages 0-50

See page 9 for definitions and additional information

See footnotes for other details.

See charts below for APS requirements.

Face Amounts	Issue Ages		
	0-15 ⁶	16/17 ⁶	18-50
\$0-\$99,999	Non-med ⁸	Non-med ⁸	Paramed, HOS, Blood and MVR
\$100,000-\$500,000		Non-med and MVR ⁸	
Over \$500,000		Paramed, HOS, Blood and MVR	

New business Life underwriting requirements | Ages 51 and above

Face Amounts	Issue Ages			
	51-60	61-65	66-69	70 & over
\$0 to \$99,999	Paramed, HOS, Blood, MVR			Paramed, HOS, Blood, ⁷ MVR
\$100,000 to \$250,000	Paramed, HOS, Blood, ⁷ MVR			
\$250,001 to \$500,000				
\$500,001 to \$5,000,000	Paramed, HOS, Blood, ⁷ MVR			
\$5,000,001 to \$10,000,000	Paramed, HOS, Blood, ⁷ EKG, MVR			
Over \$10,000,000	Paramed, HOS, Blood, ⁷ EKG, MVR			

APS required if proposed insured had checkup		
Issue Age	Amount	APS required if checkup
16-50	> \$2,000,000	Within past 6 months
51-60	> \$2,000,000	Within past 6 months
61-65	≥ \$100,000	Within past 12 months
66-69	> \$50,000	Within past 12 months

APS always required	
Issue Age	Amount
0-15	> \$500,000
16-60	> \$5,000,000
61-69	> \$1,000,000
70+	All amounts

6 NOTE: For ages 0-17, Standard Plus is only rate available.

7 NT Pro BNP is required at certain ages and amounts as part of the insurance blood profile: ages 51-65 >\$500,000, ages 66+>\$250,000.

8 Juvenile Insurance Questionnaire (ages 0-14; 0-17 in PA). Medical Information Questionnaire and Personal History Questionnaire (all other ages).