

Age and amount requirements

Permanent and term life products

For second-to-die policies, divide the face amount in half for all requirements.

Face amount	Age (insurance age)				
	0–14	15–40	41–50	51–69	70+
\$0 to \$49,999	Non-med	Non-med	Non-med	Non-med Short-form exam Urine w/HIV	Paramed w/senior supp* Blood Urine specimen
\$50,000 to \$99,999	Non-med	Non-med Short-form exam Urine w/HIV	Non-med Short-form exam Urine w/HIV	Non-med Short-form exam Urine w/HIV	Paramed w/senior supp* Blood Urine specimen
\$100,000 to \$250,000	Non-med	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed w/senior supp* Blood Urine specimen
\$250,001 to \$500,000	Non-med	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed Blood ¹ Urine specimen	Paramed w/senior supp* Blood ¹ Urine specimen
\$500,001 to \$1,000,000	Non-med	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed Blood ¹ Urine specimen	Paramed w/senior supp* Blood ¹ Urine specimen
\$1,000,001 to \$2,500,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood Urine specimen	Paramed Blood ¹ Urine specimen	Paramed w/senior supp* Blood ¹ Urine specimen
\$2,500,001 to \$5,000,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood ¹ Urine specimen	Paramed Blood ¹ Urine specimen	Paramed w/senior supp* Blood ¹ Urine specimen
\$5,000,001 to \$10,000,000	Contact underwriter	Paramed Blood Urine specimen	Paramed Blood ¹ Urine specimen	Paramed Blood ¹ Urine specimen	Paramed w/senior supp* Blood ¹ Urine specimen
\$10,000,001 to \$60,000,000	Contact underwriter	Paramed Blood ¹ Urine specimen	Paramed Blood ¹ Urine specimen	Paramed Blood ¹ Urine specimen	Paramed w/senior supp* Blood ¹ Urine specimen

Amounts over \$60,000,000 require facultative reinsurance, and additional requirements may be needed at reinsurer's discretion.

*The senior supplement consists of a Get Up and Go test, word recall test, and a clock draw.

¹ ProBNP required with labs.