

Routine Age & Amount Requirements

Applicable to fully underwritten term and permanent life insurance products, including survivorship. Includes total coverage applied for and placed in force within the past 12 months.

Underwriting Amount (US \$)	Ages <i>(age closest to birthday based on the date that Part One of the application was signed)</i>			
	0-19	20-59	60-70	71+
\$50,000 - \$1,500,000	Non-Medical	Paramed IRP	Paramed IRP	Paramed IRP Senior Supp
\$1,500,001 - \$5,000,000	Individual Consideration	Paramed IRP	Paramed IRP	Paramed IRP Senior Supp
\$5,000,001- \$19,999,999	Individual Consideration	Paramed IRP	Paramed IRP EKG	Paramed IRP EKG Senior Supp
\$20,000,000 and higher	Individual Consideration	Paramed IRP Inspection Report	Paramed IRP EKG Inspection Report	Paramed IRP EKG Senior Supp Inspection Report

For **APS** ordering requirements, [click here](#).

For **Financial Underwriting** guidelines (CFS and 3rd Party Financials), [click here](#).

Definitions

EKG: Electrocardiogram

Individual Consideration: Contact underwriting for consideration.

Inspection Report: Telephone interview with the Proposed Insured to confirm information provided on the application pertaining to personal data, health, habits, insurance activity, finances, etc.

Electronic Inspection Report: Comprehensive public database search.

IRP (Insurance Risk Profile): Insurance Risk Profile – blood and urine specimens, including presence of HIV antibody for the AIDS virus and presence of various prescription and non-prescription drugs.

Non-Medical: No additional medical requirements outside of the completed application.

Paramed (Paramedical Examination): In-person interview with an examiner where medical history and physical measurements (i.e. height, weight, blood pressure, etc.) are recorded.

Senior Supp (Senior Supplement): Additional tests to assess mobility and cognitive ability.

Underwriting may request additional requirements (medical, non-medical, or financial) due to medical history, case circumstances, confidential information, or facultative reinsurance.

NT-proBNP added to Insurance Lab Specimen processing at ages 41 and up.

In addition, on all formal submissions, we obtain MIB (Medical Information Bureau) records and a pharmaceutical database search. For ages 20+, an Electronic Inspection Report will be ordered by the home office on amounts \$5,000,000 - \$19,999,999.

Motor vehicle records will be obtained for ages 18-40 for amounts of \$100,000 and up, ages 41-65 for amounts of \$1,000,000 and up, and underwriter discretion will be used for ages 66 and up for amounts of \$100,000 and up.

Medical Requirements for survivorship products are based on each individual's age and 50% of the face amount, unless one life is uninsurable then the amount will be based on 100% of the healthy life.

Routine Age & Amount Requirements (continued)

Approved Paramedical Facilities

Examination requirements must be arranged through one of the following vendors or facilities:

- APPS (American Para Professional Systems Inc./Portamedic)
- ExamOne/Superior Mobile Medics

Premium Financing

Premium Financing Guidelines can be found on Gateway. If you need help accessing this information, please contact your field office or call the Life Sales Desk at 1-800-818-8184, option 4. (Premium Financing is not available in New York.)

Guaranteed and Simplified Issue (GI and SI)

GI and SI Guidelines can be found on Gateway. If you need help accessing this information, please contact your field office or call the Life Sales Desk at 1-800-818-8184, option 4. (Simplified Issue is not available in New York.)

High- Net-Worth Foreign Nationals

High-Net-Worth Foreign National Guidelines can be found on Gateway. If you need help accessing this information, please contact your field office or call the Life Sales Desk at 1-800-818-8184, option 4.