

## Age and Amount Underwriting Requirements

### Traditional Underwriting: Level Term and Whole Life over \$500,000

AMOUNTS	0-15 <sup>1</sup> YEARS	16-17 <sup>1</sup> YEARS	18-30 YEARS	31-40 YEARS	41-50 YEARS	51-60 YEARS	61-69 YEARS	70-80 YEARS
<b>Up to \$100,000</b>	See Accelerated Underwriting Level Term and Whole Life to \$500,000 for Age and Amount Underwriting Requirements						Para BP/ HOS MVR	Para BP/ HOS EKG MVR
<b>\$100,001-\$250,000</b>	See Accelerated Underwriting Level Term and Whole Life to \$500,000 for Age and Amount Underwriting Requirements						Para BP/ HOS MVR	Para BP/ HOS EKG MVR
<b>\$250,001-\$500,000</b>	See Accelerated Underwriting Level Term and Whole Life to \$500,000 for Age and Amount Underwriting Requirements						Para BP/ HOS MVR	Para BP/ HOS EKG MVR
<b>\$500,001-1,000,000</b>	Underwriter Discretion	Underwriter Discretion	Para BP/ HOS MVR	Para BP/ HOS MVR	Para BP/ HOS MVR	Para BP/ HOS MVR	Para BP/ HOS EKG MVR	Para BP/ HOS EKG MVR
<b>\$1,000,001-2,000,000</b>	Underwriter Discretion	Underwriter Discretion	Para BP/ HOS MVR	Para BP/ HOS MVR	Para BP/ HOS MVR	Para BP/ HOS MVR	Para BP/ HOS EKG MVR	Para BP/ HOS NT-Pro BNP EKG MVR
<b>\$2,000,001-5,000,000</b>	Underwriter Discretion	Underwriter Discretion	Para BP/ HOS MVR	Para BP/ HOS MVR	Para BP/ HOS EKG MVR	Para BP/ HOS EKG MVR	Para BP/ HOS EKG MVR	Para BP/ HOS NT-Pro BNP EKG MVR
<b>\$5,000,001-\$10,000,000</b>	Underwriter Discretion	Underwriter Discretion	Para BP/ HOS MVR	Para BP/ HOS MVR	Para BP/ HOS EKG MVR	Para BP/ HOS EKG MVR NT-Pro BNP	Para BP/ HOS NT-Pro BNP EKG MVR	Para BP/ HOS NT-Pro BNP EKG MVR
<b>\$10,000,001 and over</b>	Underwriter Discretion	Underwriter Discretion	Para BP/ HOS MVR	Para BP/ HOS MVR	Para BP/ HOS EKG MVR	Para BP/ HOS EKG MVR NT-Pro BNP	Para BP/ HOS NT-Pro BNP EKG MVR	Para BP/ HOS NT-Pro BNP EKG MVR

<sup>1</sup>For ages 0-17, Whole Life products are based on the net amount at risk.

**KEY**

- Para Paramedical Exam (Nurse/Examiner)
- BP Blood Profile with HIV Test/PSA over age 50
- HOS Home Office Specimen (Urine)
- EKG Electrocardiogram (Resting)
- MVR Motor Vehicle Reports

**Consumer Inspection Report**

To age 69: Personal coverage over \$10,000,000  
Business coverage over \$5,000,000

To age 70+: Any purpose over \$1,000,000

**Age and requirements effective May 15, 2019**