

NonMed ParaMed: Know what exams are necessary

Refer to the chart below when discussing necessary exams with your client.

Amount	Age nearest	0-14	15-30	31-40	41-44	45-50	51-54	55-60	61-69
\$0-\$50,000		NM	NM ¹	NM ¹	NM ¹	NM ¹	PM ¹	PM ¹	APS ¹ PM ¹
\$50,001-\$99,999		NM	NM ¹	NM ¹	NM ¹	PM ¹	PM ¹	PM ¹	APS ¹ PM ¹
\$100,000		NM	NM LABS PHYS	NM LABS PHYS	NM PHYS LABS	PM LABS	LABS PM	PM LABS	APS LABS PM
\$100,001-\$200,000		NM	NM LABS PHYS	LABS PM	PM LABS	PM LABS	LABS PM	PM LABS	APS LABS PM
\$200,001-\$250,000		NM	LABS PM	LABS PM	PM LABS	PM LABS	LABS PM	PM LABS	PM APS LABS
\$250,001-\$500,000		NM	LABS PM	LABS PM	PM LABS	PM LABS	PM LABS	PM LABS	APS LABS PM
\$500,001-\$1,000,000		NM APS	PM LABS	PM LABS	PM LABS	PM LABS	PM LABS	PM LABS	APS LABS PM
\$1,000,001-\$1,500,000		NM APS	LABS PM	LABS PM	PM LABS	PM LABS	PM LABS	PM LABS	PM APS LABS
\$1,500,001-\$2,000,000		NM APS	LABS PM	LABS PM	PM LABS	PM LABS	PM LABS	PM LABS	PM APS LABS
\$2,000,001-\$5,000,000		NM APS FS	LABS PM FS	LABS FS PM	PM APS LABS FS	PM APS LABS FS	PM APS LABS FS	PM APS LABS FS	PM APS LABS FS
\$5,000,001-\$10,000,000		NM APS FS 4506-T	APS LABS PM FS 4506-T	PM APS LABS FS 4506-T	PM APS LABS FS 4506-T	PM APS LABS FS 4506-T	PM APS LABS FS 4506-T	PM APS LABS FS 4506-T	PM APS LABS FS 4506-T
\$10,000,001+		NM APS TPD 4506-T	APS LABS PM TPD 4506-T	APS LABS PM TPD 4506-T	APS LABS PM TPD 4506-T	APS LABS PM TPD 4506-T	APS LABS PM TPD 4506-T ²	APS LABS PM TPD 4506-T ²	APS LABS PM TPD 4506-T ²

- APS** Attending Physician's Statement
- HOS** Home Office Specimen
- NM** Non-Medical Interview
- LABS** Blood Profile and Home Office Specimen
- PHYS** Physical Measurements
- TPD** Third Party Financial Documents
- PM** Paramedical
- FS** Financial Supplement
- 4506-T** Request for Transcript of Tax Return

MVRs will be ordered by Minnesota Life or Securian Life. Amount is face amount plus additional agreement amounts (when applied for).

Electronic Inspection Report will be ordered on cases over \$2,000,000.

Electronic Credit Report will be ordered on cases over \$5,000,000.

TO LEARN MORE
about underwriting exams,
call your underwriter today.

¹ Include full blood profile at age 15 and older for face amounts of \$25,000 or more in CA, FL, NJ, TX and DC.

² Ages 51 through 69: if the proposed insured is found to have significant cardiac risk factors, we may require a Treadmill Stress Test. In these scenarios, please discuss requirements with your underwriter prior to examination.

Securian Financial Group, Inc.

www.securian.com

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Both companies are headquartered in Saint Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

400 Robert Street North, St. Paul, MN 55101-2098 • 1-800-820-4205

©2013, 2018 Securian Financial Group, Inc. All rights reserved.

F58854-8 Rev 3-2018 DOFU 3-2018

For financial professional use only. Not for use with the public. This material may not be reproduced in any way where it would be accessible to the general public.