

## Traditional Underwriting Age & Amount - Permanent Products

	0-15	16-40	41-45	46-50
\$0 - \$25,000	Non-Med Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx
\$25,001 - \$50,000	Non-Med Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx
\$50,001 - \$99,999	Non-Med Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx	Non-Med, MVR, Rx
\$100,000 - \$150,000	Non-Med Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx
\$150,001 - \$250,000	Non-Med Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx
\$250,001 - \$500,000	Non-Med Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx
\$500,001 - \$1,000,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx
\$1,000,001 - \$2,000,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, NT-proBNP
\$2,000,001 - \$5,000,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, FINQ, NT- proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT- proBNP
\$5,000,001 - \$10,000,000	Call the company underwriter	Paramed, Blood, UA, MVR, Rx, EIR, FINQ	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP
\$10,000,001 - Up	Call the company underwriter	Paramed, Blood, UA, MVR, Rx, IR, FINQ	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP

**FINQ** - Financial  
Questionnaire

**EIR** - Electronic  
Inspection  
Report to be  
ordered by the  
Home Office

**IR** - Inspection  
Report to be  
ordered by the  
Home Office

**MVR** - Motor  
Vehicle Report  
to be ordered by  
the Home Office

**NT-proBNP** - To  
be ordered by  
the Home Office

**RX** - Prescription  
database check  
to be ordered by  
the Home Office

See Fast Lane Underwriting for details on how your client may qualify for insurance without exam and lab requirements.

51-55	56-60	61-70	71-Product Limit	
Non-Med, MVR, Rx	Non-Med, MVR, Rx	Paramed, UA, Rx, MVR	Paramed, Blood, UA, Rx, MVR, Sr. Eval, NT-proBNP	\$0 - \$25,000
Non-Med, MVR, Rx	Paramed, UA, Rx, MVR	Paramed, UA, Rx, MVR	Paramed, Blood, UA, Rx, MVR, Sr. Eval, NT-proBNP	\$25,001 - \$50,000
Paramed, UA, Rx, MVR	Paramed, UA, Rx, MVR	Paramed, UA, Rx, MVR	Paramed, Blood, UA, Rx, MVR, Sr. Eval, NT-proBNP	\$50,001 - \$99,999
Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, EKG, Rx, MVR, EIR Sr. Eval, NT-proBNP	\$100,000 - \$150,000
Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, EIR Sr. Eval, NT-proBNP	\$150,001 - \$250,000
Paramed, Blood, UA, MVR, Rx	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, EIR, Sr. Eval, NT-proBNP	\$250,001 - \$500,000
Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$500,001 - \$1,000,000
Paramed, Blood, UA, MVR, Rx, NT-proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP,	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP,	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$1,000,001 - \$2,000,000
Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$2,000,001 - \$5,000,000
Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, MVR, Rx, EIR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$5,000,001 - \$10,000,000
Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, MVR, Rx, IR, FINQ, NT-proBNP	Paramed, Blood, UA, EKG, Rx, MVR, IR, Sr. Eval, FINQ, NT-proBNP	\$10,000,001 - Up

**Sr. Eval.** - Senior Evaluation, including cognitive and frailty test

**UA** - Urinalysis

Underwriting requirements to be determined by client's age nearest and by total amount of coverage currently applied for and in force policy amounts issued within the prior two years.

A 12-hour fasting Blood Profile is recommended.