

Field Bulletin

377NB

Updates to Attending Physician Statement (APS) ordering guidelines

Date: October 21, 2021**Effective:** Immediately

North American is pleased to announce we have updated our APS ordering guidelines. Many of our age and face amount categories have been updated to allow more underwriter discretion in determining if an APS is needed, which may have the potential to reduce the turnaround time of some applications.

Please refer to the chart below, which highlights the new APS ordering guidelines.

New APS Guidelines

Issue Age	Face Amount	Previous Guidelines	New Guidelines
Less than 1	\$250,001 - \$999,999	Visit in last 12 months	For Cause
Ages 1-17	\$500,001 - \$2MM	Visit in last 12 months	\$500,001-\$999,999 For Cause --- \$1MM-\$2MM Visit in last 24 months
Ages 18-40	\$2,000,001-\$2,999,999	Visit in last 24 months	For Cause
Ages 41-50	\$2,000,001-\$2,999,999	Visit in last 24 months	For Cause
Ages 51-60	\$1MM-\$2MM	Visit in last 12 months	For Cause
Ages 61-70	\$250,001-\$2MM	Visit in last 12 months	\$250,001-\$999,999 For Cause --- \$1MM-\$2MM Visit in last 24 months
Ages 61-70	\$3MM +	Visit in last 24 months	\$3MM + Required in all cases

For age and face amount categories outside of the updated APS guidelines, please [view the updated Underwriting Field Guide](#).

If you have any questions about these updates, please contact your underwriting team.

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