

Age and Amount Grid

Underwriting Guidelines

Permanent and Term Life Products

For second-to-die policies, divide the face amount in half for all requirements

| Face Amount | Ages 0 – 14 | Ages 15 – 40 | Ages 41 – 50 | Ages 51 – 69 | Ages 70+ |
|------------------------------|------------------------|---|---|---|---|
| \$0 to \$49,999 | Non-Med* | Non-Med* | Non-Med* | Non-Med* Short form exam Urine w/HIV | Paramed w/Senior Supp** Blood ^{1,2} Urine Specimen |
| \$50,000 to \$99,999 | Non-Med* | Non-Med* Short form exam Urine w/HIV | Non-Med* Short form exam Urine w/HIV | Non-Med* Short form exam Urine w/HIV | Paramed w/Senior Supp** Blood ^{1,2} Urine Specimen |
| \$100,000 to \$250,000 | Non-Med* | Paramed Blood Urine Specimen | Paramed Blood ^{1,2} Urine Specimen | Paramed Blood ^{1,2} Urine Specimen | Paramed w/Senior Supp** Blood ^{1,2} Urine Specimen |
| \$250,001 to \$500,000 | Non-Med* | Paramed Blood Urine Specimen | Paramed Blood ^{1,2} Urine Specimen | Paramed Blood ^{1,2,4} Urine Specimen | Paramed w/Senior Supp** Blood ^{1,2,4} Urine Specimen |
| \$500,001 to \$1,000,000 | Non-Med* | Paramed Blood Urine Specimen | Paramed Blood ^{1,2} Urine Specimen | Paramed Blood ^{1,2,4} Urine Specimen | Paramed w/Senior Supp** Blood ^{1,2,3,4} Urine Specimen |
| \$1,000,001 to \$2,500,000 | Contact Underwriter | Paramed Blood Urine Specimen | Paramed Blood ^{1,2} Urine Specimen | Paramed Blood ^{1,2,4} Urine Specimen | Paramed w/Senior Supp** Blood ^{1,2,3,4} Urine Specimen |
| \$2,500,001 to \$5,000,000 | Contact Underwriter | Paramed Blood Urine Specimen | Paramed Blood ^{1,2,4} Urine Specimen | Paramed Blood ^{1,2,4} Urine Specimen | Paramed w/Senior Supp** Blood ^{1,2,3,4} Urine Specimen |
| \$5,000,001 to \$10,000,000 | Contact Underwriter | Paramed Blood Urine Specimen | Paramed Blood ^{1,2,4} Urine Specimen | Paramed Blood ^{1,2,4} Urine Specimen | Paramed w/Senior Supp** Blood ^{1,2,3,4} Urine Specimen |
| \$10,000,001 to \$60,000,000 | Contact Underwriter | Paramed Blood ⁴ Urine Specimen | Paramed Blood ^{1,2,4} Urine Specimen | Paramed Blood ^{1,2,4} Urine Specimen | Paramed w/Senior Supp** Blood ^{1,2,3,4} Urine Specimen |

Amounts over \$60,000,000 require facultative reinsurance and additional requirements may be needed at reinsurer's discretion.

*Non-Med applications without blood and urine will not qualify for Preferred rates.

**The senior supplement consists of a *Get Up and Go* test, word recall test, and a clock draw.

¹**Hemoglobin A1c** is required for ages 41 and above

²**PSA** is required for ages 50 and above

³**CEA** marker will be required for ages 70 and above for amounts \$1 million and up

⁴Labs testing includes ProBNP at these ages and amounts.

Other Requirements

| | |
|--|---|
| Electronic Inspection Reports (EIR) | Age 18-60: \$2,500,001 and up Age 61-69: \$1,000,001 and up Age 70-74: \$500,001 and up Age 75-85: \$10,000,001 and up |
| Foreign Nationals (1st Fin.) | Age 18-69: \$1,000,001 and up Age 70+: \$500,001 and up |
| Older Age PHI | Age 70+: \$100,000 and up |
| Older Age PHI (LEABR, LAABR, CCABR) | Ages 61 and up for ALL Amounts |
| MVR | Age 16-40: \$250,000 and up Age 41+: \$500,000 and up |
| Financial Documentation <i>For any amount: Underwriting may require financial documentation such as Tax Returns, Third Party Verification of Net Worth or copies of Estate Planning materials prepared and provided to support the case design and amount applied.</i> | IRS 4506-C Ages 26-69: \$10 million and up Ages 70-75: \$2.5 million and up Ages 76-80: \$2 million and up Ages 81-85: \$1 million and up Required for premium financing cases for all ages and amounts. |

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