

> Initial Underwriting Requirements

FULLY UNDERWRITTEN



Amount Being Underwritten		Effective 2-1-15							
Age:	\$25,000- \$99,999	\$100,000- \$249,999	\$250,000- \$499,999	\$500,000- \$750,000	\$750,001- \$1,000,000	\$1,000,001- \$2,000,000	\$2,000,001- \$5,000,000	\$5,000,001- \$10,000,000	Over \$10,000,000
Under 18	Nonmedical Rx	Nonmedical*	N/A	N/A	N/A	N/A	N/A	N/A	N/A
18-30	Nonmedical Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS PHI MVR Rx	Paramed Blood & HOS PHI MVR Rx	Paramed Blood & HOS APS IR MVR Rx TT	Paramed Blood & HOS APS IR MVR Rx TT
31-35	Nonmedical Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS PHI MVR Rx	Paramed Blood & HOS PHI MVR Rx	Paramed Blood & HOS APS IR MVR Rx TT	Paramed Blood & HOS APS IR MVR Rx TT
36-45	Nonmedical Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS MVR Rx	Paramed Blood & HOS PHI MVR Rx	Paramed Blood & HOS PHI MVR Rx	Paramed Blood & HOS APS IR MVR Rx TT	Paramed Blood & HOS EKG APS IR MVR Rx TT
46-55	Nonmedical Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS BNP PHI MVR Rx	Paramed Blood & HOS BNP APS PHI MVR Rx	Paramed Blood & HOS EKG APS IR MVR Rx TT	Paramed Blood & HOS EKG APS IR MVR Rx TT
56-60	Nonmedical Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS BNP Rx	Paramed Blood & HOS BNP PHI MVR Rx	Paramed Blood & HOS BNP APS PHI MVR Rx	Paramed Blood & HOS EKG APS IR MVR Rx BNP TT	Paramed Blood & HOS EKG APS IR MVR Rx BNP TT
61-65	Nonmedical Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS Rx	Paramed Blood & HOS BNP Rx	Paramed Blood & HOS BNP Rx	Paramed Blood & HOS EKG PHI MVR Rx BNP	Paramed Blood & HOS EKG APS PHI MVR Rx BNP	Paramed Blood & HOS EKG APS IR MVR Rx BNP TT	Paramed Blood & HOS EKG APS IR MVR Rx BNP TT
66-70	Nonmedical APS Rx	Paramed Blood & HOS APS Rx	Paramed Blood & HOS BNP APS Rx	Paramed Blood & HOS BNP APS Rx	Paramed Blood & HOS BNP APS Rx	Paramed Blood & HOS EKG APS PHI MVR Rx BNP	Paramed Blood & HOS EKG APS PHI MVR Rx BNP	Paramed Blood & HOS EKG APS IR MVR Rx BNP TT	MD Exam Blood & HOS EKG APS IR MVR Rx BNP TT
71 and Over	Nonmedical APS Rx	Paramed Blood & HOS APS Rx	Paramed Blood & HOS BNP APS PHI Rx	Paramed Blood & HOS BNP APS PHI MVR Rx	Paramed Blood & HOS BNP APS PHI MVR Rx	Paramed Blood & HOS EKG APS PHI MVR Rx BNP	Paramed Blood & HOS EKG APS PHI MVR Rx BNP	MD Exam Blood & HOS EKG APS IR MVR Rx BNP TT	MD Exam Blood & HOS EKG APS IR MVR Rx BNP TT

Key:

- APS** Attending Physician's Statement
- Blood & HOS** Blood & Urine collection
- EKG** Electrocardiogram
- IR** Inspection Report
- MD Exam** Blood & HOS w/M.D. Exam (Specializing in Internal Medicine)
- MVR** Motor Vehicle Report (ordered from HO)
- Nonmedical** A Fully Completed Application
- Paramed** Long Form Exam (form MLU21727)
- PHI** Personal History Interview taken over the telephone (Ordered by HO)
- Rx** Pharmaceutical Check
- TEKG** Treadmill Electrocardiogram (may be ordered for cause)
- BNP** NT-Pro BNP (Part of the blood profile)
- TT** Tax Transcripts (4506T-EZ)

Paramedical Vendors:

- American Para Professional Systems (APPS) – 1-800-635-1677
- ExamOne – 1-877-933-9261
- Examination Management Services, Inc. (EMS) – 1-800-872-3674
- Hooper Holmes (Portamedic) – 1-800-765-1010
- Superior Mobile Medics – 1-800-898-3926

- UNDERWRITING REQUIREMENTS ARE GOOD FOR UP TO ONE YEAR THROUGH AGE 65 WITH A FULLY COMPLETED APPLICATION PART 2 OR GOOD HEALTH STATEMENT.
- OVER AGE 65, UNDERWRITING REQUIREMENTS ARE GOOD FOR UP TO SIX MONTHS.
- FOR GULS, USE 1/2 THE FACE AMOUNT TO DETERMINE UNDERWRITING REQUIREMENTS.

* APS required on juveniles over \$100,000