

# Age and Amount Requirements

The guidelines in the chart below apply to the amount applied for and any amount applied for in the past two years. For Survivorship coverage: Requirements are based on 50% of the face amount applied for along with 50% of the rider. The standard time limit for exam requirements is 12 months for ages 0 – 70 (6 months for age 71+)—subject to current (within 3 months) non-medical declarations.



AGE	\$25,000	\$25,001 to \$49,999	\$50,000	\$50,001 to \$59,999	\$60,000 to \$99,999	\$100,000 to \$249,999	\$250,000 to \$499,999	\$500,000 to \$999,999	\$1,000,000 to \$2,500,000	\$2,500,001 to \$4,999,999	\$5,000,000 and up
0 to 14	NONE	NONE	NONE	NONE	NONE	NONE	NONE	APS	APS, EXAM	APS, EXAM	APS, EXAM
15 to 17	NONE	NONE	NONE	NONE	NONE	NONE	NONE	APS	APS, EXAM, IRP	APS, EXAM, IRP	APS, EXAM, IRP
18 to 40	NONE	NONE	NONE	UHIV (DC)	UHIV (CA, NJ, NY, FL, TX, DC)	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR	EXAM, IRP, MVR, Rx	EXAM, IRP, MVR	EXAM, IRP, MVR
41 to 45	NONE	NONE	NONE	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP, Rx	ECG, EXAM, IRP	ECG, EXAM, IRP
46 to 50	NONE	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP	EXAM, IRP	EXAM, IRP, Rx	ECG, EXAM, IRP	ECG, EXAM, IRP
51 to 64	EXAM	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP, Rx	ECG, EXAM, IRP	ECG, EXAM, IRP
65 to 70	EXAM	EXAM	EXAM, SPEC	EXAM, SPEC, UHIV (DC)	EXAM, SPEC, UHIV (CA, NJ, NY, FL, TX, DC)	EXAM, IRP	EXAM, IRP	EXAM, IRP	ECG, EXAM, IRP	ECG, EXAM, IRP	ECG, EXAM, IRP
71 to 75	APS, EXAM, Rx	APS, EXAM, Rx	APS, EXAM, Rx, SPEC	APS, EXAM, Rx, SPEC, UHIV (DC)	APS, EXAM, Rx, SPEC, UHIV (CA, NJ, NY, FL, TX, DC)	APS, COG, EXAM, IRP, Rx	APS, COG, EXAM, IRP, Rx	APS, COG, EXAM, IRP, Rx	APS, COG, EXAM, IRP, Mobility, Rx	APS, COG, EXAM, IRP, Mobility, Rx	APS, COG, EXAM, Frailty, IRP, Mobility, Rx
Over 75						APS, COG, EXAM, IRP, Mobility, MVR, Rx	APS, COG, EXAM, IRP, Mobility, MVR, Rx	APS, COG, EXAM, IRP, Mobility, MVR, Rx	APS, COG, EXAM, Frailty, IRP, Mobility, MVR, Rx	APS, COG, EXAM, Frailty, IRP, Mobility, MVR, Rx	APS, COG, EXAM, Frailty, IRP, Mobility, MVR, Rx

NOTE: Please refer to the Attending Physician Statement Requirements Guide (0210258) for additional APS requirements.

The age and amount requirements apply to products with Preferred classifications. Data verification reports and requirements and paramed exam limits and procedures apply to all Life products. The minimum face amount for individuals over age 80 is \$250,000. Exceptions to the \$200,000 face amount may be permitted—call the underwriter. Minimum face amount for ages 76 to 80 is \$100,000. MD exams may be required based upon the underwriter’s discretion.

## REQUIREMENTS LEGEND

EXAM		
The Examiner is a paramed, not a medical doctor. He or she weighs and measures the proposed insured and takes blood pressure and pulse.		
<b>A Modified Exam is required for submissions via Express Worksheet.</b>		
The Tele-underwriting Interviewer obtains the Part 2 Medical Declarations.		
<b>Full Exams are required for submissions via paper application.</b>		
The Examiner obtains the Part 2 Medical Declarations.		
REQUIREMENTS		
<b>APS</b>	Attending Physician Statement	
<b>COG</b>	Cognitive function testing, administered by examiner	
<b>ECG</b>	Electrocardiogram	
<b>FRAILITY</b>	Senior supplement questionnaire, administered by examiner	
<b>IRP</b>	Insurance Risk Profile (comprehensive blood and urine panel)	
<b>MOBILITY</b>	Get Up & Go mobility test, administered by examiner	
<b>MVR</b>	Motor Vehicle Report	
<b>Rx</b>	Pharmaceutical database check	
<b>SPEC</b>	Urine specimen	
<b>UHIV</b>	Urine HIV testing—Examiner-collected urine specimen for states listed in the Age and Amount Requirements for HIV testing	
<i>In addition to the lab slip, please submit any required state-specific HIV consent form.</i>		
DATA REQUIREMENTS (PRUDENTIAL TO ORDER WHEN REQUIRED)		
<b>X-ID Express Identification</b>		
Face amount: \$100,000 – \$500,000 (all ages)		
<b>PADR (Prudential Automated Database Report)</b>		
Face amount: \$500,001 – \$999,999 for ages < 71		
<b>DVR (Data Verification Report)</b>		
Face amount: \$1,000,000 and over for ages < 71		
Face amount: \$500,001 and over for age 71 and over		
FINANCIAL RULES (ADDITIONAL REQUIREMENTS MAY BE OBTAINED BY THE UNDERWRITER AS NEEDED)		
Requirement	Age Range	Face Amounts
Financial Supplement to the Application	Ages ≤ 70	≥ \$5,000,000
	Ages 71 – 80	≥ \$2,500,000
	Ages > 80	≥ \$1,000,000
Completion of IRS form 4506T	Ages 71 – 80	≥ \$2,500,000
	Ages > 80	≥ \$1,000,000
Third party supporting financial documentation required	Ages 18 – 70	≥ \$10,000,000
	Ages 71 – 80	≥ \$2,500,000
	Ages > 80	≥ \$1,000,000