

# Age and amount requirements grids

## Permanent and term life products

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

Face amount	Age (insurance age)				
	0–14	15–40	41–50	51–69	70+
\$0 to \$49,999	Non-med	Non-med	Non-med	Short form exam urine w/HIV non-med	Paramed w/senior supp* chem profile urine specimen
\$50,000 to \$99,999	Non-med	Short form exam urine w/HIV non-med	Short form exam urine w/HIV non-med	Short form exam urine w/HIV non-med	Paramed w/senior supp* chem profile urine specimen
\$100,000 to \$250,000	Non-med	Paramed chem profile urine specimen	Paramed chem profile urine specimen	Paramed chem profile urine specimen	Paramed w/senior supp* chem profile urine specimen
\$250,001 to \$1,000,000	Non-med	Paramed chem profile urine specimen	Paramed chem profile urine specimen	Paramed chem profile urine specimen EKG	Paramed w/senior supp* chem profile urine specimen EKG
\$1,000,001 to \$2,500,000	Contact underwriter	Paramed chem profile urine specimen	Paramed chem profile urine specimen	Paramed chem profile urine specimen EKG	Paramed w/senior supp* chem profile urine specimen EKG
\$2,500,001 to \$5,000,000	Contact underwriter	Paramed chem profile urine specimen	Paramed chem profile urine specimen EKG	Paramed chem profile urine specimen EKG	Paramed w/senior supp* chem profile urine specimen EKG
\$5,000,001 to \$10,000,000	Contact underwriter	Paramed chem profile urine specimen	Paramed chem profile urine specimen EKG	Paramed chem profile urine specimen EKG	Paramed w/senior supp* chem profile urine specimen EKG
\$10,000,001 to \$50,000,000	Contact underwriter	Paramed chem profile urine specimen EKG	Paramed chem profile urine specimen EKG	Paramed chem profile urine specimen EKG	Paramed w/senior supp* chem profile urine specimen EKG

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

\*The senior supplement consists of a "Get up and go" test, word recall test, and a clock draw.

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## Other requirements

<b>PHI</b>	Ages 18 to 69—\$1,000,001 to \$10,000,000	Age 70—\$500,001 to \$10,000,000
<b>Inspection report</b>	All ages—\$10,000,001 and up	
<b>MVR</b>	Ages 16 to 40—\$250,000 and up	Age 41—\$500,000 and up
<b>Financial documentation</b>	Underwriting may require financial documentation such as income tax returns, third party verification of net worth, or copies of estate planning material prepared and provided to support the case design and amount applied for.	

## Expiration date for requirements

Requirement type	Time frame for expiration	
<b>Paramed and MD exam</b>	Ages 0 to 69—Up to 12 months	Ages 70+—Up to 6 months
<b>Chem profile, urine specimen</b>	Ages 0 to 69—Up to 12 months	Ages 70+—Up to 6 months
<b>Resting EKG</b>	12 months	
<b>PHI/inspection report</b>	12 months	