

NonMed ParaMed

Know what exams are necessary

Refer to the chart below when discussing necessary exams with your client.

Age nearest Amount	0-14		15-30		31-40		41-44		45-50		51-54		55-60		61-69	
	0-\$49,999	NM		NM		NM		NM		NM		PM		APS	PM	APS
\$50,000-\$99,999	NM		NM		NM		NM		PM		PM		APS	PM	APS	PM
\$100,000	NM		NM PHYS	LABS	NM PHYS	LABS	NM LABS	PHYS	PM	LABS	LABS	PM	APS PM	LABS	APS PM	LABS
\$100,001-\$200,000	NM		NM PHYS	LABS	LABS	PM	PM	LABS	PM	LABS	LABS	PM	APS PM	LABS	APS PM	LABS EKG
\$200,001-\$250,000	NM		LABS	PM	LABS	PM	PM	LABS	PM	LABS	LABS	PM	APS PM	LABS	PM APS	EKG LABS
\$250,001-\$500,000	NM		LABS	PM	LABS	PM	PM	LABS	PM	LABS	PM	LABS	APS	LABS PM	APS EKG	LABS PM
\$500,001-\$1,000,000	NM	APS	PM	LABS	PM	LABS	PM	LABS	PM	LABS	EKG	LABS PM	APS PM	EKG LABS	APS EKG	LABS PM
\$1,000,001-\$1,500,000	NM	APS	PHI PM	LABS	PHI PM	LABS	PM PHI	LABS	PM PHI	EKG LABS	PM PHI	EKG LABS	PHI APS PM	EKG LABS	PM PHI EKG	APS LABS
\$1,500,001-\$2,000,000	NM	APS	PHI PM	LABS	PHI PM	LABS	PM LABS	PHI	PM LABS	EKG PHI	EKG PHI	LABS PM	APS PM PHI	EKG LABS	PM EKG PHI	APS LABS
\$2,000,001-\$5,000,000	NM FS	APS	PHI PM	LABS FS	PHI FS	LABS PM	PM EKG FS	APS LABS PHI	PM EKG FS	APS LABS PHI	PM PHI EKG	APS LABS FS	PM PHI EKG	APS LABS FS	PM PHI EKG	APS LABS FS
\$5,000,001-\$10,000,000	NM FS	APS	APS PM PHI	LABS FS	PM EKG PHI	APS LABS FS	PM EKG PHI	APS LABS FS	PM EKG PHI	APS LABS FS	PM EKG PHI	APS LABS FS	PM EKG PHI	APS LABS FS	PM EKG PHI	APS LABS FS
\$10,000,001 +	NM CIR	APS TPD	APS PM CIR	LABS TPD	APS PM CIR	LABS TPD EKG	APS PM CIR	LABS TPD EKG	APS PM CIR	LABS TPD EKG	APS PM CIR	LABS TPD TST	APS PM CIR	LABS TPD TST	APS PM CIR	LABS TPD TST

- APS** Attending Physician's Statement
- EKG** Electrocardiogram
- HOS** Home Office Specimen
- NM** Non-Medical Interview
- CIR** Commercial Inspection Report

- LABS** Blood Profile and Home Office Specimen
- PHYS** Physical Measurements
- PHI** Personal History Interview
- TPD** Third Party Financial Documents
- PM** Paramedical

- FS** Financial Supplement

MVRs will be ordered by Minnesota Life. Amount is face amount plus additional agreement amounts (when applied for).

To learn more about underwriting exams, call your Minnesota Life underwriter today.

Minnesota Life Insurance Company

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F58854-8 Rev 6-2011 DOFU 6-2011
A01752-0411

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