

Traditional Underwriting Requirements*

Face Amount	Ages 16-45	Ages 46-55	Ages 56-70	Ages 71-75	Ages 76+
\$0 to \$99,999	Physical Measurements Blood/HOS MVR	Physical Measurements Blood/HOS	Paramed Blood/HOS	Paramed Functional Capacity Exam Blood/HOS MVR	Paramed Functional Capacity Exam Blood/HOS MVR
\$100,000 to \$250,000	Physical Measurements Blood/HOS MVR	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR	Paramed Functional Capacity Exam Blood/HOS MVR	Paramed Functional Capacity Exam Blood/HOS EKG MVR
\$250,001 to \$500,000	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR	Paramed Blood/HOS EKG MVR	Paramed Functional Capacity Exam Blood/HOS EKG MVR	Paramed Functional Capacity Exam Blood/HOS EKG MVR
\$500,001 to \$999,999	Paramed Blood/HOS MVR	Paramed Blood/HOS EKG MVR	Paramed Blood/HOS EKG MVR	Paramed Functional Capacity Exam Blood/HOS EKG PHI MVR	Paramed Functional Capacity Exam Blood/HOS EKG PHI MVR
\$1,000,000 to \$2,000,000	Paramed Blood/HOS PHI MVR	Paramed Blood/HOS EKG PHI MVR	Paramed Blood/HOS EKG PHI MVR	Paramed Functional Capacity Exam Blood/HOS EKG PHI MVR	Paramed Functional Capacity Exam Blood/HOS EKG PHI MVR Financial Questionnaire
\$2,000,001 to \$5,000,000	Paramed Blood/HOS EKG PHI MVR Financial Questionnaire	Paramed Blood/HOS EKG PHI MVR Financial Questionnaire	Paramed Blood/HOS EKG PHI MVR Financial Questionnaire	Paramed Functional Capacity Exam Blood/HOS EKG PHI MVR Financial Questionnaire	Paramed Functional Capacity Exam Blood/HOS EKG PHI MVR Financial Questionnaire
\$5,000,001 to \$10,000,000	Paramed Blood/HOS EKG PHI MVR Third Party Financial Report	Paramed Blood/HOS EKG PHI MVR Third Party Financial Report	Paramed Blood/HOS EKG PHI MVR Third Party Financial Report	Paramed Functional Capacity Exam Blood/HOS EKG PHI MVR Third Party Financial Report	Paramed Functional Capacity Exam Blood/HOS EKG PHI MVR Third Party Financial Report
\$10,000,001 and up	M.D. Exam Blood/HOS EKG PHI MVR Third Party Financial Report	M.D. Exam Blood/HOS Treadmill PHI MVR Third Party Financial Report	M.D. Exam Blood/HOS Treadmill PHI MVR Third Party Financial Report	Paramed Functional Capacity Exam Blood/HOS Treadmill PHI MVR Third Party Financial Report	Paramed Functional Capacity Exam Blood/HOS Treadmill PHI MVR Third Party Financial Report

* Prescription report may also be reviewed.

[4] Underwriting Guide

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