SINGLE PREMIUM WHOLE LIFE INSURANCE UNDERWRITING REQUIREMENTS

	NET AMOUNT AT RISK (NAR)				
AGES	**To $30,000**	**$30,001 - $50,000**	**$50,001 – $100,000**	**$100,001 – $200,000**	**$200,001 – $400,000**
15d – 17	None	None	None	FS, MVR	FS, MVR
18 - 44	TI	TI	TI	TI, PM, BPF, HOS	TI, PM, BPF, HOS
45 - 60	TI	TI	TI	TI, PM, BPF, HOS	TI, PM, BPF, HOS
61 - 70	TI	TI	TI, PM, BPF, HOS	TI, PM, BPF, HOS, APS	Not eligible
71 - 80	TI	TI, PM, BPF, HOS, APS	TI, PM, BPF, HOS, APS	Not eligible	Not eligible
81 - 85	*TI, APS	*TI, APS	Not eligible	Not eligible	Not eligible

Table Key:
- APS Attending Physician's Statement/medical records
- BPF Blood Profile, NT Pro BNP, HIV. vitals and physical measurements
- FS Financial Supplement, W-190 for Juniors
- HOS Home Office Specimen (urine), include testing for tobacco and Cocaine
- MVR Motor Vehicle Report
- PM Physical Measurement, A1-17-2 PM, include height and weight, blood pressure and pulse measurements
- TI Telephone Interview, A1-17-2 TI

Exam Requirements Summary:
An MIB check will be required of all applicants. Single Premium Whole Life includes simplified issue limits where no other underwriting requirements will be ordered, provided that the interview provides adequate information for risk classification and the MIB is clear. When other requirements are needed, this is based on **Net Amount At Risk** – the face amount minus the amount of the single premium.

*Ages 81-85 requires a telephone interview and APS in all cases, at any net amount at risk. A Physical Measurement, Blood Profile and Home Office Specimen may be required if the telephone interview and APS do not provide sufficient information to classify the risk.

Attending Physicians Statements (APS) may be ordered by Home Office at any age and NAR for certain chronic or acute serious medical conditions, or for routine medical visits, not fully clarified by the usual requirements for that age and amount.

Once the underwriting requirements have been established, they will not be waived or changed if a reduction in amount is requested.

The Society reserves the right to require reports and tests beyond the scope of these requirements when necessary to classify risk.