

# Acceptional Life™

## Age and Amount Underwriting Requirements

Insurance Age	Face Amount	Evidence Requirements
<b>18-50</b>	300,000 - 999,999	Vitals, IBP, MU, APS
	1,000,000 - 4,999,999	Paramedical, IBP, MU, APS, FQ, <b>IR*</b> , <b>MVR*</b>
	5,000,000 and up	Medical, IBP, MU, ECG, APS, FQ, OR, MVR
<b>51-60</b>	300,000 - 999,999	Vitals, IBP, MU, APS
	1,000,000 - 4,999,999	Paramedical, IBP, MU, APS, FQ, <b>IR*</b> , <b>MVR*</b>
	5,000,000 and up	Medical, IBP, MU, ECG, APS, FQ, OR, MVR
<b>➤ 60</b>	300,000 - 999,999	Vitals, IBP, MU, APS
	1,000,000 - 4,999,999	Paramedical, IBP, MU, APS, FQ, <b>IR*</b> , <b>MVR*</b>
	5,000,000 and up	Medical, IBP, MU, ECG, APS, FQ, OR, MVR

\*IR and MVR at \$3,000,001 or for history

**Insurance Age:** Current age at application date

**Minimum Entry Age:** 18

**Minimum Face \$300,000**

**Maximum Entry Age:** 75

**Maximum Face \$10,000,000**

Face amount is arrived at by adding all Individual Life insurance pending, issued and placed within the last 12 months.

**Legend:**

**APS** Attending Physician's Statement

**MU** Micro Urinalysis

**ECG** Electrocardiogram

**MVR** Motor Vehicle Report

**IBP** Insurance Blood Profile

**TMT** Treadmill Test ECG

**IR** Inspection Report

**FQ** Financial Questionnaire – Personal Income/Net Worth

**BFQ** Business Financial Questionnaire is required for all business related coverage