

Medical Requirements—Payroll-Deduction Sales

Use this chart to determine medical requirements for the aggregated amount. For example, Mr. Smith, age 35, currently has a Term Life 1000 policy in force with a face amount of \$50,000. He is applying for a Universal Life 1000 policy with a face amount of \$100,000. This policy will aggregate with the Term Life 1000 policy, so the total face amount to be underwritten is \$150,000. According to the chart below, no medical requirements are needed.

Face Amounts	Ages 16-40	Ages 41-50	Ages 51-60	Ages 61-79
\$50,001 - \$100,000	Non-Med	Non-Med	Non-Med	Paramed, HOS
\$100,001 - \$150,000	Non-Med	Blood, HOS, Vitals	Blood, HOS, Vitals	Paramed, Blood, HOS, EKG
\$150,001- \$250,000	Blood, HOS, Vitals	Blood, HOS, Vitals	Blood, HOS, Vitals	Paramed, Blood, HOS, EKG
\$250,001 - \$500,000	Paramed, Blood, HOS	Paramed, Blood, HOS, EKG	Paramed, Blood, HOS, EKG	MD exam, Blood, HOS, EKG
\$500,001 and above	MD exam, Blood, HOS, EKG	MD exam, Blood, HOS, EKG	MD exam, Blood, HOS, EKG	MD exam, Blood, HOS, EKG

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