



# Requirements for Fully Underwritten Term Life Insurance

Face Amount	Classifications	Data	Issue Age			
			18-35	35-49	50-60	61-70
50,000- 99,999	Standard	Identity/Major Driving Check	Y	Y	Y	Y
		Rx Histories	Y	Y	Y	Y
		Digital Health Record (DHR)	always	always	always	always
		MIB	Y	Y	Y	Y
		HeathPiQture	UW discretion	UW discretion	UW discretion	UW discretion
		Paramed	UW discretion	UW discretion	UW discretion	UW discretion
		Labs	UW discretion	UW discretion	UW discretion	UW discretion
100,000- 250,000	Standard Select	Identity/Major Driving Check	Y	Y	Y	Y
		Rx Histories	Y	Y	Y	Y
		Digital Health Record (DHR)	always	always	always	always
		MIB	Y	Y	Y	Y
		HeathPiQture	UW discretion	UW discretion	UW discretion	UW discretion
		Paramed	UW discretion	Y	Y	Y
		Labs	UW discretion	Y	Y	Y
250,001- 500,000	Standard Select Super Select	Identity/Major Driving Check	Y	Y	Y	Y
		Rx Histories	Y	Y	Y	Y
		Digital Health Record (DHR)	always	always	always	always
		MIB	Y	Y	Y	Y
		HeathPiQture	UW discretion	UW discretion	UW discretion	UW discretion
		Paramed	Y	Y	Y	Y
		Labs	Y	Y	Y	Y
500,001- 1,000,000	Standard Select Super Select	Identity/Major Driving Check	Y	Y	Y	Y
		Rx Histories	Y	Y	Y	Y
		Digital Health Record (DHR)	always	always	always	always
		MIB	Y	Y	Y	Y
		HeathPiQture	UW discretion	UW discretion	UW discretion	UW discretion
		Paramed	Y	Y	Y	Y
		Labs	Y	Y	Y	Y
1,000,001- 2,000,000*	Standard Select Super Select	Identity/Major Driving Check	Y	Y	Y	Y
		Rx Histories	Y	Y	Y	Y
		Digital Health Record (DHR)	always	always	always	always
		MIB	Y	Y	Y	Y
		HeathPiQture	UW discretion	UW discretion	UW discretion	UW discretion
		Paramed	Y	Y	Y	Y
		Labs	Y	Y	Y	Y
2,000,000+*	Standard Select Super Select	Identity/Major Driving Check	Y	Y	Y	Y
		Rx Histories	Y	Y	Y	Y
		Digital Health Record (DHR)	always	always	always	always
		MIB	Y	Y	Y	Y
		HeathPiQture	UW discretion	UW discretion	UW discretion	UW discretion
		Paramed	Y	Y	Y	Y
		Labs	Y	Y	Y	Y

\*Inspection report required on application greater than \$2,000,000

\*Financial supporting document if needed

\*Additional questionnaire for specific history at Underwriter's discretion

iCover-Data pull

NB Team-Order/Required

UW discretion

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