

AGE AND AMOUNT REQUIREMENT CHART

AGE/AMOUNT	0 - 16	17 - 40	41 - 50	51 - 60	61 - 64	65 - 70	71 - 80	OVER 80
UNDER \$50,000	Non-med Rx	CMI ¹ Phys Meas. Oral Fluids Rx MVR	CMI ¹ Phys Meas. Oral Fluids Rx MVR	CMI ² Phys Meas. Oral Fluids Rx MVR	CMI ² Phys Meas. ² Urine Specimen Rx MVR	CMI ² Phys Meas. ² Urine Specimen Rx MVR APS	Tele-CMI ³ Phys. Meas. ³ Urine Specimen Rx MVR APS	Tele-CMI ³ Phys Meas. ³ Urine Specimen Rx MVR Financial Questionnaire APS
	Non-med Rx	CMI ¹ Phys Meas. Blood/Urine Rx MVR	CMI ² Phys Meas. ² Blood/Urine Rx MVR	CMI ² Phys Meas. ² Blood/Urine Rx MVR	CMI ² Phys Meas. ² Blood/Urine Rx MVR	CMI ² Phys Meas. ² Blood/Urine Rx MVR APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Senior Supplement Rx MVR APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Senior Supplement Rx MVR Financial Questionnaire APS
	Non-med Rx	CMI ² Phys Meas. ² Blood/Urine Rx MVR	CMI ² Phys Meas. ² Blood/Urine Rx MVR	CMI ² Phys Meas. ² Blood/Urine Rx MVR	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR APS - 24 months	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Senior Supplement Rx MVR APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Senior Supplement Rx MVR Financial Questionnaire APS
	Non-med Rx APS - 18 months for ages 0 - 1 and > \$500k	CMI ² Phys Meas. ² Blood/Urine Rx MVR	CMI ² Phys Meas. ² Blood/Urine Rx MVR	CMI ² Phys Meas. ² Blood/Urine Rx MVR	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR APS - 24 months	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Senior Supplement Rx MVR APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Senior Supplement Rx MVR Financial Questionnaire APS
	Non-med Rx APS - 18 months	CMI ² Phys Meas. ² Blood/Urine Rx MVR PHI ⁴	CMI ² Phys Meas. ² Blood/Urine Rx MVR PHI ⁴	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR PHI ⁴	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR PHI ⁴ APS - 24 months	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR PHI ⁴ APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Senior Supplement Rx MVR Financial Questionnaire APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Senior Supplement Rx MVR Financial Questionnaire APS
	Non-med Rx APS - 18 months	CMI ² Phys Meas. ² Blood/Urine Rx MVR PHI ⁴	CMI ² Phys Meas. ² Blood/Urine Rx MVR PHI ⁴	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR PHI ⁴ APS - 24 months	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR PHI ⁴ APS - 24 months	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR PHI ⁴ APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Senior Supplement Rx MVR Financial Questionnaire APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Senior Supplement Rx MVR Financial Questionnaire APS

AGE/AMOUNT	0 - 16	17 - 40	41 - 50	51 - 60	61 - 64	65 - 70	71 - 80	OVER 80
\$3,000,001 TO \$5,000,000	Non-med Rx APS - 18 months	CMI ² Phys Meas. ² Blood/Urine Rx MVR PHI ⁴	CMI ² Phys Meas. ² Blood/Urine Rx MVR PHI ⁴ APS - 24 months	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR PHI ⁴ APS - 24 months	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR PHI ⁴ APS - 24 months	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR PHI ⁴ APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Rx Senior Supplement Rx MVR Financial Questionnaire APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Rx Senior Supplement Rx MVR Financial Questionnaire APS
\$5,000,001 TO \$9,999,999	Paramed Rx Third Party Financials APS	CMI ² Phys Meas. ² Blood/Urine Rx MVR Financial Questionnaire PHI ⁴ APS	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR Financial Questionnaire PHI ⁴ APS	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR Financial Questionnaire PHI ⁴ APS	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR Financial Questionnaire PHI ⁴ APS	CMI ² Phys Meas. ² Blood ⁵ /Urine Rx MVR Financial Questionnaire PHI ⁴ APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Rx Senior Supplement Rx MVR Financial Questionnaire APS EIR	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine Rx Senior Supplement Rx MVR Financial Questionnaire APS EIR
\$10,000,000	Paramed Rx Third Party Financials APS	CMI ² Phys Meas. ² Blood/Urine Rx MVR Financial Questionnaire PHI ⁴ APS	CMI ² Phys Meas. ² Blood/Urine EKG Rx MVR Financial Questionnaire PHI ⁴ APS	CMI ² Phys Meas. ² Blood ⁵ /Urine EKG Rx MVR Financial Questionnaire PHI ⁴ APS	CMI ² Phys Meas. ² Blood ⁵ /Urine EKG Rx MVR Financial Questionnaire PHI ⁴ APS	CMI ² Phys Meas. ² Blood ⁵ /Urine EKG Rx MVR Financial Questionnaire PHI ⁴ APS	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine EKG Senior Supplement Rx MVR Financial Questionnaire APS EIR	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine EKG Senior Supplement Rx MVR Financial Questionnaire APS EIR
OVER \$10,000,000	Paramed Rx Third Party Financials APS	Paramed Blood/Urine Rx MVR APS EIR* for > \$10-\$20M IR for >\$20M Third Party Financials	Paramed Blood/Urine EKG Rx MVR APS EIR* for > \$10-\$20M IR for >\$20M Third Party Financials	Paramed Blood ⁵ /Urine EKG Rx MVR APS EIR* for > \$10-\$20M IR for >\$20M Third Party Financials	Paramed Blood ⁵ /Urine EKG Rx MVR APS EIR* for > \$10-\$20M IR for >\$20M Third Party Financials	Paramed Blood ⁵ /Urine EKG Rx MVR APS Third Party Financials Age 65: EIR* for > \$10-\$20M, IR for >\$20M Age 66+: IR	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine EKG Senior Supplement Rx MVR APS IR Third Party Financials	Tele-CMI ³ Phys Meas. ³ Blood ⁵ /Urine EKG Senior Supplement Rx MVR APS IR Third Party Financials

KEY

CMI: Client Medical Interview

Tele-CMI: Telephone Client Medical Interview

PHI: Personal History Interview - required for non-U.S. citizens only or at underwriter discretion.

RX: Prescription Check

MVR: Motor Vehicle Report

EIR: Electronic Inspection Report

IR: Written Inspection Report

APS - 24 months: Attending Physician Statement needed if seen in the last 24 months

APS - 18 months: Attending Physician Statement needed if seen in the last 18 months

APS: Attending Physician Statement

* Third-party financials are requested through financial professionals when the proposed insured is 65 years old and younger, and total amount at risk is more than \$10 million. For personal coverage, these include federal tax returns (past two years), OR bank/financial statements from a CPA or attorney. For business coverage, we need a profit/loss statement AND corporate financial statements from a CPA or attorney.

¹ CMI is not available in all circumstances. If the CMI is not done or not available, a Nonmedical part 2 is required.

² CMI and Phys. Meas. (if footnoted) are not available in all circumstances. If the CMI is not done or not available, a Paramedical part 2 is required. When another company's Paramed exam is used, a fully completed MassMutual Non-med, CMI, or Tele-CMI is required.

³ Tele-CMI and Phys. Meas. are not available in all circumstances. If the Tele-CMI is not done/available, a Paramed and PHI are required.

⁴ A PHI is required for non-citizen U.S. residents or foreign national non-U.S. residents (unless obtaining a written inspection report for High-Net-Worth Foreign Nationals). See the [Foreign Risk section](#) for additional information on our foreign nationals programs. Otherwise, the PHI is only needed at underwriter discretion.

⁵ NTproBNP testing required.

