



Life Underwriting Ends MD Exams, Extends Requirements Shelf Life

Effective immediately, we have eliminated all MD exams at all ages and have extended the shelf life of several requirements from six months to a year for your clients through age 69. In addition, we have extended the shelf life for Treadmill Tests from 12 months to 24 months.

The good news for your clients applying for higher amounts is that they will now undergo a paramed exam instead of a full MD exam. This means that scheduling exams at your client's convenience will be easier and faster.

Life Underwriting has also extended the shelf life of the following requirements to 12 months through age 69:

Through Age 69		
Requirement	NOW	Before
Paramed exam*	12 months	6 months
Blood and urine	12 months	6 months
PHI/Investigative Consumer Reports	12 months	6 months
* Updated information may be required for exams up to 12 months old.		

These requirements will continue to be valid for six months for ages 70 and older.

Ages 70 and Above		
Requirement	Now	Before
Paramed exam*	6 months	6 months
Blood and urine	6 months	6 months
PHI/Investigative Consumer Reports	6 months	6 months
*Updated information may be required for exams up to 6 months old.		

NOTE: Our use of Prescription History and other databases to validate information on your clients' applications has allowed us to extend the expiration of these requirements. Underwriters may ask for additional or updated requirements for cause based on information obtained from these databases.

For more information, contact your dedicated underwriter or a member of your underwriting team.

Insurance Products: • Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency • Not Guaranteed By Any Bank Or Credit Union • May Go Down in Value

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