

MEDICAL UNDERWRITING GUIDELINES

Build Chart (through Age 50)		
Height	Preferred	
	Male Weight	Female Weight
4'8"	166	152
4'9"	170	155
4'10"	174	157
4'11"	178	160
5'0"	182	163
5'1"	186	166
5'2"	190	169
5'3"	196	174
5'4"	202	179
5'5"	207	183
5'6"	213	189
5'7"	217	193

Build Chart (through Age 50)		
Height	Preferred	
	Male Weight	Female Weight
5'8"	223	198
5'9"	228	202
5'10"	235	208
5'11"	241	214
6'0"	248	221
6'1"	253	225
6'2"	260	232
6'3"	267	237
6'4"	276	246
6'5"	284	253
6'6"	293	261
6'7"	301	268

(For ages 51 to 65, add 5 pounds/For ages 66 and up, add 10 pounds)

Medical Underwriting Requirements by Age and Face Amount

Amount Underwritten	Ages 0-14	Ages 15-30	Ages 31-40	Ages 41-50	Ages 51-60	Ages 61-70	Ages 71-85
50,000 to 99,999*	Non-med	Paramed, HOS	Paramed, HOS	Paramed, HOS	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG	Paramed, HOS, Blood, EKG
100,000 to 500,000	Consult Underwriting	Paramed, HOS, Blood	Paramed, HOS, Blood	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG	Paramed, HOS, Blood, EKG	Paramed, HOS, Blood, EKG
500,001 to 1,000,000	Consult Underwriting	Paramed, HOS, Blood	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG	Paramed, HOS, Blood, EKG	Paramed, HOS, Blood, EKG	Paramed, HOS, Blood, EKG
1,000,001 to 2,000,000	Consult Underwriting	Paramed, HOS, Blood	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG	Paramed, HOS, Blood, EKG	Paramed, HOS, Blood, EKG	MD Exam, HOS, Blood, TXT
2,000,001 to 3,000,000	Consult Underwriting	Paramed, HOS, Blood	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG	Paramed, HOS, Blood, EKG	MD Exam, HOS, Blood, TXT	MD Exam, HOS, Blood, TXT
3,000,001 to 5,000,000	Consult Underwriting	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG	Paramed, HOS, Blood, EKG	MD Exam, HOS, Blood, TXT	MD Exam, HOS, Blood, TXT	MD Exam, HOS, Blood, TXT
5,000,001 and over	Consult Underwriting	Paramed, HOS, Blood	Paramed, HOS, Blood, EKG	Paramed, HOS, Blood, EKG	MD Exam, HOS, Blood, TXT	MD Exam, HOS, Blood, TXT	MD Exam, HOS, Blood, TXT

*OMLife-Choice is not available under \$100,000.

(HOS = Home Office Specimen, EKG = Electrocardiogram, TXT = Treadmill Exercise Test)