

# ROUTINE MEDICAL CARE REQUIREMENTS

| Carrier             | Maximum age for Standard<br>Assumes a normal insurance exam   | Maximum age for Preferred<br>Assumes a normal insurance exam                    |
|---------------------|---|---|
| AIG                 | 70  | 59  |
| Equitable           | 65 (Assumes established PCP that they have not seen in the last 24 - 36 months)   | 59 (Assumes established PCP that they have not seen in the last 24 - 36 months) |
| Foresters Financial | 65  | 60  |
| Global Atlantic     | 70  | 70  |
| John Hancock        | 65  | 59  |
| Lincoln Financial   | 69  | 69  |
| Mutual of Omaha     | 65  | 65  |
| Nationwide          | 70  | 70  |
| New York Life       | Age 59. At age 60 and over the maximum face amount is reduced.  | 59  |
| North American      | 70  | 70  |
| Principal Financial | 65  | 60  |
| Protective Life     | 60  | 60  |
| Prudential          | 70  | 70  |
| Sagicor             | 59  | 49  |
| Securian Financial  | 59  | 59  |
| Symetra             | 70 (Individual consideration may be given to consider for standard rates (no preferred classes) if the insured has had a complete physical within the past 2 – 3 years and the exam requirements are favorable) | 60  |
| Transamerica        | 69  | 69  |
| Zurich              | 70 (STD Plus)   | 65 (Over \$2.5M STD Plus at Best)   |

\*\*\*\*\*All cases are subject to individual consideration\*\*\*\*\*

Updated 7/20/21

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.