INSPECTION REPORT GUIDELINES

Carrier	Traditional Inspection Reports	Electronic Inspection Reports	Personal History Interviews
AIG	Ages 17 - 80: Over $10MM Face Age 71+: Expanded IR to include cognitive tests: All amounts	NA	At Underwriter's Discretion Only
AXA	Age 69 & under: Above $10MM Face Age 70 & over: Above $2MM Face	Under Age 70: $2,000,000 - $10,000,000	NA
Global Atlantic	Age 41 - 70: Above $5MM Face Age 71 & over: Above $100K Face	NA	NA
John Hancock	NA	Age 79 and below, all face amounts	Age 80 - 90: Above $1MM Face
Lincoln Financial	NA	Age 18 - 69: Above $1MM Face Age 70 - 74: Above $500K Face	NA
		Age 75 - 85: Above $10MM Face	Age 75 & over: All amounts
MetLife	NA	Age 18 - 69: Above $5MM Face	Age 18 - 69: Above $5MM Face
		Age 70 & over: Above $500K Face	Age 70 & over: Above $1MM Face
Minnesota Life	NA	All Ages: Face amounts $2M and Above (E-credit reports for face amounts over $5M)	NA
Mutual Of Omaha	Ages 18 and over: Above $5MM Face	Ages 18-65: $1,000,001 - $5,000,000	Ages 66-70: $1,000,001 - $5,000,000 Ages 71+: $250,000- $5,000,000
Principal	Ages 18 - 69: Above $10MM Face Ages 70+: Above $5MM Face	NA	NA
Protective Life	Age 63 & under: $5MM and Above Age 64 - 70: $2MM and Above Age 71 - 75: $1MM Face and Above Age 76 - 85: All amounts	NA	NA
Symetra	Age 69 & Younger: Above $10MM Face Age 70 & over: Above $1MM Face	NA	NA
Transamerica	All Ages: Above $10MM Face	Face amounts from $3,500,001 - $10,000,000	NA
Voya	All Ages: Above $10MM Face	NA	NA

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