

INSPECTION REPORT GUIDELINES

Carrier	Traditional Inspection Reports	Electronic Inspection Reports	Personal History Interviews
AIG	Ages 17 - 80: Over \$10MM Face	Ages 18-70: \$3,000,001 and up Age 71 and above: \$250, 001+	At Underwriter's Discretion Only
	Age 71+: Expanded IR to include cognitive tests: All amounts ****Expanded IR also required at ages 61 and up if the AAC/CI rider is desired		
AXA	Age 69 & under: None	Under Age 70: \$2MM and Up	NA
	Age 70 & over: \$5,000,001 & up	Age 70 & over: \$2MM - \$5MM	
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.		
Foresters Financial	All Ages: \$2M and above	NA	NA
Global Atlantic	Ages up to age 70: Above \$10MM Face	Ages 41-70, Amounts \$5,000,001 through \$10,000,000	NA
	Age 71 & over: Above \$500K Face	Ages 71 and up, Amounts \$100,000 through \$500,000	
John Hancock	NA	Age 79 and below, all face amounts	Age 80 - 90: At \$1MM and above
Lincoln Financial	NA	Age 18 - 69: Above \$1MM Face	NA
		Age 70 - 74: Above \$500K Face	
		Age 75 - 85: Above \$10MM Face	Age 75 & over: All amounts
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
Nationwide (Ages 18 - 70)	\$10,000,001 or more	Individual consideration	NA
Nationwide (Ages 71 - 80)	\$500,000 or more		
Nationwide (Ages 81+)	All specified amounts		
New York Life	All Ages: Over \$5M	NA	All Ages: \$500,000 - \$4,999,999
Principal	N/A	Age less than 70 - \$5,000,001 and up Age 70 and over - \$2,500,001 and up Ages 69 and under: \$5,000,001 and up Age 70 and over: \$2,500,001 and up	NA
Protective Life	Through age 70: Over \$10MM	Through Age 70: \$10MM and under	NA
	Age 71+: Over \$1MM	Age 71+: \$1MM and under	
	Age 71+: All Face Amounts: MCAS Cognitive Test	NA	
Prudential	N/A	Internal Data Verification Reports X-ID: \$100,000-\$500,000 (checks name, year of birth, & SSN) PADR: \$500,000 to less than \$1,000,000 age ages <71 (in addition to above, checks address, DOB, & telephone number) DVR: \$1,000,000 and greater for ages <71 and greater than \$500,000 for ages 71 and over	N/A
Securian Financial	NA	All Ages: Face amounts \$2M and Above (E-credit reports for face amounts over \$5M)	NA
Symetra	Ages 18 - 69: Above \$10MM Ages 70+: Above \$1MM	Ages 70 and up: \$1,000,001 - \$10,000,000	NA
Transamerica	All Ages: Above \$10MM Face	Face amounts from \$3,500,001 - \$10,000,000	NA
Zurich	Ages 18 - 70: Above \$10MM Face	Ages 18 - 70: \$10M and under	71+ Sr. Ir any face

Updated 9/25/19

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