

ROUTINE MEDICAL CARE REQUIREMENTS

Carrier	Max age for Standard Assumes a normal insurance exam	Max age for Preferred Assumes a normal insurance exam
AIG	70	59
AXA	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)
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	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
Principal Financial	65	60
Protective Life	60	60
Prudential	70	70
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	61	61

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

Updated 8/13/2019

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