

# ROUTINE MEDICAL CARE REQUIREMENTS

Carrier	Maximum age for Standard Assumes a normal insurance exam	Maximum age for Preferred 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 2/27/21

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