

AMOUNT	AGE				
	0-15	16-40	41-50	51-60	61+
\$0-\$49,999	NM	NM	NM	PM	PM
\$50,000-\$100,000	NM	Preferred and CI VT UHIV Non-Preferred NM	Preferred and CI VT UHIV Non-Preferred NM	PM	PM APS***
\$100,001-\$250,000	Refer To Head Office	Preferred and CI VT BCP Non-Preferred NM	Preferred and CI PM BCP Non-Preferred VT UHIV	Preferred and CI PM BCP PSA* APS*** Non-Preferred PM UHIV	PM BCP PSA* APS***
\$250,001-\$500,000		Preferred and CI VT BCP APS*** Non-Preferred NM UHIV	Preferred and CI PM BCP APS*** Non-Preferred VT UHIV	Preferred and CI PM BCP PSA* APS*** Non-Preferred PM UHIV	PM BCP PSA* ECG APS***
\$500,001-\$1,000,000		PM BCP MVR** APS***	PM BCP MVR** APS***	PM BCP PSA* ECG MVR** APS***	PM BCP PSA* ECG MVR** APS***
\$1,000,001-\$2,000,000		PM BCP ECG MVR** APS***	PM BCP ECG MVR** APS***	PM BCP PSA* ECG MVR** APS***	PM BCP PSA* ECG IR MVR** APS***
Over \$2,000,000		PM BCP ECG MVR IR APS***	PM BCP ECG IR MVR APS***	ME BCP PSA* ECG CXR IR MVR APS***	ME BCP PSA* ECG CXR IR MVR APS***

The broker orders these requirements but the underwriter reserves the right to order additional requirements as needed.  
**10 / 20 / 25 / 30 Year Term** Non Preferred - up to \$249,999 / Preferred \$250,000 and over  
**5 / 15 Year Term** Only Preferred

NM – Non-Medical	PM – Paramedical	ME – Medical Exam
BCP – Blood Chemistry Profile (includes urine)	UHIV – Urine HIV	ECG – Resting Electrocardiogram
CXR – Chest X-Ray	IR – Inspection Report	MVR – Motor Vehicle Report
PSA – Prostate Specific Antigen	VT – Vitals	APS – Attending Physician Statements

**Amounts:** Amounts shown are the total of the current amount being applied for with all companies plus any amount issued with Foresters Life Insurance Company in the past 6 months. If LifeCare product is being applied for at same time as a life product, requirements will be based on the higher face amount. If an applicant has requested life insurance from both Foresters and Foresters Life, requirements will be based on total face amount.

**\*Prostate Specific Antigen (PSA):**

- Required for Critical Illness applications for males over the age of 50, when a BCP is part of the requirements
- Required for Life Insurance applications for face amounts (or total line face amounts) \$500,000 and over for males over age 50, when a BCP is part of the requirements

**\*\*Motor Vehicle Reports (MVR):** Required for all “preferred” applications over \$500,000.

**\*\*\*Attending Physician Statement (APS):** Required for Critical Illness applications:

- Age 18 to 50 - Face amount \$500,000. and over
- Age 51 to 60 - Face amount \$250,000. and over
- Age 61 and over - Face amount \$100,000. and over

**Urine specimens** are always collected by a Paramedical Co. Where a urine specimen is the only requirement, simply order a “Urine HIV”. Where there is a history of drug/alcohol treatment, diabetes or liver disease, a urine HIV cannot be accepted; a full blood profile must be obtained.

**Financial Underwriting:** For amounts of \$1,000,000+, any Financial Statements (personal or business) should be included with application.

**Smoking Status:** To qualify for non-smoker rates, the client must not have used any form of tobacco, nicotine or marijuana within the twelve (12) months prior to the application being signed.

**Insurance on Children** aged 6mos to 15yrs does not usually present problems for amounts up to \$100,000. We would expect all children in the same family to be insured for a similar amount, and if the parent had little or no insurance, an explanation would accompany the application. For amounts greater than \$100,000, a routine APS is usually obtained in lieu of other requirements. In these cases, coverage for the child is restricted to 25% of that carried by the principal parent. Note: We **DO NOT** obtain blood profiles on children.

**Recent Immigrants** Please refer to the Underwriting Guides found in the Reference tab on Foresters Life Insurance Company’s agent Web portal, BlueSky.

**APPROVED PARAMEDICAL COMPANIES**

[Quality Underwriting Services](#)

[Hooper Holmes \(Portamedic\)](#)

[Watermark Insurance Services](#)

[ExamOne](#)

[MediSys](#)