

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 | Age 67 and above: \$250K+ Ages 20-70: \$1,000,001 and up | 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 |
| Brighthouse Financial | NA | Age 18 - 69: Above \$5MM Face Age 70 & over: Above \$500K Face | Age 18 - 69: Above \$5MM Face Age 70 & over: Above \$1MM Face |
| Foresters Financial | All Ages: \$2M and above | NA | NA |
| Global Atlantic | Ages up to age 70: Above \$10MM Face Age 71 & over: Above \$500K Face | Ages 41-70, Amounts \$5,000,001 through \$10,000,000 Ages 71 and up, Amounts \$100,000 through \$500,000 | 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 Age 75 - 85: Above \$10MM Face | NA Age 75 & over: All amounts |
| 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 64 & under: \$5MM and Above Age 65 - 70: \$2MM and Above Age 71 - 75: \$1MM Face and Above Age 76 - 85: All amounts | NA | NA |
| Symetra | All ages: Above \$10MM Face | 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 |
| Voya | All Ages: Above \$10MM Face | For Cause Only | NA |

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