

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	NA	NA
AXA	Age 69 & under: Above \$10MM Face Age 70 & over: Above \$2MM Face	NA	NA
Global Atlantic	Age 41 - 70: Above \$5MM Face Age 71 & over: Above \$100K Face	NA	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	NA
		Age 70 - 74: Above \$500K Face	
		Age 75 - 85: Above \$10MM Face	Age 75 & over: All amounts
MetLife	NA	Age 18 - 69: Above \$5MM Face	Age 18 - 69: Above \$5MM Face
		Age 70 7 over: Above \$500K Face	Age 70 & over: Above \$1MM Face
Minnesota Life	All Ages: Above \$10MM Face	NA	Age 15 - 69: Over \$1MM and under \$1MM Face
Mutual Of Omaha	Ages 36 and over: Above \$5MM Face	NA	Ages 66-70: \$1,000,001 - \$5,000,000 Ages 71+: \$250,000- \$5,000,000
Principal	Ages 18 - 69: Above \$10MM Face	NA	NA
	Ages 70+: Above \$5MM Face		
Protective Life	Age 64 & under: Above \$5MM Face	NA	NA
	Age 65 - 70: Above \$2MM Face		
	Age 71 - 75: Above \$1MM Face		
	Age 76 - 85: All amounts		
Symetra	Age 69 & Younger: Above \$10MM Face	NA	NA
	Age 70 & over: Above \$1MM Face		
Transamerica	All Ages: Above \$10MM Face	NA	NA
Voya	All Ages: Above \$10MM Face	NA	NA