

## Part 2

# Underwriting requirements

The following evidence is required across all residency codes (i.e., there is no differentiation by residency code).

## Medical underwriting requirements\*

Amount	Ages 20 - 39	Ages 40 - 50	Ages 51-55	Ages 56-70	Ages 71 - 80
<b>\$2 million - \$5 million</b>	ME BCP Urinalysis	ME BCP Urinalysis EKG - NS TMEKG (Smokers)	ME BCP CBC Urinalysis EKG - NS TMEKG (Smokers)	ME BCP CBC Urinalysis APS** TMEKG	ME <sup>1</sup> BCP CBC Urinalysis EKG (76-80) APS TMEKG (up to age 75)
<b>&gt; \$5 million - \$10 million</b>	ME BCP Urinalysis	ME BCP Urinalysis TMEKG	ME BCP CBC Urinalysis TMEKG	ME BCP CBC Urinalysis APS TMEKG	ME <sup>1</sup> BCP CBC Urinalysis EKG (76-80) APS TMEKG (up to age 75)
<b>&gt; \$10 million</b>	ME BCP Urinalysis APS	ME BCP Urinalysis APS TMEKG	ME BCP CBC Urinalysis APS TMEKG	ME BCP CBC Urinalysis APS TMEKG	ME <sup>1</sup> BCP CBC Urinalysis EKG (76-80) APS TMEKG (up to age 75)

\* Age & amount requirements are based on age nearest

\*\* Routine APS is not required for ages 56-60 at \$2 million

## Legend

ME	Medical Exam (completed by MD)	EKG	Electrocardiogram
BCP	Blood Profile	TMEKG	Treadmill Electrocardiogram (Stress test)
CBC	Complete Blood Count	APS	Attending Physician's Statement
Urinalysis	Urinalysis		

## Notes

- In the absence of a routine physician, Health Screens are considered as APS records
- APS/Health Screen results may be required for cause at any age/amount
- Underwriting reserves the right to request an APS/Health Screen as needed
- Exam and blood profile must be completed by a provider and/or doctor approved by Manulife (see the **Medical Exam Facilities** and **Approval Process** flyer on our website)
- The blood profile must include all the tests as outlined on the attached list (see the Appendix on page 15)
- APS to include complete medical history, office visit summary notes, copies of any test results, studies performed and consultation reports
- APS must be in English. If translated, certification of the translator must be included