

Carrier	Traditional Inspection Reports	Electronic Inspection Reports	Personal History Interviews
AIG	Ages 17 - 80: > \$10,000,000	Ages 18-70: \$3,000,001 Ages 71+: \$250,001+	At Underwriter's Discretion Only
	Age 71+: Expanded IR to include cognitive tests: All amounts ****Expanded IR also required at ages 61 and up if the AAC/CI rider is desired		
Equitable	Age ≤ 69: None	Age < 70: \$2,000,000+	NA
	Age 70+: \$5,000,001+	Age 70+: \$2,000,000 - \$5,000,000	
Foresters Financial	All Ages: \$2,000,000+	NA	NA
Global Atlantic	Ages ≤ 70: \$10,000,000+	Ages 41-70: \$5,000,001 - \$10,000,000	NA
	Age 71+: Above \$500,001+	Ages 71+: \$100,000 - \$500,000	
John Hancock	NA	Age 79 and below, all face amounts	Age 80 - 90: ≥ \$1,000,000
Lincoln Financial	NA	Age 18 - 69: \$1,000,001+	NA
		Age 70 - 74: \$500,000+	Age 75+: All amounts
		Age 75 - 85: \$10,000,001	
Mutual Of Omaha	Ages 18+: \$5,000,001	Ages 18 - 45: \$2,000,001 - \$5,000,000 Ages 46-65: \$1,000,001 - \$5,000,000	Ages 66 - 70: \$1,000,001 - \$5,000,000 Ages 71+: \$250,000 - \$5,000,000
Nationwide (Ages 18 - 70)	NA	(Ages: 18-70): EIR's done over \$10M+	NA
Nationwide (Ages 71 - 80)	\$500,000+		
Nationwide (Ages 81+)	All specified amounts		
New York Life	All Ages: \$5,000,001	NA	All Ages: \$500,000 - \$4,999,999
North American	N/A	The EIR threshold has been raised to \$3,000,001. EIRs will continue to be ordered from the Administrative Office for amounts of \$3,000,001 and above and do not require any contact with the applicant.	No
Principal	N/A	Age < 70: \$5,000,001+ Age 70+: \$2,500,001+	NA
Protective Life	Ages ≤ 70: \$10,000,001 and up	Ages 16-60: \$3,000,001 - \$10,000,000 Ages 61-70: \$1,000,001 - \$10,000,000	NA
	Age 71+: \$1,000,001 and up	Age 71+: \$1,000,000 and under	
	Age 71+: All Face Amounts: MCAS Cognitive Test	NA	
Prudential	N/A	Internal Data Verification Reports PA Data Report: \$100,000 to less than \$4,999,999 (in addition to above, checks address, DOB, & telephone number) EIR: \$500,001 - \$4,999,999 DVR: \$5,000,000 and over greater	N/A
Sagicor	Over 1M, not on accelerwriting cases	N/A	N/A
Securian Financial	NA	All Ages: \$2,000,000+ (E-credit reports for \$5,000,000+)	NA
Symetra	Ages 18 - 69: \$10,000,001+	Ages 70 and up: \$1,000,001 - \$10,000,000	NA
Transamerica	All Ages: \$10,000,001+	Face amounts from \$3,500,001 - \$10,000,000	NA
Zurich	Ages 71+: Senior Inspection Report All Face Amounts	Ages 18 - 70: Up to and including \$20,000,000	NA