



INSURANCE  
SERVICES  
*Since 1974*

Informal Paper Submission Face Amount Guidelines as of 3/2013

Carriers	Term	UL	Notes
Allianz Life	No Trials Accepted		
American General	\$2 million	\$500k	Max individual age is 75 years. SUL no min face amount.
American National	\$250k	\$250k	Or annual target premium of \$5,000
Aviva	No Term Trials	\$1 million	Will consider Standard mortality risks for applicants aged 81 years and up.
AXA	No Term Trials **	\$1 million	**AXA will accept Term trials with \$15K plus in premium. Ask your RVP for an exception. SUL max age is 75 years. Will review files up to age 80.
Banner	No Trials Accepted		Will review informals on an exception basis only. Please ask your RVP for assistance.
Genworth	See notes	See notes	Will only accept medical summary provided the following criteria are met: Face amount is between \$500K and \$5 million/Insured is under age 75 (on survivorship cases average age is 75 or less)/Expected risk classification is Standard or better/Summary includes a cover letter indicating the desired underwriting risk classification. **Will not review medical records
ING	No Term Trials	\$1 million	Or minimum \$10,000 annual premium
John Hancock	\$750k	\$100k	
Lincoln Life	\$2 million	\$1 million	Term trials now accepted as long as face amt is \$2 mil
MetLife	\$3 million	\$ 1 million	3/1/2013; Changes to Submission Minimals. Will review Term up to age 70 years; Permanent up to age 75 years - including SUL. Note: on SUL, one applicant must be 75 years or younger. 4/2012; clients will have on-line access to their blood test results
Minnesota	\$5 million	\$1 million	Informal reviews on client's age 70 years and over. The information to be sent in a 1-2 page summary format. After review of the summary, they will provide a tentative offer and work with you to determine if additional submission of full medical records would be valuable.
Nationwide	No Term Trials	\$ 1 million	
New York Life	No Term Trials	\$1 million	Will only review cases with a minimum annual premium of \$20,000
North American	No Trials Accepted		
Prudential	\$1 million	\$1 million	For individual cases over age 70 and for any SUL case, only QCs and summaries without medical records will be accepted.
Principal	\$ 1 million	\$500k	Will not review single life trial cases over age 76. However, will review SUL trials cases over age 76. <u>Special Note</u> (3/2012) Principal will pull labs (based on a labticket) upon request during the informal review.
Protective	No Term Trials	\$1 million	11/12/2012; Update. Will now look at face amount instead of \$10,000 minimum face amount. Max age for informal review is 75 years.
SBLI	No Trials Accepted		
Transamerica	\$2 million	\$500k	Term and UL: Will only review informals for ages 50-85. OK for any face amount if estimated annual premium is \$50,000 and up.
United of Omaha	\$2 million	\$500k	or \$10,000 minimum annual premium.
Zurich Life	No Term Trials	\$250k Individual / \$500k SUL	** all trials must be submitted via CPS UW Newport Beach office.