



Underwriting Risk Classifications

All Risk Classifications and availability by product type are listed below:
(For criteria, click on a specific risk classification)

Individual Life Classifications

WL, MWL, LPL85, APT80, T5, T10G, T15, T20, T20G, BCEP II, UL2, UL2G, VUL II	10PL, 20PL, EWL, LPL65, LPWL, VLS (PR only)	VUL, BCE10
Ultra Preferred Non-Tobacco	*****	*****
Select Preferred Non-Tobacco	Preferred Non-Smoker	Select Preferred Non-Tobacco
Non-Tobacco	Standard Non-Smoker	Preferred Non-Tobacco
Select Preferred Tobacco	*****	*****
Tobacco	Standard Smoker	Preferred Tobacco

Survivorship Classifications

BCSUL II, SWLP, SVUL II	SWL	BCEM
Ultra Preferred Non-Tobacco	*****	*****
Select Preferred Non-Tobacco	*****	*****
Non-Tobacco	Standard Non-Smoker	Preferred Non-Tobacco
Select Preferred Tobacco	*****	*****
Tobacco	Standard Smoker	Preferred Tobacco
*****	*****	Broad Standard Through Table D

The classification, availability by product type, and criteria for each ultra/preferred/select classification is listed below:

Ultra Preferred Non-Tobacco Criteria

Available with: SVUL II, BCSUL II, SWLP, BCEP II, UL2, UL2G, VUL II WL, MWL, LPL85, APT80, T5, T10G, T15, T20, T20G

- **Nicotine** - No nicotine for 2 years (can accept occasional cigar smoking up to 12 cigars/year, if current urinalysis is negative for cotinine.)
- **Aviation** - No private pilots unless issued with exclusion rider*
- **Avocation** - No avocation unless issued with exclusion rider*
- **Driving Record** - No more than one moving violation in the last 2 yrs; no DUIs for 10 yrs.
- **Residence** - Permanent, US or Canada
- **Drugs/Alcohol** - No drug or alcohol abuse ever
- **Family History** - No history of cardiovascular disease before age 60 in parents or siblings
- **Medical History** - No history of cardiovascular disease, diabetes or cancer (unless always standard)
- **Medical Status** - Cannot be rated for any reason
- **Cholesterol** - Total cholesterol 140 - 220 and Chol/HDL \leq 5.0 (may be on cholesterol-lowering medication)
- **Blood Pressure** - Blood pressure consistently at or below the following values for the past 2 years (May be on anti-hypertensive medication)
 - Age < 50: 135/85
 - Age \geq 50: 145/85
- **Blood and Urine** - All blood and urinalysis tests within normal limits
- **Build** - See [Build Chart](#) for height and weight guidelines

* Exclusion riders not available in all states



Select Preferred Non-Tobacco Criteria

Available with: SVUL II, BCSUL II, SWLP, BCEP II, UL2, UL2G, VUL, VUL II, WL, MWL, LPL85, APT80, T5, T10G, T15, T20, T20G

- **Nicotine** - No nicotine for 1 year (can accept occasional cigar smoking up to 24 cigars/year, if current urinalysis is negative for cotinine.)
- **Aviation** - No private pilots unless issued with exclusion rider*
- **Avocation** - May have a ratable avocation
- **Driving Record** - No more than one moving violation in the last 2 yrs; no DUIs for 5 yrs.
- **Residence** - Permanent, US or Canada
- **Drugs/Alcohol** - History of drug and/or alcohol abuse usually excluded, but individual

consideration may be given for those abstinent for 10 years or more.

- **Medical History** - No history of cardiovascular disease, diabetes or cancer (unless always standard)
- **Medical Status** - Standard medically
- **Cholesterol** - Total cholesterol 140 - 300 and Chol/HDL \leq 6.0 (may be on cholesterol-lowering medication)
- **Blood Pressure** - Blood pressure consistently at or below the following values for the past 2 years (May be on anti-hypertensive medication)
 - Age < 50: 140/90
 - Age \geq 50: 150/90
- **Blood and Urine** - All blood and urinalysis tests within normal limits
- **Build** - See [Build Chart](#) for height and weight guidelines

* Exclusion riders not available in all states



Select Preferred Tobacco Criteria

Available with: SVUL II, BCSUL II, SWLP, BCEP II, UL2, UL2G, VUL II, WL, MWL, LPL85, APT80, T5, T10G, T15, T20, T20G

- Uses some form of nicotine
- No private pilots w/o exclusion rider*
- No more than 1 moving violation for 2 yrs; no DWI for 5 yrs.
- US or Canada resident
- No drug or alcohol abuse for 10 yrs.
- No family history of cardiovascular disease before age 60
- No history of cardiovascular disease, diabetes, or cancer (unless always standard)
- Standard medically (without credits)
- Current, untreated cholesterol level not exceeding 240 with a cholesterol/hdl ratio of 6.0 or less or exceed 300 with ratio of 5.0 or less
- Blood pressure never over 140/90, w/o treatment
- All Blood and Urine profile tests within normal limits
- See [Build Chart](#) for height and weight guidelines

* Exclusion riders not available in all states



Preferred Non-Tobacco

Available with: VUL, BCE10, BCEM

- No nicotine for 12 months



Preferred Non-Smoker Criteria

Available with: EWL, LPWL, LPL65, 20PL, 10PL

- **Nicotine** - No nicotine for 1 year (can accept occasional cigar smoking up to 24 cigars/year, if current urinalysis is negative for cotinine.)
- **Aviation** - No private pilots unless issued with exclusion rider*
- **Avocation** - May have a ratable avocation
- **Driving Record** - No more than one moving violation in the last 2 yrs; no DUIs for 5 yrs.
- **Residence** - Permanent, US or Canada
- **Drugs/Alcohol** - History of drug and/or alcohol abuse usually excluded, but individual consideration may be given for those abstinent for 10 years or more.
- **Medical History** - No history of cardiovascular disease, diabetes or cancer (unless always standard)
- **Medical Status** - Standard medically
- **Cholesterol** - Total cholesterol 140 - 300 and Chol/HDL \leq 6.0 (may be on cholesterol-lowering medication)
- **Blood Pressure** - Blood pressure consistently at or below the following values for the past 2 years (May be on anti-hypertensive medication)
 - Age < 50: 140/90
 - Age \geq 50: 150/90
- **Blood and Urine** - All blood and urinalysis tests within normal limits
- **Build** - See [Build Chart](#) for height and weight guidelines

* Exclusion riders not available in all states



Preferred Tobacco

Available with: VUL, BCEM, BCE10

- Uses some form of nicotine



Non-Tobacco Criteria

Available with: SVUL II, BCSUL II, SWLP, BCEP II, UL2, UL2G, VUL II, WL, MWL, LPL85, APT80, T5, T10G, T15, T20, T20G

- No nicotine in the past 12 months



Standard Non-Smoker Criteria

Available with: SWL, EWL, LPWL, LPL65, 20PL, 10PL

- No cigarette use in the past 12 months



Tobacco Criteria

Available with: SVUL II, BCSUL II, SWLP, BCEP II., UL2, UL2G, VUL II, WL, MWL, LPL85, APT80, T5, T10G, T15, T20, T20G

- Uses some form of nicotine



Standard Smoker Criteria

Available with: SWL, EWL, LPWL, LPL65, 20PL, 10PL

- Smokes cigarettes



Use of nicotine in any form includes:

- Cigars
- Cigarettes
- Snuff
- Chewing Tobacco
- Nicotine patches
- Nicotine-based gum
- Pipe
- Any other

Reconsideration for More Favorable Risk Classification

Insureds previously denied the more favorable risk classifications may reapply after the first policy anniversary by providing full evidence of insurability. The insured must meet all criteria in place at the time of reconsideration.



Build Chart

Height and weight limits for Ultra and Select classes*

*** Ultra Classes include:**

- Ultra Preferred Non-Tabacco

*** Select Classes include:**

- Select Preferred Non-Tabacco
- Select Preferred Tobacco
- Preferred Non-Smoker

Height - Ft. In.	Minimum weight (Ultra and Select)	Maximum weight (Ultra)	Maximum weight (Select)
4' 8"	80	125	134
4' 9"	83	129	139
4' 10"	86	134	143
4' 11"	89	139	148
5' 0"	92	143	153
5' 1"	95	148	158
5' 2"	98	153	164
5' 3"	102	158	169
5' 4"	105	163	174
5' 5"	108	168	180
5' 6"	112	173	186
5' 7"	115	179	191
5' 8"	118	184	197
5' 9"	122	190	203
5' 10"	125	195	207
5' 11"	129	201	215
6' 0"	133	206	221
6' 1"	136	212	227
6' 2"	140	218	233
6' 3"	144	224	240
6' 4"	148	230	246
6' 5"	152	236	253
6' 6"	156	242	260
6' 7"	160	249	266
6' 8"	164	255	273



Underwriting Requirements Guide for MassMutual Life Products

NONMEDICAL LIMITS AND MEDICAL REQUIREMENTS						
Insurance Risk Amount \ Age	0 - 14	15-17	18 - 40	41 - 50	51 - 65	66/older
\$0 to \$49,999	Nonmedical	Nonmedical	Nonmedical	Nonmedical	Paramed Exam	Paramed Exam
\$50,000 to \$100,000	Nonmedical	Nonmedical Urine HIV*	Nonmedical Blood Profile Urinalysis	Paramed Exam Blood Profile Urinalysis	Paramed Exam Blood Profile Urinalysis	Paramed Exam Blood Profile Urinalysis
\$100,001 to \$250,000	Nonmedical	Nonmedical Urine HIV*	Nonmedical Blood Profile Urinalysis	Paramed Exam Blood Profile Urinalysis	Paramed Exam Blood Profile Urinalysis	Physician Exam Blood Profile Urinalysis Resting ECG
\$250,001 to \$499,999	Nonmedical	Paramed Exam Urine HIV*	Paramed Exam Blood Profile Urinalysis	Paramed Exam Blood Profile Urinalysis	Paramed Exam Blood Profile Urinalysis Resting ECG	Physician Exam Blood Profile Urinalysis Resting ECG
500,000 to 750,000	Physician Exam Urinalysis (Ages 6 - 14)	Paramed Exam Blood Profile Urinalysis	Paramed Exam Blood Profile Urinalysis	Paramed Exam Blood Profile Urinalysis Resting ECG	Paramed Exam Blood Profile Urinalysis Resting ECG	Physician Exam Blood Profile Urinalysis Resting ECG
750,001 to 2,000,000	Physician Exam Urinalysis (Ages 6 - 14)	Paramed Exam Blood Profile Urinalysis	Paramed Exam Blood Profile Urinalysis Telephone Insp.	Paramed Exam Blood Profile Urinalysis Resting ECG Telephone Insp.	Paramed Exam Blood Profile Urinalysis Resting ECG Telephone Insp.	Physician Exam Blood Profile Urinalysis Resting ECG Telephone Insp.
2,000,001 to 3,000,000	Physician Exam Urinalysis (Ages 6 - 14)	Physician Exam Blood Profile Urinalysis	Physician Exam Blood Profile Urinalysis Telephone Insp.	Physician Exam Blood Profile Urinalysis Resting ECG Telephone Insp.	Physician Exam Blood Profile Urinalysis Resting ECG Telephone Insp.	Physician Exam Blood Profile Urinalysis Resting ECG Telephone Insp.
3,000,001 to 10,000,000	Physician Exam Urinalysis (Ages 6 - 14)	Physician Exam Blood Profile Urinalysis	Physician Exam Blood Profile Urinalysis Written Insp.	Physician Exam Blood Profile Urinalysis Resting ECG Written Insp.	Physician Exam Blood Profile Urinalysis Resting ECG Written Insp.	Physician Exam Blood Profile Urinalysis Resting ECG Written Insp.
\$10,000,001/ greater	Physician Exam Urinalysis (ages 6-14)	Physician Exam Blood Profile Urinalysis	Physician Exam Blood Profile Urinalysis Written Insp.	Physician Exam Blood Profile Urinalysis Treadmill ECG Written Insp.	Physician Exam Blood Profile Urinalysis Treadmill ECG Written Insp.	Physician Exam Blood Profile Urinalysis Treadmill ECG Written Insp.

* Blood Profile required in Vermont and Indiana for ages 15-17.

RISK AMOUNT DETERMINATION

The amount at risk is the sum of the face amount of the base policy and any riders that increase the amount of insurance, including:

- Any term riders.
- Life Insurance Supplement Rider (LISR).
- Additional Life Insurance Rider (ALIR):

Age	Multiplier of ALIR Payment
0-19	10
20-39	5
40-69	2
70+	1

- Other Insured Rider (OIR)—only if OIR is on the life of the proposed insured.
- Estate Preservation/Estate Protection Rider (EPR).
- Survivorship Additional Benefits Rider (SABR).
- Survivorship Flexible Term Rider (SFTR).
- Supplemental Insurance Amount (SIA).

LIFE UNDERWRITING REQUIREMENTS

Attending Physician Statement. — For life cases, APS's are either ordered from the home office or obtained by the agency or producer prior to application submission. If the producer is to obtain the APS, he or she must pay any fee required and submit a copy of the canceled check or a bill stamped "paid" by the physician's office to the agency bookkeeper to receive reimbursement. The underwriter must be notified an APS has been ordered. If the submitted APS is not accompanied by a signed Survey (A3050-9000) or application, MassMutual will not pay for the APS.

Note: *PMSI* is the only vendor authorized by MassMutual for APS's. For status, call: 1-800-873-3701.

Blood Profile — This test does not require fasting, although an 8- to 12-hour fast is suggested. The examiner must have a centrifuge to process the blood sample prior to mailing. The authorization contained in the kit must be signed before testing is done. It is the agent's responsibility to insure that any required state-specific HIV Test Consent authorization is signed prior to the blood draw. *All* Blood Profiles are analyzed by Clinical Reference Lab (CRL).

Nonmedical — Producer must complete the appropriate non-medical section of the application.

continued

• **Life Underwriting Requirements** *continued*

Paramed Exam — Examination by an approved paramedical facility only. The approved paramedical facilities are:

<i>Facility</i>	<i>ID No.</i>
APPS (American Para Professional Systems)	37118
EMSI (Examination Management Services, Inc.)	36957
Portamedic (Hooper Holmes)	37648
ExamOne	36860

Agencies are responsible for supplying the authorized parameds with current MassMutual forms.

Physician Exam — All physician exams should be performed by a MassMutual-approved paramedical facility (listed above). With prior approval, the proposed insured's personal physician may be used for life cases.

In all cases where a personal physician is to be used, the producer/agency must contact the MassMutual Medical Fee Administration staff at 413-744-6280 or 413-744-6566 for additional information and procedures *before* the exam is completed. Payment will be refused if prior approval is not obtained.

MassMutual will pay its standard fees for the exam and all required tests. Any balance will be the client's/producer's responsibility.

Exams will not be accepted or paid for if performed by a partner, business associate, relative or other individual with a personal connection to the proposed insured.

All exams and signed Part 1's are the property of MassMutual. If, for any reason, an application will not be submitted, the exam and signed Part 1 should be sent to Medical Fee Administration, J226. If the exam and signed Part 1 are not forwarded to the Home Office, the producer will be held responsible for all medical requirement expenses incurred.

Resting ECG — 12-lead resting electrocardiogram.

Telephone Inspection — The Home Office PHI Unit performs Telephone Inspections. For status, check Tracking.

Treadmill ECG — Includes a resting 12-lead ECG and clinical observations of the test. This test should be performed by a physician using the standard protocol.

Urinalysis — Note agency number on specimen label.

Urine HIV — Urinalysis with HIV test.

Written Inspection — The proposed insured is interviewed via phone or in person; other sources also are contacted. *All* inspection reports are performed by Profile Services (EMSI). For status, call: 1-800-338-5629.

State-required HIV test consent forms					
<i>State/Form</i>		<i>State/Form</i>		<i>State/Form</i>	
AR	N201 AR	MA	N201 MA	OR	A5009-8800
AZ	N201 AZ	ME	N201 ME1	PA	N201 PA
CA	N197		N201 ME2	TX	N188
CT	N201 CT	MO	N201 MO	UT	N201 UT
DC	N201 DC	MT	N201 MT	VA	N201 VA
DE	N201 DE	ND	N201 ND	VT	VT88-1
GA	N196	NH	N201 NH	WA	N201 WA
IA	N193	NY	N199	WI	N201 WI
KY	N201 KY	OH	N201 OH	WV	N201 WV

The HIV consent form must be signed *prior* to blood draw.

SPECIAL NOTES

1. For life applications submitted within 12 months of a prior application, add together the face amounts for the purpose of determining underwriting requirements.
2. To determine if a Blood Profile is required, add to the currently applied-for amount of insurance all MassMutual insurance issued within the last three years and since the last Blood Profile.
3. The following requirements are generally acceptable from the date taken or performed for the periods listed

Telephone/Written Inspection 2 years

Note: If a telephone inspection was performed originally, and the amount currently applied for requires a written inspection, the written inspection will be required. Inspections usually are not required on producers or members of their immediate family.

Resting/Treadmill ECG	12 months
Blood Profile/Urinalysis	12 months
Physician Exam	6 months
Paramed Exam	6 months
Part 1 Application	6 months

Note: Additional exams or studies may be required as circumstances warrant.

SPECIAL NONMED LIMITS

The nonmedical limits can be doubled if either of the following criteria is met:

- a) If an exam has been performed for MassMutual within the past 24 months and the insured was approved for our retention at the most favorable rate available.
- b) If an APS can be obtained covering a comprehensive examination completed by a physician within the previous 12 months and there are no significant medical conditions.

Payor Nonmedical Limits

Issue or attachment

<i>age of payor</i>	<i>Nonmedical limit</i>
18 to 50	\$5,000 annual premium
51 to 55	\$2,500 annual premium

SURVEYS

The Survey Application form (A3050-9000) is a valuable tool for determining insurability of clients with an adverse medical history. It allows the risk to be tentatively assessed based on existing information (i.e. attending physician statement [APS], motor vehicle report [MVR], financial documentation, aviation or avocation histories) before the client is asked to take the time to complete current medical requirements.

When is a survey required?

A survey must be used if any of the following situations apply:

- Age 75 or older
- History of rejection or postponement by other companies.
- Proposed insured was offered insurance with an extra premium or rider by another company and is unwilling to accept a similar policy offered by MassMutual.
- History of cancer within 5 years (except skin cancer).
- History of heart disease.
- Voluntary application for insurance (walk-in).
- Extraordinary aviation risk or involvement in a hazardous occupation or avocation.
- History of treatment for alcohol or drug abuse within 5 years.

When a survivorship application is contemplated, and one spouse falls into the criteria requiring a survey, always submit a survey application on the second spouse as well.

Only one Attending Physician Statement should be ordered (per person) on surveys without prior approval from the home office underwriter. Feel free to consult underwriting on cases where more than one APS appears necessary.