

Field Underwriting Guide Update: January 2020

Our Field Underwriting Guide has been updated to reflect the following changes, effective immediately:

- **For 71+ applicants**, the exam requirements have been relaxed for face amounts over our internal retention limit.
- **For all \$10M+ policies**, the Inspection Report (IR) requirement is eliminated for applicants through age 70.
 - Expanded Inspection Report (71IR) requirement remains at ages 61-70 for applications that include the Accelerated Access Solution (Chronic Illness) rider.
 - Inspection Report (IR) requirement remains for amounts greater than \$1.5 million for non-resident aliens living outside the United States.

Link: [Field Underwriting Guide](#)

Previous recent updates worth noting

In case you missed it, the following guide updates were effective in December 2019:

- Marijuana Use
 - Adult (18+), use 8 or less days per month may qualify for best class.
 - Vaping will be Standard Tobacco rates at best.
 - Use 9-16 days/month: Table B tobacco at best
 - Use >16 days/month or 4 days/week: Decline
 - Medicinal use: APS required (decision will be based on history requiring this prescription)
- Minor updates to Flex Points factors