



**The Savings Bank Life Insurance Company of Massachusetts
Initial Underwriting Requirements**

Age and Amount Requirements

Ages	To 100,000	100,001-250,000	250,001-500,000	500,001-1,000,000	1,000,001-2,000,000	2,000,001-5,000,000
0	5,000 to 25,000 Non-Med	N/A	N/A	N/A	N/A	N/A
1-15	Non-Med	N/A	N/A	N/A	N/A	N/A
16-30	Para BP/HOS MVR	Para BP/HOS MVR	Para BP/HOS MVR	Para BP/HOS MVR	Para BP/HOS MVR	M.D. Exam BP/HOS MVR EKG
31-40	Para BP/HOS	Para BP/HOS	Para BP/HOS	Para BP/HOS	Para BP/HOS MVR EKG	M.D. Exam BP/HOS MVR EKG
41-50	Para BP/HOS	Para BP/HOS	Para BP/HOS	Para BP/HOS	Para BP/HOS MVR EKG	M.D. Exam BP/HOS MVR EKG
51-60	Para BP/HOS	Para BP/HOS	Para BP/HOS	Para BP/HOS EKG	Para BP/HOS MVR EKG	M.D. Exam BP/HOS MVR TMT*
61-70	Para BP/HOS MVR	Para BP/HOS MVR	Para BP/HOS EKG MVR	Para BP/HOS EKG MVR	M.D. Exam BP/HOS MVR EKG	M.D. Exam BP/HOS MVR TMT*

For amounts above \$5 million please contact SBLI Home Office for additional medical and financial requirements

KEY

Para =	Paramedical Exam (Nurse)
M.D. Exam =	Exam by Physician
BP =	Blood Profile with HIV Test / PSA over Age 50
HOS =	Home Office Specimen (Urine)
TMT =	Exercise EKG (Treadmill)/Underwriting will Determine if Required
EKG =	Electrocardiogram (Resting)
MVR =	Motor Vehicle Reports

*** Do not order unless notified by underwriting.**

Business Beneficiary Report over \$500,001.

All applications over \$1,000,000 (SBLI in-force + applied for) will be subject to Consumer Inspection Report as follows:

1. \$1,000,000 to \$2,000,000: Amplified Life Report (ALR)
2. \$2,000,001 to \$3,000,000: Advanced Amplified Life Report (AALR)
3. Above \$3,000,000: Comprehensive Life Report (CLR)