Allianz

Allianz Life Insurance Company of North America

LIFE INSURANCE

# Underwriting guidelines for fully underwritten life insurance products

- Your client must complete a personal history interview (PHI). Please help prepare them for this interview by giving them "Underwriting made easy," found in the worksheet packet.
- The home office is able to schedule your exam and lab requirements. Just check "Home Office" under Section 6 of the Producer Report.
- Additional requirements may be ordered at an underwriter's discretion.
- See our Financial Underwriting Guidelines (M-3562).

For accelerated underwriting details, see the eligibility criteria on page 6.

Also see "Accelerated underwriting program" (M-5981) for more details.

Product and feature availability may vary by state and broker/dealer.

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962. www.allianzlife.com

This content does not apply in the state of New York.

**M-3405** (R-10/2026) **For financial professional use only – not for use with the public.**

## Underwriting requirements

| Age: | 0-17 | 18-39 | 40-59 | 60-64 | 65-69 | 70-80[1] |
|---|---|---|---|---|---|---|
| $100,000-$250,000 | ILLHLD/PHI | PMI/HOS/BLDPF/ ILLHLD/PHI | PMI/HOS/BLDPF/ ILLHLD/PHI | PMI/HOS/BLDPF/ ILLHLD/PHI | PMI/HOS/BLDPF/ FINC/ILLHLD/PHI | PMI/HOS/BLDPF/ SRASMT/APS/FINC/ ILLHLD/PHI |
| $250,001-$500,000 | ILLHLD/PHI | PMI/HOS/BLDPF/ ILLHLD/PHI | PMI/HOS/BLDPF/ ILLHLD/PHI | PMI/HOS/BLDPF/ ILLHLD/PHI | PMI/HOS/BLDPF/ FINC/ILLHLD/PHI | PMI/HOS/BLDPF/ SRASMT/APS/FINC/ ILLHLD/PHI |
| $500,001-$999,999 | ILLHLD/PHI | PMI/HOS/BLDPF/ ILLHLD/PHI | PMI/HOS/BLDPF/ ILLHLD/PHI | PMI/HOS/BLDPF/ ILLHLD/PHI | PMI/HOS/BLDPF/ FINC/ILLHLD/PHI | PMI/HOS/BLDPF/ SRASMT/APS/FINC/ ILLHLD/PHI |
| $1,000,000-$3,000,000 | APS/ ILLHLD/PHI | PMI/HOS/BLDPF/ ILLHLD/PHI | PMI/HOS/BLDPF/ ILLHLD/PHI | PMI/HOS/BLDPF/ ILLHLD/PHI | PMI/HOS/BLDPF/ FINC/ILLHLD/PHI | PMI/HOS/BLDPF/EKG[3]/ SRASMT/APS/FINC/ ILLHLD/PHI |
| $3,000,001-$5,000,000 | FINC/APS/ ILLHLD/PHI | PMI/HOS/BLDPF/ FINC/ILLHLD/PHI | PMI/HOS/BLDPF/ FINC/ILLHLD/PHI | PMI/HOS/BLDPF/ FINC/APS/ILLHLD/ PHI | PMI/HOS/BLDPF/ APS/FINC/ILLHLD/ PHI | PMI/HOS/BLDPF/EKG[3]/ SRASMT/APS/FINC/ ILLHLD/PHI |
| $5,000,001-$10,000,000 | FINC/APS/ ILLHLD/PHI | PMI/HOS/BLDPF/ FINC/APS/ILLHLD/ PHI | PMI/HOS/BLDPF/ APS/FINC/ILLHLD/ PHI | PMI/HOS/BLDPF/ APS/FINC/ILLHLD/ PHI | PMI/HOS/BLDPF/ APS/FINC/ILLHLD/ THDFIN/PHI | PMI/HOS/BLDPF/EKG[4]/ SRASMT/APS/FINC/ ILLHLD/THDFIN/PHI |
| $10,000,001 and up | FINC/APS/ THDFIN/ ILLHLD/PHI | PMI/HOS/BLDPF/ APS/FINC/ THDFIN/ ILLHLD/PHI | PMI/HOS/BLDPF/ EKG[2]/APS/FINC/ THDFIN/ILLHLD/PHI | PMI/HOS/BLDPF/ EKG/APS/FINC/ THDFIN/ILLHLD/PHI | PMI/HOS/BLDPF/ EKG/APS/FINC/ ILLHLD/THDFIN/PHI | PMI/HOS/BLDPF/EKG/ SRASMT/APS/FINC/ ILLHLD/THDFIN/PHI |

### Key to underwriting requirements

**APS:** Attending Physician's Statement from your client's doctor. Provide personal physician's name, address, and phone number. (We will secure these records at the home office.)

**BLDPF:** Complete blood profile – venous draw

**EIR:** Electronic Inspection Report

**EKG:** Electrocardiogram

**FINC:** Financial statement (form NB2012)

**HOS:** Home office urine specimen

**ILLHLD:** Illustration required for underwriting

**LABPIQ:** Lab database search on the proposed insured

**MEDCLM/RX:** A database search for both standard medical billing codes and prescriptions

**MVR:** Motor Vehicle Record from your state's Department of Motor Vehicles. (We will secure these records at the home office.)

**PHI:** Personal history interview (PHI) conducted over the phone (tele-PHI) or online (ePHI). (Your client will be contacted after completing the worksheet.)

**PMI:** Physical measurements

**SRASMT:** Senior assessment including Get Up and Go, DWR, and Clock Drawing

**THDFIN:** Third-party verification of financials. (Refer to Financial UW Guidelines M-3562.)

**RCS:** Risk Classifier Score

In addition to the above requirements, note the following additional requirements:

- EIR: $3M and above on ages 18-64 or starting at $1M and above on ages 65 and above.
- EXAM: A paramed exam, which includes the PMI, is required if the ePHI or tele-PHI are not selected (2A and 2B).
- ILLHLD: To expedite the underwriting process, we require sales illustrations be included with each new application submission. These are required for all ages and death benefit amounts. When the sole purpose of insurance is retirement planning, the illustration must include future distributions.
- LABPIQ will be ordered on all accelerated and boosted underwriting eligible applicants for face amounts up to $5,000,000 only.
- MEDCLM/RX will be requested on all applicants.
- MVR will be ordered on all applicants ages 16 and above.
- Risk Classifier will be requested on all applicants ages 22-60.
- Juvenile rates are issued for ages 0-17. | Tobacco rates are issued for ages 18-75. | Nontobacco rates are issued for ages 18-80.
- If owner is a trust, a trust certification form (NB2290) is required. A complete copy of the signed and dated trust is required if the face amount is $10,000,000 and above.
- If owner is a corporation/business, please see Information for employers regarding employer-owned life insurance (NB6016) and Notice and Consent form for employer-owned life insurance (NB6017).
- All applicants with a permanent residency card, green card, or visa will need to submit a copy of their card or documentation for review.

**NOTE**: Any applicant age 70 and above who has not had a routine visit within 6 months of the application will not be considered for coverage.

[1] Maximum rating available ages >75 is Table 6. Above this threshold, facultative reinsurance may be available.

[2] Ages 41-59

[3] Ages 76-80, greater than or equal to $1,000,001

[4] Ages 71-75

## Unisex build chart

| Height | Minimum weight Preferred rates | Preferred Plus Nontobacco | Preferred Nontobacco | Standard Nontobacco | Preferred Tobacco | Standard Tobacco |
|---|---|---|---|---|---|---|
| 4'8" | 79 | 125 | 140 | 178 | 135 | 178 |
| 4'9" | 81 | 131 | 145 | 184 | 140 | 184 |
| 4'10" | 84 | 136 | 151 | 191 | 145 | 191 |
| 4'11" | 87 | 141 | 157 | 198 | 150 | 198 |
| 5'0" | 90 | 146 | 163 | 204 | 156 | 204 |
| 5'1" | 93 | 151 | 169 | 211 | 164 | 211 |
| 5'2" | 96 | 157 | 175 | 218 | 167 | 218 |
| 5'3" | 99 | 162 | 181 | 225 | 172 | 225 |
| 5'4" | 102 | 167 | 187 | 233 | 177 | 233 |
| 5'5" | 106 | 172 | 193 | 240 | 182 | 240 |
| 5'6" | 109 | 177 | 199 | 247 | 187 | 247 |
| 5'7" | 112 | 182 | 205 | 255 | 192 | 255 |
| 5'8" | 116 | 186 | 211 | 263 | 196 | 263 |
| 5'9" | 119 | 192 | 217 | 270 | 202 | 270 |
| 5'10" | 122 | 196 | 223 | 278 | 206 | 278 |
| 5'11" | 126 | 202 | 229 | 286 | 212 | 286 |
| 6'0" | 130 | 207 | 235 | 294 | 217 | 294 |
| 6'1" | 133 | 212 | 241 | 303 | 222 | 303 |
| 6'2" | 137 | 217 | 247 | 311 | 227 | 311 |
| 6'3" | 141 | 222 | 253 | 320 | 232 | 320 |
| 6'4" | 144 | 228 | 259 | 328 | 238 | 328 |
| 6'5" | 148 | 233 | 265 | 337 | 243 | 337 |
| 6'6" | 152 | 238 | 271 | 346 | 248 | 346 |
| 6'7" | 156 | 244 | 277 | 355 | 254 | 355 |
| 6'8" | 160 | 250 | 283 | 364 | 260 | 364 |

## Table ratings for build

| Height | Table 3 – 175% | Table 4 – 200% | Table 5 – 225% | Table 6 – 250% | Table 7 – 275% | Table 8 – 300% | Table 10 – 350% | Table 12 – 400% | Individual consideration build |
|---|---|---|---|---|---|---|---|---|---|
| 4'8" | 179-185 | 186-189 | 190-194 | 195-198 | 199-202 | 203-207 | 208-211 | 212-216 | >216 |
| 4'9" | 185-191 | 192-196 | 197-201 | 202-205 | 206-210 | 211-214 | 215-219 | 220-224 | >224 |
| 4'10" | 192-198 | 199-203 | 204-208 | 209-212 | 213-217 | 218-222 | 223-227 | 228-232 | >232 |
| 4'11" | 199-205 | 206-210 | 211-215 | 216-220 | 221-225 | 226-230 | 231-235 | 236-240 | >240 |
| 5'0" | 205-212 | 213-217 | 218-222 | 223-227 | 228-232 | 233-238 | 239-243 | 244-248 | >248 |
| 5'1" | 212-219 | 220-224 | 225-230 | 231-235 | 236-240 | 241-246 | 247-251 | 252-256 | >256 |
| 5'2" | 219-226 | 227-232 | 233-237 | 238-243 | 244-248 | 249-254 | 255-259 | 260-265 | >265 |
| 5'3" | 226-234 | 235-239 | 240-245 | 246-251 | 252-256 | 257-262 | 263-268 | 269-273 | >273 |
| 5'4" | 234-241 | 242-247 | 248-253 | 254-259 | 260-265 | 266-270 | 271-275 | 277-282 | >282 |
| 5'5" | 241-249 | 250-255 | 256-261 | 262-267 | 268-273 | 274-279 | 280-285 | 286-291 | >291 |
| 5'6" | 248-257 | 258-263 | 264-269 | 270-275 | 276-281 | 282-288 | 289-294 | 295-300 | >300 |
| 5'7" | 256-264 | 265-271 | 272-277 | 278-284 | 285-290 | 291-296 | 297-303 | 304-309 | >309 |
| 5'8" | 264-272 | 273-279 | 280-286 | 287-292 | 293-299 | 300-305 | 306-312 | 313-318 | >318 |
| 5'9" | 271-281 | 282-287 | 288-294 | 295-301 | 302-308 | 309-314 | 315-321 | 322-328 | >328 |
| 5'10" | 279-289 | 290-296 | 297-303 | 304-310 | 311-317 | 318-324 | 325-331 | 332-338 | >338 |
| 5'11" | 287-297 | 298-304 | 305-311 | 312-319 | 320-326 | 327-333 | 334-340 | 341-347 | >347 |
| 6'0" | 295-305 | 306-313 | 314-320 | 321-328 | 329-335 | 336-342 | 343-350 | 351-357 | >357 |
| 6'1" | 304-314 | 315-322 | 323-329 | 330-337 | 338-344 | 345-352 | 353-360 | 361-367 | >367 |
| 6'2" | 312-323 | 324-331 | 332-338 | 339-346 | 347-354 | 355-362 | 363-369 | 370-377 | >377 |
| 6'3" | 321-332 | 333-340 | 341-348 | 349-356 | 357-363 | 365-372 | 373-380 | 381-388 | >388 |
| 6'4" | 329-340 | 341-349 | 350-357 | 358-365 | 366-373 | 374-382 | 383-390 | 391-398 | >398 |
| 6'5" | 338-349 | 350-358 | 359-366 | 367-375 | 376-383 | 384-392 | 393-400 | 401-408 | >408 |
| 6'6" | 347-359 | 360-367 | 368-376 | 377-385 | 386-393 | 394-402 | 403-411 | 412-419 | >419 |
| 6'7" | 356-368 | 369-377 | 378-386 | 387-395 | 396-403 | 404-412 | 413-421 | 422-430 | >430 |
| 6'8" | 365-377 | 378-386 | 387-395 | 396-405 | 406-414 | 415-423 | 424-432 | 433-441 | >441 |

| Issue Ages | Preferred Plus Nontobacco | Preferred Nontobacco | Standard Nontobacco | Preferred Tobacco | Standard Tobacco |
|---|---|---|---|---|---|
| | 18-80 | 18-80 | 18-80 | 18-75 | 18-75 |
| **Tobacco** | None in past three years | None in past two years | None in past year | Tobacco use okay | Tobacco use okay |
| **Blood pressure** | Treatment okay<br>**Ages <45**<br>≤135/80 or ≤140/75<br>**Ages 45-64**<br>≤140/85 or ≤145/80<br>**Ages 65+**<br>≤145/90 or ≤150/85 | Treatment okay<br>**Ages <45** ≤140/90<br>**Ages 45-64** ≤145/90<br>**Ages 65+** ≤150/90 | Treatment okay<br>Normal guidelines<br>(up to Table 2) | Treatment okay<br>**Ages <45**<br>≤140/90 or ≤145/85<br>**Ages 45-64**<br>≤145/92 or ≤150/85<br>**Ages 65+**<br>≤150/92 or ≤155/85 | Treatment okay<br>Normal guidelines<br>(up to Table 2) |
| **Build** | See chart | See chart | See chart | See chart | See chart |
| **Cholesterol** | Treatment okay<br>**Ages ≤40** ≤200<br>**Ages 41-61** ≥130 and ≤220<br>**Ages 62+** ≥130 and ≤235 | Treatment okay<br>**Ages <62** ≤260<br>**Ages 62+**<br>≥130 and ≤270 | Treatment okay<br>Normal guidelines<br>(up to Table 2) | Treatment okay<br>**Ages <62** ≤230<br>**Ages 62+** ≥130 and ≤245 | Treatment okay<br>Normal guidelines<br>(up to Table 2) |
| **CHOL/HDL** | ≤5.0 | ≤7.0 | Normal guidelines<br>(up to Table 2) | ≤6.5 | Normal guidelines<br>(up to Table 2) |
| **Medical history** | No history of heart or vascular disease, cancer (except certain skin cancers), diabetes, and no ratable conditions | No history of heart or vascular disease and no ratable conditions | Normal guidelines<br>(up to Table 2) | No history of heart or vascular disease, diabetes, or cancer in past 15 years (except certain skin cancers), then only a single cancer with no history of radiation treatment. No ratable conditions. | Normal guidelines<br>(up to Table 2) |
| **Family history**[1,2] | No death prior to age 60 from heart disease or familial cancer in parents or siblings[2] | No more than one death prior to age 60 from heart disease or familial cancer in parents or siblings[2] | Normal guidelines | No death prior to age 60 from heart disease or familial cancer in parents or siblings[2] | Normal guidelines |
| **Alcohol/ drugs** | No history of alcohol or substance abuse in past 10 years | No history of alcohol or substance abuse in last five years | Normal guidelines<br>(up to Table 2) | No history of alcohol or substance abuse in past seven years | Normal guidelines<br>(up to Table 2) |
| **Driving history** | No DUI in last seven years, no history of multiple DUIs in last 10 years, no more than one violation in last three years | No DUI in last two years, no more than two violations in last two years. Flat extra available. | Normal guidelines<br>Flat extra available | No DUI in last three years, no more than two violations in last three years | Normal guidelines<br>Flat extra available |
| **Residency** | Must be U.S. resident for one year with green card or minimum of three years with visa | Normal guidelines<br>Flat extra available | Normal guidelines<br>Flat extra available | Must be U.S. resident for one year with green card or minimum of three years with visa | Normal guidelines<br>Flat extra available |
| **Private aviation** | Private pilot with IFR minimum 400 hours experience and <250 hours annually, if other requires exclusion rider | Normal guidelines<br>Flat extra available | Normal guidelines<br>Flat extra available | Private aviation<br>No rating | Normal guidelines<br>Flat extra available |
| **Avocation** | Nonrated avocations only | Normal guidelines<br>Flat extra available | Normal guidelines<br>Flat extra available | Nonrated avocations only | Normal guidelines<br>Flat extra available |

[1] This criteria does not apply if proposed insured is age 70 or above.

[2] Examples of familial cancer include colon, ovarian, melanoma, breast, and prostate.

NOTE: If flat extra is required, best risk classification would be Preferred Nontobacco/Standard Tobacco.

Tobacco is defined as any use of tobacco, such as cigarettes, cigars, chewing tobacco, snuff, pipe smoking, nicotine patch, nicotine gum, betel nuts, or other products containing nicotine or nicotine byproducts.

**Final classification will be determined by underwriting.**

## Allianz Life Insurance Company of North America (Allianz) underwriting retention limits

**Jumbo limit**

$65 million

**Autobind limits** (Nonrated through Table 4)

$65 million for ages 0 to 70
$35 million for ages 71 to 75
$25 million for ages 76 to 80

**Internal retention limit** (Nonrated through Table 4)

$20 million for ages 0 to 60
$10 million for ages 61 to 70
$4 million for ages 71 to 75
$3 million for ages 76 to 80

Please call our life underwriters if your case doesn't fall into any of the above categories or if the applicant is a professional athlete, works in the entertainment industry, or participates in private aviation. Our underwriters take your life business very personally. They answer your phone calls personally, too.

- **Call the Life Case Design Team at 800.950.7372**
- Indicate that you are calling for an underwriting prequalification.
- Life Underwriting Department hours are 8 a.m. - 5 p.m. Central time, Monday through Friday.

## Approved paramedical facilities

Allianz will make arrangements for your paramedical requirements. Otherwise, Allianz has agreements with the paramedical facilities listed below. They have Allianz forms and use highly trained examiners to maintain quality service and help control underwriting expenses.

**Our preferred vendor is:**

Portamedic (Hooper Holmes)/APPS
877.644.1264

**Other approved vendors:**

ExamOne
800.768.2061

**Accelerated underwriting eligibility criteria:**

- Product availability: single indexed universal life insurance policies
- Issue ages: 18-60
- Standard Risk Class or better (death benefit amounts of $3 million or less and includes existing coverage)

**Boosted underwriting eligibility criteria:**

- Product availability: single indexed universal life insurance policies
- Issue ages: 18-60
- Standard Risk Class or better (death benefit amounts of $3,000,001-$5,000,000 and includes existing coverage)
- Must have a physical exam with labs within the last 12 months

Jumbo, autobind, and internal retention limits vary by age, rating class, and product and may be subject to additional large case review requirements. Please call the Life Case Design Team for details.

The Ultimate Amount is the death benefit used to determine both internal and reinsurance capacity. Autobind limits, Jumbo limits, and underwriting requirements will reflect this amount. The Ultimate Amount can be found in the QuickView of the illustration input screens, or in one of two locations within the illustration output: 1) as a footnote on the Policy Summary page, 2) within the Input Summary report.

**Important notes and exceptions:** All policies issued must comply with Internal Revenue Code Section 7702. All children age 15 or older applying for coverage as primary insured must sign the application. Parents must always sign for any minor children. Applicants must be United States citizens or show permanent residence in the United States.