

Age/Amount	0-16	17-40	41-50	51-60	61-64	65-70	71-80	Over 80
\$1,000,001 to \$2,000,000	Non-med	CMI ²	CMI ²	CMI ²	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³
	Rx	Physical Measurements ²	Physical Measurements ²	Physical Measurements ²	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³
		Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine
		Rx	Rx	Rx	Rx	Rx	Rx	Senior Supplement
		MVR	MVR	MVR	MVR	MVR	MVR	Rx
		PHI	PHI	PHI	PHI	APS - 24 months	APS	MVR
							Financial Questionnaire	Financial Questionnaire
							APS	APS
\$2,000,001 to \$3,000,000	Non-med	CMI ²	CMI ²	CMI ²	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³
	Rx	Physical Measurements ²	Physical Measurements ²	Physical Measurements ²	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³
		Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine
		Rx	Rx	Rx	Rx	Rx	Rx	Senior Supplement
		MVR	MVR	MVR	MVR	MVR	MVR	Rx
		PHI	PHI	APS - 24 months	APS - 24 months	APS	MVR	MVR
							Financial Questionnaire	Financial Questionnaire
							APS	APS
\$3,000,001 to \$5,000,000	Non-med	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³
	Rx	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³
		Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine
		Rx	Rx	Rx	Rx	Rx	Rx	Senior Supplement
		MVR	MVR	MVR	MVR	MVR	MVR	Rx
			APS - 24 months	APS - 24 months	APS - 24 months	APS	MVR	MVR
							Financial Questionnaire	Financial Questionnaire
							APS	APS
\$5,000,001 to \$9,999,999	Paramed	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³
	Rx	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³
	Third Party Financials	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine
		Rx	Rx	Rx	Rx	Rx	Rx	Senior Supplement
		MVR	MVR	MVR	MVR	MVR	MVR	Rx
		Financial Questionnaire	Financial Questionnaire	Financial Questionnaire	Financial Questionnaire	Financial Questionnaire	Financial Questionnaire	MVR
	APS	APS	APS	APS	APS	APS	Financial Questionnaire	Financial Questionnaire
							APS	APS
							EIR	EIR

Age/Amount	0-16	17-40	41-50	51-60	61-64	65-70	71-80	Over 80
\$10,000,000	Paramed	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³	Tele-CMI ³
	Rx	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³	Physical Measurements ³
	Third Party Financials	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine
		Rx	EKG	EKG	EKG	EKG	EKG	EKG
		MVR	Rx	Rx	Rx	Rx	Senior Supplement	Senior Supplement
		Financial Questionnaire	MVR	MVR	MVR	MVR	Rx	Rx
		APS	Financial Questionnaire	Financial Questionnaire	Financial Questionnaire	Financial Questionnaire	MVR	MVR
			APS	APS	APS	APS	Financial Questionnaire	Financial Questionnaire
							APS	APS
						EIR	EIR	
Over \$10,000,000	Paramed	Paramed	Paramed	Paramed	Paramed	Paramed	Paramed	Paramed
	Rx	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine	Blood / Urine
		Rx	EKG	EKG	EKG	EKG	EKG	EKG
		MVR	Rx	Rx	Rx	Rx	Senior Supplement	Senior Supplement
	Third Party Financials	APS	MVR	MVR	MVR	MVR	Rx	Rx
		EIR for > \$10M - \$20M	APS	APS	APS	APS	MVR	MVR
		IR for > \$20M	EIR for > \$10M - \$20M	EIR for > \$10M - \$20M	EIR for > \$10M - \$20M	EIR for > \$10M - \$20M	APS	APS
		Third Party Financials	IR for > \$20M	IR for > \$20M	IR for > \$20M	IR for > \$20M	IR	IR
			Third Party Financials	Third Party Financials	Third Party Financials	Third Party Financials	Third Party Financials	Third Party Financials
						IR for > age 65	Third Party Financials	

- 1 CMI¹ is subject to product availability; otherwise, a Nonmedical part 2 is required (underwriter discretion may be used to accept a Paramedical part 2 in lieu of CMI¹).
- 2 CMI² is subject to produce availability; otherwise, a Paramedical part 2 is required (underwriter discretion may be used to accept a Paramedical part 2 in lieu of CMI²).
- 3 Tele-CMI³ is subject to product availability; otherwise, a Paramedical Part 2 is required.

Key:

CMI: Client Medical Interview

Tele-CMI : Telephone Client Medical Interview

PHI: Personal History Interview - required for non-US citizens only or at underwriter discretion.

RX: Prescription Check

MVR: Motor Vehicle Report

EIR: Electronic Inspection Report

IR: Written Inspection Report

APS-24 months: Attending Physician Statement needed if seen in the last 24 months

APS: Attending Physician Statement

Total Amount at Risk (TAR)

- With multiple submissions, combine the total amount at risk to determine the age/amount requirements
- Use total amount at risk for all applications currently submitted, pending, and/or issued by MassMutual within the past 12 months. Note: some of the riders we offer must be factored into our total amount at risk.⁴
- For Survivorship contracts, use half the applied-for amount to determine medical requirements only. Non-medical requirements such as Inspection Reports and financials are based on the full amount applied for.

⁴For more information on the ALIR, PAIR, LISR, RTR, YTP, EPRS, ALIRS, SIR riders, please reference the [Overview of Whole Life Product Portfolio brochure](#).

Please note the following regarding ALIR:

To determine the additional amount at risk under ALIR multiply the ALIR payment by the correct multiplier for the Proposed Insured’s age:

AMOUNT AT RISK

ISSUE AGES	SCHEDULED	UNSCHEDULED
0-30	10X OR 20X*	2X OR 4X**
31-40	10X	3X
41-59	5X	2X
60-69	1X	1X
70+	1X	1X

* If total amount at risk is ≥ \$250,000, use 10x.

** If ≥ \$250,000, use 4x.

Non-Medical (Non-med)

A Non-Medical Part 2 requirement is part 2 of the application, completed by the financial professional with the juvenile's parent/guardian.

Client Medical Interview (CMI) The Client Medical Interview is an online process, for use with new business individual life applications, that requires Proposed Insureds to complete a self-directed online medical questionnaire. This process replaces the traditional non-medical and paramedical part 2 application process.

- CMI¹ is subject to product availability; otherwise, a Nonmedical part 2 is required (underwriter discretion may be used to accept a Paramedical part 2 in lieu of CMI¹)
- CMI² is subject to produce availability; otherwise, a Paramedical part 2 is required (underwriter discretion may be used to accept a Paramedical part 2 in lieu of CMI²)
- The CMI may be used with conversion applications subject to product availability and age-amount. CMI may not be used with policy change applications, except in California.
- It is not approved for use with Survivorship, CareChoice, or VUL policies.
- It may not be used for clients who do **not** speak or understand English.
 - A language line to complete a TCMI is available for those unable to complete the online CMI because they do not speak or understand English.

Telephone Client Medical Interview (Tele-CMI)

The Telephone Client Medical Interview is completed over the phone by specially trained MassMutual interviewers. The interview consists of personal history, family history, and medical questions that will last an average of 25 minutes. The Tele-CMI replaces the traditional process of a paramedical examiner asking the Part 2 medical questions during the visit when obtaining the labs/fluids.

- Tele-CMI³ is subject to product availability; otherwise, a Paramedical Part 2 is required.
- The Tele-CMI may be used with conversion application subject to product availability and age-amount.
- The Tele-CMI may not be used with policy change applications, except in California.
- It is not approved for use with Survivorship, VUL or CareChoice policies.
 - The Tele-CMI contact number for the client to call is 844-835-3264. The client should not call before the first office telephone contact, however, because the file will not yet be set up for the interview.

Paramed

A Paramedical exam (paramed) is a part 2 completed by a paramedical examiner with the client. It includes basic questions about medical history, plus physical measurements (height, weight, blood pressure and pulse rate).

Personal History Interview (PHI)

The Personal History interview is completed over the phone by specially trained MassMutual interviewers. This is used to develop supplemental information that has bearing on client insurability. The PHI consists of questions about lifestyle, medical history updates and financials.

- A PHI is required for non-U.S. citizens, or at underwriter discretion
- The PHI phone number is 888-461-3743

Information that may be ordered by the Home Office

Prescription Check (RX)

The Prescription check is a database report that provides the proposed insured's prescriptions profile driven from pharmacy claims data. It also provides a list of treating physicians and issuing pharmacies.

Motor Vehicle Report (MVR)

The Motor Vehicle Report is a report that provides driving violations, accidents and suspensions.

Medical Claims Records (MCR)

Medical claims records provide history based on information from health insurance carriers.

Attending Physician Statements / Attending Physician Statements – 24 months (APS) Attending Physician Statements (APS) are medical records that may be home office-ordered or agency-ordered.

- APS – 24, is defined as records needed if the proposed insured has been seen within the last 24 months.

Senior Supplement

The Senior Supplement is a screening done by the examiner that tests cognitive and functional abilities. The supplement consists of 3 parts:

- An orientation-memory-concentration test.
- Yes/no questions that assess activities of daily living.
- A timed “Up and Go” exercise.

Financial Questionnaire

Supplemental questionnaires may be requested to assist in financial underwriting by providing additional information not obtained from the formal application.

- Financial Supplement, (personal) – Form 2075
- Financial Supplement, (business) – Form 2074

Inspection Report

Inspection reports are ordered by the home office and may include written and/or electronic consumer reports on the proposed insured’s finances, lifestyle, character, and personal reputation. These are ordered for certain ages, amount or for cause. A written inspection report may or may not involve client contact. The two main types are EIR (electronic inspection report) and IR (Inspection report). The type of report ordered varies by age and amount of insurance. Your underwriter will communicate the type of report that is needed.

Electronic Inspection Report (EIR)

- Typically does not involve contacting the client.
- Checking public records.
- Valid up to 12 months from report date.⁵

⁵These are guidelines. All requirement expiration dates are subject to underwriter discretion. Some requirements for clients over age 70 expire at 6 months.

Inspection Report (IR)

- Written inspections may conduct telephone interviews with the client and other sources. (For example, personal and business associates, accountants and attorneys).
- Checking public records.

Third-Party Financials

Third Party Financials Is a combination of home office ordered EIR/IR and financials that are requested through the producer. This will be financials verified by a third party, such as an attorney or certified public accountant. This may include Federal tax returns from the past 2 years, current bank and financial institution statements and compensation details. For businesses, it may include profit and loss statements, and corporate business financial statements.

Other requirements may be ordered at underwriter discretion. A Supplemental Health Questionnaire (SHQ) is a requirement that MassMutual uses to obtain additional information.

Supplemental Health Questionnaire (SHQ)

The Supplemental Health Questionnaire is similar to the telephone inspection (PHI) listed above. The SHQ focuses on a specific topic or topics requested by the underwriter (such as a particular medical condition, or unadmitted history.) Underwriters may order an interview for any proposed insured without advance notice. It is important that advisors prepare proposed insureds for telephone interviews by explaining the process and the nature of the questions. Clients who are well prepared and expecting the call are much more likely to have a positive interview experience.

- When an SHQ is requested, the client can wait for the call, or may call into 888-461-3743 to complete the interview.
- Hours of operation: Monday-Friday 8:00 am to 8:00 pm EST.

How MassMutual contacts proposed insureds for telephone interviews

For telephone interviews that require us to contact the proposed insured, the process varies depending on information received on the formal application.

- Proposed insureds may call in to the numbers provided to complete the Tele-CMI, the PHI or the SHQ. However, for TCMI, to avoid delays and wait time, proposed insureds should wait for the TCMI call or text to make sure the interview is set up.
- If the proposed insured consents to receiving text messages, we will send out 3 texts to the client, asking them to complete the requirement. These texts come from 413-200-3395. Please notify your client it is okay to accept these and to watch for this text.
- If there is no consent to text and an email is provided, we will first make a call to the proposed insured, at the best time to call that is provided on the application. If we do not make contact with that call, we will send out 2 follow-up emails. Emails will come from: personalhistoryunit@noreply.massmutual.com with information on how to complete the Tele-CMI, PHI or the SHQ.
- If there is no consent to text and no email provided, we will place the first call to the proposed insured at the preferred best time to call listed on the application and then 2 follow up calls will be placed during our business hours.

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