

Exam Substitute Program

Exam & Lab-Free Offerings Up to and Including \$20 Million

We are pleased to announce that MassMutual's Exam Substitute Program (ESP) allows for qualified applicants* to use existing medical records to bypass the paramedical exam process. As a result, it will:



Allow for clients who have routine, extensive physicals to be eligible for bypassing routine age/amount underwriting requirements and can be considered for up to \$20M of Whole Life coverage without an exam and/or labs.



Provide significant reduction to the overall cycle time of the policy not having to wait for the labs to be processed or additional tests to be ordered.



Give clients the choice to select a tele-CMI or a non-med Part II at time of submission.

Note: The non-med Part II can be completed at the same time as the application, and if submitted with the APS, it can greatly reduce cycle time.

*For additional considerations and criteria, view the [Exam Substitute Program flyer \(U1026\)](#).

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