

# Platinum Pass **Term** Underwriting Program Eligibility Checklist

Use this checklist to help determine if your client qualifies for the Platinum Pass **Term** Underwriting Program. All statements must be correct.

- The client is age 18–50.
- The amount applied for **matches or is less than** the existing MassMutual policy (minimum \$100,000, maximum \$3 million).
- This application is for a new, additional **MassMutual Term** life policy, and is **not** ART.
- The existing MassMutual policy was fully underwritten with a full blood profile/urinalysis.
- The existing MassMutual policy was approved and issued at Standard or better rates in the past 3 years, without use of accelerated underwriting programs, “step up” or table shave programs, exceptions, facultative reinsurance, or special reinsurance programs (e.g., Mass Advantage).
- This application is not a face amount increase.
- The most recently underwritten MassMutual policy is being used as the base policy.
- This policy does not replace any MassMutual policy, nor any whole life policy from another carrier.
- If the contract state is New York, no replacement of any coverage (term or perm) is allowed.
- There has been no significant change in the client’s health or non-medical status (e.g., driving, avocation) since the existing policy was underwritten.
- The client is not a professional athlete or foreign national (including a U.S. citizen residing outside the U.S.).
- The existing policy is in force and premium paying.
- Only one policy is being applied for (e.g., not applying for an additional or alternate policy with MassMutual). An **exception** is if the client is applying for a combination of term and perm policies. If so, neither policy may exceed the Platinum Pass Perm/Term program maximums.
- To the best of my knowledge, the client has not already exceeded the \$5 million lifetime cap using the program (including coverage in force using the former E-Z Pass/E-Z Pass Platinum Programs).

**Note:** Platinum Pass is not a guaranteed-issue program. Some underwriting is required. MassMutual reserves the right to request full underwriting.

Consult **LI7210 Platinum Pass Program** guide for additional information.

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