

Juvenile Life Insurance Underwriting Guide

MassMutual® defines a juvenile as a child ranging from fifteen days to sixteen years old. Juvenile life insurance applications require MassMutual underwriters to consider several factors, including:

- The purpose of the coverage
- The insurable interest of the owner and beneficiary
- The amount of coverage applied for in relation to other family members' coverage
- Any applicable state guidelines
- Medical history

The following information focuses on MassMutual's guidelines and requirements when underwriting juvenile applications. For state-specific guidelines, please refer to the State Specific Financial Underwriting Guidelines section of this resource.

General Guidelines

Minimum Age	The proposed insured must be at least 15 days old.
Amount of Coverage Available	<p>In all states except NY, the maximum amount of coverage available on the life of a child is 1.25 times the highest amount of coverage on either parent, up to a maximum of \$1,000,000. Individual consideration is given for greater amounts.</p> <p>The amount applied for should make sense in relation to the family's insurance program. Siblings should have similar coverage (i.e., face amounts and/or premiums). If a grandparent is the owner/payor, all juvenile grandchildren should carry similar coverage.</p> <p>All relevant family coverage should be provided on the application.</p> <p>If a case differs from these guidelines, provide an explanation in a cover letter.</p>
Products	All individual Whole Life products and riders, and Apex VUL and riders, subject to minimum issue ages, are available.
Risk Ratings	<p>For ages <15 – Standard Non-Tobacco only</p> <p>For ages 15-16 – Standard Non-Tobacco or Tobacco</p>
Policy Ownership & Beneficiary	<p>Generally, the policyowner and beneficiary must be the juvenile's parent, grandparent or a trust with the trust grantor being a parent, grandparent, or legal guardian.</p> <p>Ownership by a legal guardian may be acceptable, subject to appropriate legal documentation.</p> <p>The ownership section should be completed on the Part 1 and/or the ownership form.</p>
Insurability Information	The parent must be the source of all insurability information on the child's application, regardless of the policy ownership. The grandparent may be the source of insurability information only if the grandparent is also the child's legal guardian.

Required Forms and Signatures

In most instances, a parent or legal guardian must sign on behalf of juvenile insureds younger than 16. Insureds 16 years old (attained age) may sign all life insurance application and underwriting forms **except** for the HIPAA authorization. If a guardian is seeking to obtain coverage on a juvenile, guardianship papers are required.

The following state-specific rules apply:

- California – A juvenile may not sign under the age of 18.
- New York – A juvenile may not sign under the age of 14 and a half.
- Washington – A juvenile is required to sign when they are between the attained ages of 15 and 17, except for the HIPAA authorization as noted above.

FORM	REQUIRED INFORMATION AND SIGNATURES
Part 1	<ul style="list-style-type: none"> • On the MassMutual Part 1 application, a parent or legal guardian signs on behalf of the proposed juvenile insured. • If the policy will be owned by a parent or legal guardian, they will sign as the policyowner. • If the policy will be owned by a grandparent or trust, then the grandparent or trustee will sign as the policyowner. • Financial Professional signs as producer.
Part 2	<p>The Part 2 non-med form is included in the application packet.</p> <p>The parent should answer all questions. Remember to include the primary care provider contact information with the date of last visit and reason for last visit. Accurately measured height and weight should be provided. If the measured date is not the date of the Part 2, please included the measured date.</p> <p>Signatures:</p> <ul style="list-style-type: none"> • Parent signs on behalf of the proposed juvenile insured on the Proposed Insured line. • If the policy will be owned by a parent or legal guardian, they will sign as the policyowner. • If the policy will be owned by a grandparent or trust, then the grandparent or trustee will sign as the policyowner. • Financial Professional will sign as a witness. • If a Paramed Part 2 will be required, the examiner will sign as a witness.
HIPAA Form F8186 (required in all cases)	<ul style="list-style-type: none"> • Proposed Insured / Insured/ Representative – The Parent or legal guardian must sign this line. • Printed Name – Printed name of the representative signing (signature above) • Proposed Insured’s full legal name – Full name of the insured • Date of Birth – The date of birth of the juvenile insured • Relationship to Insured – Mother, Father, or Legal Guardian

FORM	REQUIRED INFORMATION AND SIGNATURES
HIV test Consent Forms	If this form is required, a parent or legal guardian will sign on behalf of the Proposed Insured.
Temporary Life Insurance Receipt (TLIR)	If prepayment is collected and TLIR coverage is requested: <ul style="list-style-type: none"> • Parent provides answers to the Health Questions on the form. • The individual making premium payments will sign as the Premium Payer. • Parent will sign as Proposed Insured, unless the Parent is also the Premium Payer, in which case the Proposed Insured line should be left blank. • Financial Professional signs as producer.

Please note:

If the Financial Professional is the parent or legal guardian of the juvenile insured, and they provide the insurability information on the Non-Med Part 2, they will sign as a Parent on behalf of the proposed juvenile insured, and as the Producer for the Witness Signature. The Witness signature may also be left blank when the Financial Professional is the parent of the juvenile insured.

In cases where the child lives with only one parent, the parent that the child is living with must be the one to sign the application on behalf of juvenile insured (Part 1 and Part 2). This assures that the medical questions are answered most knowledgeable.

Underwriting Requirements

≤ \$1,000,000	<ul style="list-style-type: none"> • Non-med • RX database check • APS for ages 0-1 at \$500,001 and up
1,000,001 to \$5,000,000	<ul style="list-style-type: none"> • Non-med • RX database check • APS
\$5,000,001 to \$10,000,000	<ul style="list-style-type: none"> • Paramed • RX database check • Third Party Financials • APS

RX: Prescription Check

APS: Attending Physician Statement

Note: It is our expectation that children receive routine well-child care, and have been seen by a health care provider within 18 months, or more recently if the child is under 3 years old. If not, we may be unable to proceed with the case. Please consult with Underwriting.

Build Chart

Generally, the below build guidelines apply for juvenile cases:

AGES	BUILD GUIDELINES
15 days through 23 months	Height and weight measurements between the 5th – 95th percentile for the child’s age and gender.
2 years to 14 years	Body Mass Index (BMI) between the 5th percentile and 120% of the 95th percentile.

If the child’s build falls outside of the ranges above, please submit the case to Underwriting for review. Full medical records may be required, subject to underwriter discretion.

State-specific Financial Underwriting Guidelines

New York Juvenile Limits

New York state regulations limit the amount of life insurance coverage that can be put in force on a juvenile in relation to the amount of life insurance coverage currently in force on the life of the parents. Additionally, an endorsement must appear in all juvenile policies to notify all policyowners of the limitations.

ATTAINED AGE AT NEAREST BIRTHDAY	STATUTORY LIMIT
0 - 4 years 6 months	The greater of \$50,000 or 25% of the amount of life insurance in force on the life of the applicant (owner) on the date of issue.
over 4 years 6 months - 14 years 6 months	The greater of \$50,000 or 50% of the amount of life insurance in force on the life of the applicant (owner) on the date of issue.

Additional benefits payable under the terms of an accidental death rider do not count against the limits prescribed by law.

The fact that an applicant (owner) may be uninsurable does not alter the provision of the law.

There is no statutory limit on the face amount if the policy is effectuated and the premium is paid by a person(s) having an insurable interest in the life of the minor and on whom the minor is not dependent for support and maintenance. For example, a grandparent who does not support the grandchild may obtain a policy on the grandchild for more than the above limits, if justified financially. In this case, insurance must be purchased on all minor grandchildren for like amounts of coverage or premium, and the grandparent must be the owner and payor.

Washington Juvenile Applications

Washington state has enacted laws to prevent the fraudulent purchasing of life insurance on juveniles:

- A juvenile insured actual age 15–17 years old must sign the application along with the parent or legal guardian with whom the child lives.
- Juvenile coverage that exceeds the annual household income must be justified (e.g., by the amount of coverage on the parents and siblings).

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