

Platinum Pass **Perm** Underwriting Program Eligibility Checklist

Use this checklist to help determine if your client qualifies for the Platinum Pass **Perm** Underwriting Program.

All statements must be correct.

- The insured is age 18–60.
- The base face amount applied for is at least \$100,000.
- This application is for a new, additional **MassMutual® Whole Life individual** 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 (term or perm) is allowed.
- The amount applied for is \$5 million or less and a maximum of double the original policy base face amount.
- The original policy was issued by MassMutual at Standard or better, or by an approved carrier at an acceptable risk class. (See [LI7210](#) for a list of approved carriers and risk classes.)
- The original policy was fully underwritten with a full blood profile/urinalysis.
- The original policy was issued within the past 5 years.
- The original policy decision did not use exceptions, accelerated underwriting programs, “step up” or table shave programs, facultative reinsurance, or special reinsurance programs (e.g., Mass Advantage program).
- The most recently underwritten policy is being used as the base policy.
- 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 term, UL, VUL, or survivorship plan 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 and Term program maximums.
- RTR and GIR riders are not requested.

Administrative requirements

- I will provide a copy of the specification/face page and full application including the Part 2 from the original policy. (Note: this is required only for policies from carriers other than MassMutual).
- This application is not a face amount increase, a conversion privilege, or a conversion privilege being exercised with a request for face increase or addition of riders.
- 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, and some underwriting is required. MassMutual reserves the right to request full underwriting. If the existing policy is a MassMutual Whole Life 65, 100, or High Early Cash Value, it may be in the client's best interest to submit as a policy change and increase the existing coverage if a pricing band is being crossed. Please review pricing of face increase vs. utilizing Platinum Pass Program. See the [Platinum Pass Program Guide \(LI7210\)](#) for full program details.

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