

# 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 exceptions, Mass Advantage, or reinsurance.
- ☐ 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.
- ☐ 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 individual program maximum.
- ☐ 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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