



Record Requirements – Mortality Profiles (Life Expectancies)

The following is the minimum requirement for AVS Underwriting, LLC (AVS), to consider the issuance of an LE (Mortality Profile):

- 1) Authorization to Release Medical Information (see HIPAA attachment).
- 2) Medical records for the past 2-5 years inclusive of the past 12 months. These records should be provided from all venues of health care in which the insured has participated. Should another client send records that influence the LE determination and you did not supply these records you will be notified. You will then have to provide these additional records to AVS before an LE can be issued to you.

NOTE – The insured's date of birth, social security number, gender, state of residence, zip code, and face amount of the policy must be provided.

If the patient does not have medical records current within the last 12 months, then include a document, signed and dated by the insured, stating they have not seen any doctor for any reason since the date of the last medical record.

If a file contains conflicting tobacco use information, a signed and dated document may be requested to clarify the tobacco use status. If you have any questions, please contact underwriting@avslc.com

If you need additional assistance please do not hesitate to contact the Help Desk.

Thank you and we look forward to working with your company.

Help Desk
helpdesk@avslc.com
678-388-2126