

Testing for Clients Age 71 and Over



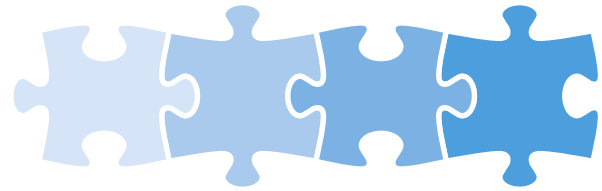
For applicants age 71 and over, in addition to the standard inspection and paramedical exam we also measure for frailty and cognitive impairment, which are leading indicators of health for the 71+ market. Below is a brief description of tests involved so you can prepare your clients as needed:



FUNCTIONAL TESTS

Two additional tests will be administered during your client's paramedical exam:

- The **Gait Test** assesses the applicant's ability to walk at their normal pace within a specific distance and time frame.
- The **Chair Stand Test** assesses the applicant's ability to rise from a seated position five times, without using their arms for support.



EXPANDED INSPECTION REPORT WITH COGNITIVE TEST (71IR)

The vendor-completed inspection for applicants age 71 and older includes a **cognitive test**.

A trained professional will contact your client by telephone to ask questions that will assess reasoning, perception, memory, verbal and mathematical ability, and problem-solving. The test will take approximately 15 minutes.

Help prepare your clients with [Preparing for the Life Insurance Exam](#)

Approved paramed vendors

- **Functional tests:** All of our preferred paramed vendors are trained to complete the functional tests for applicants age 71 and over.
- **71+ Inspection Report:** Both **ExamOne** and **CRL Plus** can complete the 71+ Inspection Report including the cognitive test.

See our [Preferred Vendors list](#) for contact information.

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