

AMERICAN LIFE INSURANCE COMPANY (METLIFE), NEPAL
MEDICAL, FINANCIAL & KYC REQUIREMENTS FOR INDIVIDUAL LIFE & CI
Based on Total amount (NPR) on Single Life
Effective date September 17, 2025

MEDICAL REQUIREMENTS

Age	Non medical limit	up to 2,500,000	2,500,001- 5,000,000	5,000,001 – 6,000,000	> 6,000,000	
1 month-15 years	2,500,000		Medical (Max coverage 5,000,000)		N/A	
16 to 35years	5,000,000			Medical & Blood Profile		
36-45 years	3,000,000		Medical	Medical, Blood Profile *ECG for 40yrs and above		
46-55 Years	1,500,000	Medical, Urinalysis	Medical, Urinalysis, ECG, *Blood profile beyond 4,000,000	Medical, Urinalysis, Blood Profile & ECG		
56-60 years	750,000	Medical, Urinalysis ECG from 1,000,000	Medical, Urinalysis, Blood Profile & ECG			
>60yrs	Medical, Urinalysis	Medical, Urinalysis ECG & blood profile from 1,000,000				

Blood profile includes : HIV(1&2), FBS or PP, HbA1C, RBC (Total), HB%, PCV, MCV, MCH, MCHC, Platelets (Total), WBC (TC & DC), Total Cholesterol, HDL, Triglycerides, creatinine, GGT, SGPT, SGOT, Hepatitis (B & C) and PSA for age 55yrs and above.

FINANCIAL REQUIREMENTS

Occupation	Up to 4,000,000	4,000,001 - 5,000,000	Above 5,000,000
Employed/ Salaried	Income declaration in application	UND-52 and UND-54	Salary certificate or document supporting declared income. For other sources of income- rental paper etc.
			UND-52 and UND-54
	Other financial document as requested by underwriter as needed		
Business	Income declaration in application	UND-52 and UND-54	Business Registration or PAN Certificate
			Valid document justifying the declared income e.g. Income Tax certificate/ Audited Financial report
			UND-52 and UND-54
	Other financial document as requested by underwriter as needed		
Age group 18yrs-25yrs	Income declaration in application	Business Registration or PAN Certificate or Salary certificate, Valid document justifying the declared income e.g. Income Tax certificate	
		UND-52 and UND-54	
	Other financial document as requested by underwriter as needed		
Annual Premium > NPR 500,000/-	Business Registration or PAN Certificate or Salary certificate, Valid document justifying the declared income e.g. Income Tax certificate		
	UND-52 and UND-54		
	Other financial document as requested by underwriter as needed		
Single Premium	Document supporting source of fund Occupation verifying document Reason for applying single premium		

KYC REQUIREMENTS

1. Valid age proof for Insured/ Applicant/ Beneficiary
2. Passport size recent photograph and ID (Citizenship/ Passport/National ID/Voter's ID/ PAN card/ Driving license).
3. Employee ID for applicants who are Government, Semi-government, Corporate or private company employees.

MEDICAL REQUIREMENT FOR APPLICATION SUBMITTED BY NEPALESE FROM ABROAD

Age	Non medical limit	up to 2,500,000	2,500,001- 5,000,000	5,000,001 – 7500,000	> 7500,000
1 month-15 years	2,500,000		Medical (Max coverage 5,000,000)		N/A
16 to 35years	7,500,000				Medical & Blood Profile
36-45 years	5,000,000			Medical , Blood Profile, *ECG for 40yrs and above	
46-55 Years	1,500,000	Medical, Urinalysis	Medical, Urinalysis, ECG, *Blood profile beyond 4,000,000	Medical, Urinalysis, Blood Profile & ECG	
56-60 years	750,000	Medical, Urinalysis *ECG from 1,000,000	Medical, Urinalysis, Blood Profile & ECG		
>60yrs	Medical, Urinalysis	Medical, Urinalysis *ECG & blood profile from 1,000,000			