

Nearest Age Chart

Overview

This article contains a table for determining a customer's nearest age. The redate indicator can be viewed or changed on the CI3 screen in Mainframe.

Details

The policy's age remains constant six months before and after its birthday. To illustrate, let's consider a policy that turns 8 on June 9th, 2023. From Jan 9th, 2023, to Jan 9th, 2024, the policy will be 8 years old, and the auto redate will process as expected.

- If the policy turns 8 years old on 7/13/2022, the age will change if we receive the initial premium draft after 1/9/23.
- If the policy were 8 years old on 7/13/2023, the age would change if we received the initial premium after 1/9/24.

Note:

- Vantage policies (UL/IUL/SUL/SIUL/VUL) must be three days *prior* to the save age date in New Business.
- The issue date cannot be greater than the 28th.
- IUL/SIUL products cannot be dated on the 21st (sweep date); use the 20th instead.

Nearest Age Chart

| TABLE FOR FINDING NEAREST AGE | | | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|---------------|-------------------|
| Premiums are based upon the nearest age at the date of the first regular annual premium. | | | | | | | | | | | | | | | | | | | | | | | |
| Use age next birthday after the date shown in column headed "Age Changes After" | | | | | | | | | | | | | | | | | | | | | | | |
| Note: Provider and Foundation age changes on date of birth | | | | | | | | | | | | | | | | | | | | | | | |
| Date of Birth | Age Changes After | Date of Birth | Age Changes After | Date of Birth | Age Changes After | Date of Birth | Age Changes After | Date of Birth | Age Changes After | Date of Birth | Age Changes After | Date of Birth | Age Changes After | Date of Birth | Age Changes After | Date of Birth | Age Changes After | Date of Birth | Age Changes After | Date of Birth | Age Changes After | Date of Birth | Age Changes After |
| January | February | March | April | May | June | July | August | September | October | November | December | January | February | March | April | May | June | July | August | September | October | November | December |
| 1 | 30-Jun | 1 | 31-Jul | 1 | 28-Aug | 1 | 28-Sep | 1 | 28-Oct | 1 | 28-Nov | 1 | 28-Dec | 1 | 28-Jan | 1 | 28-Feb | 1 | 30-Mar | 1 | 30-Apr | 1 | 30-May |
| 2 | 01-Jul | 2 | 01-Aug | 2 | 29-Aug | 2 | 29-Sep | 2 | 29-Oct | 2 | 29-Nov | 2 | 29-Dec | 2 | 29-Jan | 2 | 01-Mar | 2 | 31-Mar | 2 | 01-May | 2 | 31-May |
| 3 | 02-Jul | 3 | 02-Aug | 3 | 30-Aug | 3 | 30-Sep | 3 | 30-Oct | 3 | 30-Nov | 3 | 30-Dec | 3 | 30-Jan | 3 | 02-Mar | 3 | 01-Apr | 3 | 02-May | 3 | 01-Jun |
| 4 | 03-Jul | 4 | 03-Aug | 4 | 31-Aug | 4 | 01-Oct | 4 | 31-Oct | 4 | 01-Dec | 4 | 31-Dec | 4 | 31-Jan | 4 | 03-Mar | 4 | 02-Apr | 4 | 03-May | 4 | 02-Jun |
| 5 | 04-Jul | 5 | 04-Aug | 5 | 01-Sep | 5 | 02-Oct | 5 | 01-Nov | 5 | 02-Dec | 5 | 01-Jan | 5 | 01-Feb | 5 | 04-Mar | 5 | 03-Apr | 5 | 04-May | 5 | 03-Jun |
| 6 | 05-Jul | 6 | 05-Aug | 6 | 02-Sep | 6 | 03-Oct | 6 | 02-Nov | 6 | 03-Dec | 6 | 02-Jan | 6 | 02-Feb | 6 | 05-Mar | 6 | 04-Apr | 6 | 05-May | 6 | 04-Jun |
| 7 | 06-Jul | 7 | 06-Aug | 7 | 03-Sep | 7 | 04-Oct | 7 | 03-Nov | 7 | 04-Dec | 7 | 03-Jan | 7 | 03-Feb | 7 | 06-Mar | 7 | 05-Apr | 7 | 06-May | 7 | 05-Jun |
| 8 | 07-Jul | 8 | 07-Aug | 8 | 04-Sep | 8 | 05-Oct | 8 | 04-Nov | 8 | 05-Dec | 8 | 04-Jan | 8 | 04-Feb | 8 | 07-Mar | 8 | 06-Apr | 8 | 07-May | 8 | 06-Jun |
| 9 | 08-Jul | 9 | 08-Aug | 9 | 05-Sep | 9 | 06-Oct | 9 | 05-Nov | 9 | 06-Dec | 9 | 05-Jan | 9 | 05-Feb | 9 | 08-Mar | 9 | 07-Apr | 9 | 08-May | 9 | 07-Jun |
| 10 | 09-Jul | 10 | 09-Aug | 10 | 06-Sep | 10 | 07-Oct | 10 | 06-Nov | 10 | 07-Dec | 10 | 06-Jan | 10 | 06-Feb | 10 | 09-Mar | 10 | 08-Apr | 10 | 09-May | 10 | 08-Jun |
| 11 | 10-Jul | 11 | 10-Aug | 11 | 07-Sep | 11 | 08-Oct | 11 | 07-Nov | 11 | 08-Dec | 11 | 07-Jan | 11 | 07-Feb | 11 | 10-Mar | 11 | 09-Apr | 11 | 10-May | 11 | 09-Jun |
| 12 | 11-Jul | 12 | 11-Aug | 12 | 08-Sep | 12 | 09-Oct | 12 | 08-Nov | 12 | 09-Dec | 12 | 08-Jan | 12 | 08-Feb | 12 | 11-Mar | 12 | 10-Apr | 12 | 11-May | 12 | 10-Jun |
| 13 | 12-Jul | 13 | 12-Aug | 13 | 09-Sep | 13 | 10-Oct | 13 | 09-Nov | 13 | 10-Dec | 13 | 09-Jan | 13 | 09-Feb | 13 | 12-Mar | 13 | 11-Apr | 13 | 12-May | 13 | 11-Jun |
| 14 | 13-Jul | 14 | 13-Aug | 14 | 10-Sep | 14 | 11-Oct | 14 | 10-Nov | 14 | 11-Dec | 14 | 10-Jan | 14 | 10-Feb | 14 | 13-Mar | 14 | 12-Apr | 14 | 13-May | 14 | 12-Jun |
| 15 | 14-Jul | 15 | 14-Aug | 15 | 11-Sep | 15 | 12-Oct | 15 | 11-Nov | 15 | 12-Dec | 15 | 11-Jan | 15 | 11-Feb | 15 | 14-Mar | 15 | 13-Apr | 15 | 14-May | 15 | 13-Jun |
| 16 | 15-Jul | 16 | 15-Aug | 16 | 12-Sep | 16 | 13-Oct | 16 | 12-Nov | 16 | 13-Dec | 16 | 12-Jan | 16 | 12-Feb | 16 | 15-Mar | 16 | 14-Apr | 16 | 15-May | 16 | 14-Jun |
| 17 | 16-Jul | 17 | 16-Aug | 17 | 13-Sep | 17 | 14-Oct | 17 | 13-Nov | 17 | 14-Dec | 17 | 13-Jan | 17 | 13-Feb | 17 | 16-Mar | 17 | 15-Apr | 17 | 16-May | 17 | 15-Jun |
| 18 | 17-Jul | 18 | 17-Aug | 18 | 14-Sep | 18 | 15-Oct | 18 | 14-Nov | 18 | 15-Dec | 18 | 14-Jan | 18 | 14-Feb | 18 | 17-Mar | 18 | 16-Apr | 18 | 17-May | 18 | 16-Jun |
| 19 | 18-Jul | 19 | 18-Aug | 19 | 15-Sep | 19 | 16-Oct | 19 | 15-Nov | 19 | 16-Dec | 19 | 15-Jan | 19 | 15-Feb | 19 | 18-Mar | 19 | 17-Apr | 19 | 18-May | 19 | 17-Jun |
| 20 | 19-Jul | 20 | 19-Aug | 20 | 16-Sep | 20 | 17-Oct | 20 | 16-Nov | 20 | 17-Dec | 20 | 16-Jan | 20 | 16-Feb | 20 | 19-Mar | 20 | 18-Apr | 20 | 19-May | 20 | 18-Jun |
| 21 | 20-Jul | 21 | 20-Aug | 21 | 17-Sep | 21 | 18-Oct | 21 | 17-Nov | 21 | 18-Dec | 21 | 17-Jan | 21 | 17-Feb | 21 | 20-Mar | 21 | 19-Apr | 21 | 20-May | 21 | 19-Jun |
| 22 | 21-Jul | 22 | 21-Aug | 22 | 18-Sep | 22 | 19-Oct | 22 | 18-Nov | 22 | 19-Dec | 22 | 18-Jan | 22 | 18-Feb | 22 | 21-Mar | 22 | 20-Apr | 22 | 21-May | 22 | 20-Jun |
| 23 | 22-Jul | 23 | 22-Aug | 23 | 19-Sep | 23 | 20-Oct | 23 | 19-Nov | 23 | 20-Dec | 23 | 19-Jan | 23 | 19-Feb | 23 | 22-Mar | 23 | 21-Apr | 23 | 22-May | 23 | 21-Jun |
| 24 | 23-Jul | 24 | 23-Aug | 24 | 20-Sep | 24 | 21-Oct | 24 | 20-Nov | 24 | 21-Dec | 24 | 20-Jan | 24 | 20-Feb | 24 | 23-Mar | 24 | 22-Apr | 24 | 23-May | 24 | 22-Jun |
| 25 | 24-Jul | 25 | 24-Aug | 25 | 21-Sep | 25 | 22-Oct | 25 | 21-Nov | 25 | 22-Dec | 25 | 21-Jan | 25 | 21-Feb | 25 | 24-Mar | 25 | 23-Apr | 25 | 24-May | 25 | 23-Jun |
| 26 | 25-Jul | 26 | 25-Aug | 26 | 22-Sep | 26 | 23-Oct | 26 | 22-Nov | 26 | 23-Dec | 26 | 22-Jan | 26 | 22-Feb | 26 | 25-Mar | 26 | 24-Apr | 26 | 25-May | 26 | 24-Jun |
| 27 | 26-Jul | 27 | 26-Aug | 27 | 23-Sep | 27 | 24-Oct | 27 | 23-Nov | 27 | 24-Dec | 27 | 23-Jan | 27 | 23-Feb | 27 | 26-Mar | 27 | 25-Apr | 27 | 26-May | 27 | 25-Jun |
| 28 | 27-Jul | 28 | 27-Aug | 28 | 24-Sep | 28 | 25-Oct | 28 | 24-Nov | 28 | 25-Dec | 28 | 24-Jan | 28 | 24-Feb | 28 | 27-Mar | 28 | 26-Apr | 28 | 27-May | 28 | 26-Jun |
| 29 | 28-Jul | 29 | 28-Aug | 29 | 25-Sep | 29 | 26-Oct | 29 | 25-Nov | 29 | 26-Dec | 29 | 25-Jan | 29 | 25-Feb | 29 | 28-Mar | 29 | 27-Apr | 29 | 28-May | 29 | 27-Jun |
| 30 | 29-Jul | | | 30 | 26-Sep | 30 | 27-Oct | 30 | 26-Nov | 30 | 27-Dec | 30 | 26-Jan | 30 | 26-Feb | 30 | 29-Mar | 30 | 28-Apr | 30 | 29-May | 30 | 28-Jun |
| 31 | 30-Jul | | | 31 | 27-Sep | 31 | 27-Nov | | | 31 | 27-Jan | 31 | 27-Feb | | | 31 | 29-Apr | | | 31 | 29-Jun | | |

Related Resources

- Source Document: [Table for Finding Nearest Age](#) (PDF source file for the above image)

Article Details

| | | | |
|---------------|--------------|-------------------|----------------|
| Last Reviewed | 5/28/2024 | Intended Audience | Payment Center |
| Reviewed by | Evan Kleypas | Business Block | Life Insurance |

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