



BNP & NT-proBNP Test Guidelines

Carrier	Guidelines
<p style="text-align: center;">American National As of 11/2023</p>	<p>Will reflex on blood profile ages 51+ and face amounts > \$250,000</p>
<p style="text-align: center;">Corebridge Financial As of 08/2023 (Under carrier review)</p>	<p>Will test on proposed insured's who are 71 and older as part of their routine guidelines. Require mandatory NT-proBNP testing as noted below:</p> <ul style="list-style-type: none"> Ages 20-39 - \$5,000,001+ Ages 40-44 - \$1,000,001+ Ages 45-49 - \$1,000,001+ Ages 50-55 - \$250,001+ Ages 56-59 - \$100,000+ Ages 60-66 - \$100,000+ Ages 67-70 - \$50,000+ Ages 71+ - \$50,000+
<p style="text-align: center;">John Hancock As of 11/2023</p>	<p>Underwriters look at echocardiogram (ECHO) findings to decide which elevated p-BNP values are significant when considering mortality risk on applicant.</p>
<p style="text-align: center;">Legal & General America As of 11/2023</p>	<p>Test is automatically added on proposed insured that is over age 60. Additionally, will test any specimen for known cause.</p>
<p style="text-align: center;">Lincoln Financial As of 11/2023</p>	<p>Will test as part of routine guidelines for applicants 51 and older when face amounts are \$250,000 and above. Will test for all ages 41 and up starting at \$2.5M and on all cases over \$10M ages 15 and up.</p>

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<p>Lumico As of 01/2024</p>	<p>Labs are not required for LUMICO Protect Now Term or SIFE</p>														
<p>MassMutual As of 01/2024</p>	<p>Will reflex on blood profile ages 50+</p>														
<p>Nationwide As of 11/2023</p>	<p>NTproBNP will be included on the blood profile for:</p> <ul style="list-style-type: none"> - Ages 41 - 50 AND Policy Amount > \$2,000,000 - Ages 51 and older 														
<p>North American As of 11/2023</p>	<p>Please refer to North American Underwriting Guide found on www.northamericancompany.com</p>														
<p>OneAmerica As of 11/2023</p>	<p>Not a traditional life product therefore guidelines do not apply.</p>														
<p>Pacific Life As of 11/2023</p>	<table border="1"> <thead> <tr> <th data-bbox="962 987 1077 1057">AGES</th> <th data-bbox="1077 987 1341 1057">NT-proBNP Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="962 1057 1077 1097">18-40</td> <td data-bbox="1077 1057 1341 1097">\$5,000,001 on up</td> </tr> <tr> <td data-bbox="962 1097 1077 1138">41-50</td> <td data-bbox="1077 1097 1341 1138">\$1,000,001 on up</td> </tr> <tr> <td data-bbox="962 1138 1077 1179">51-60</td> <td data-bbox="1077 1138 1341 1179">\$500,001 on up</td> </tr> <tr> <td data-bbox="962 1179 1077 1219">61-70</td> <td data-bbox="1077 1179 1341 1219">\$250,001 on up</td> </tr> <tr> <td data-bbox="962 1219 1077 1260">71+</td> <td data-bbox="1077 1219 1341 1260">all amounts</td> </tr> <tr> <td data-bbox="962 1260 1077 1352">all ages</td> <td data-bbox="1077 1260 1341 1352">\$10,000,001 on up</td> </tr> </tbody> </table>	AGES	NT-proBNP Amount	18-40	\$5,000,001 on up	41-50	\$1,000,001 on up	51-60	\$500,001 on up	61-70	\$250,001 on up	71+	all amounts	all ages	\$10,000,001 on up
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<p style="text-align: center;">Protective Life As of 11/2023</p>	<p>Will require test for ages 51-60 on \$500,001+. Will require test for ages 61+ on all face amounts.</p>																																			
<p style="text-align: center;">Prudential As of 11/2023</p>	<p>Please refer to Prudential's Underwriting Guide found on www.pruxpress.com.</p>																																			
<p style="text-align: center;">SBLI As of 11/2023</p>	<p>Will test on applicants over age 40 and face amounts over \$2,000,000.</p>																																			
<p style="text-align: center;">Securian Financial As of 11/2023</p>	<p>NT-ProBNP markers will run on all fully underwritten applicants ages 50 and up.</p>																																			
<p style="text-align: center;">Symetra As of 11/2023</p>	<table border="1" data-bbox="964 881 1905 1183"> <thead> <tr> <th>Face amount</th> <th>Ages 18-40</th> <th>Ages 41-50</th> <th>Ages 51-69</th> <th>Ages 70+</th> </tr> </thead> <tbody> <tr> <td>0-100,000</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>100,001-250,000</td> <td></td> <td></td> <td></td> <td>EKG</td> </tr> <tr> <td>250,001-1,000,000</td> <td></td> <td></td> <td>NT pro BNP</td> <td>EKG</td> </tr> <tr> <td>1,000,001-5,000,000</td> <td></td> <td></td> <td>NT pro BNP</td> <td>EKG & NT proBNP</td> </tr> <tr> <td>5,000,001-10,000,000</td> <td></td> <td>NT pro BNP</td> <td>EKG & NT pro BNP</td> <td>EKG & NT proBNP</td> </tr> <tr> <td>10,000,001 and above</td> <td>EKG</td> <td>EKG</td> <td>EKG & NT proBNP</td> <td>EKG & NT proBNP</td> </tr> </tbody> </table>	Face amount	Ages 18-40	Ages 41-50	Ages 51-69	Ages 70+	0-100,000					100,001-250,000				EKG	250,001-1,000,000			NT pro BNP	EKG	1,000,001-5,000,000			NT pro BNP	EKG & NT proBNP	5,000,001-10,000,000		NT pro BNP	EKG & NT pro BNP	EKG & NT proBNP	10,000,001 and above	EKG	EKG	EKG & NT proBNP	EKG & NT proBNP
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<p style="text-align: center;">Transamerica As of 11/2023</p>	<p>Will test as part of routine guidelines.</p>																																			

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<p data-bbox="344 781 693 857">United of Omaha As of 11/2023</p>	<p data-bbox="962 805 1392 829">Will test as part of routine guidelines.</p>

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