

CARRIER NT PRO BNP TESTING GUIDELINES

| Carrier | When NT Pro BNP is Tested |
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| AIG | :Over age 71 :Ages 50- 70 above \$10MM |
| AXA | :ages 51+, face amounts over \$10,000,000 |
| Global Atlantic | :Over age 70 |
| John Hancock | :Age 65 and above |
| Lincoln | :> \$10M on all ages, ages 41-50 face > \$2.5M, ages 51-69 face > \$500K, ages 70+ face > \$250K |
| MetLife | :70 and Older |
| Minnesota Life | :NT Pro BNP is not automatically reflexed at any age but is added on an as needed basis. |
| Mutual of Omaha | :46 and Older (BNP is now graded by age and amount within MOO's published guidelines. They use this in lieu of a previous resting EKG, or combined BNP / resting EKG requirement in lieu of a previous treadmill EKG requirement.) |
| Protective | :Ages 51 - 64 on total face amounts that exceed \$10M and all face amounts over age 65 |
| Principal | :Lab will run at certain age / amounts as instructed |
| Symetra | :Age 70, face amounts \$1MM and up ages 51-69, \$10MM and up |
| Transamerica | :Used cases by case to waive treadmill requirements |
| Voya | :Ages 71+ for all amounts; ages 60 -70 above \$100K and ages 51-60 above \$1MM |