

Carrier	Labs	Paramed	Application	EKG (also subject to health history)	Other Carriers Labs and Medical	Adverse findings (labs/APS)
AIG	0-70: 1 year 71+: 6 months	0-70: 1 year 71+: 6 months	1 year	1 year	0-70: 1 year 71+: 6 months	Examiner provides applicant with a card that instructs them how to obtain the results of their lab testing. Results are viewable in approximately 10 days.
American National	Up to age 65: (standard or better) - 1 year Up to age 65: (substandard) - 6 months Age 66-75: 6 months Age 76+: 3 months	Up to age 65: (standard or better) - 1 year Up to age 65: (substandard) - 6 months Age 66-75: 6 months Age 76+: 3 months	6 months	Up to age 65: (standard or better) - 1 year Up to age 65: (substandard) - 6 months Age 66-75: 6 months Age 76+: 3 months	Up to age 65: (standard or better) - 1 year Up to age 65: (substandard) - 6 months Age 66-75: 6 months Age 76+: 3 months	PI has to request copies of labs to be sent to them.
Brighthouse Life Insurance	0-69: 1 year 70+: 6 months	0-69: 1 year 70+: 6 months	6 months	1 year	0-69: 1 year 70+: 6 months	PI is given a pamphlet at the time of paramed which gives instructions on how to obtain results from LabOne's website.
Global Atlantic Financial	0-70: 1 year 71-80: 6 months 81+: 4 months	0-70: 1 year 71-80: 6 months 81+: 4 months	6 months	0-80: 1 year 81+: 4 months	0-70: 1 year 71-80: 6 months 81+: 4 months	Results automatically sent to PI.



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John Hancock	0-70: 1 year 71-90: 6 months	0-60: 1 year 71-79: 6 months 80-90: 6 months	6 months	0-79: 1 year 80-90: 6 months	0-79: 1 year 80-90: 6 months	PI needs to submit a request in writing.
Legal & General America	0-60: 1 year 61-80: 6 months 80+: 3 months	0-60: 1 year 61-80: 6 months 80+: 3 months	0-60: 1 year 61-80: 6 months 80+: 3 months	0-60: 1 year 61-80: 6 months 80+: 3 months	Underwriter discretion	Results automatically sent to PI. If PI submits letter, LGA will send results to doctor
Lincoln National	0-69: 1 year 70+: 6 months	0-69: 1 year 70+: 6 months	1 year	0-69: 1 year 70+: 6 months	0-69: 1 year 70+: 6 months When using another carrier's exam, complete the non-med section of the application	Will send the findings to the PI with request from the agent. Will send finding to the Dr. with written request from PI.
Minnesota Life	0-69: 1 year 70+: 6 months	0-69: 1 year 70+: 6 months	1 year	0-69: 1 year 70+: 6 months	0-69: 1 year 70+: 6 months	If labs are completed through ExamOne results will automatically be sent to the PI. If not, PI will need to submit the request in writing
North American	Through table 8 and through age 70: 12 months Over age 70: 6 months	Through table 8 and through age 70: 12 months Over age 70: 6 months	Through table 8 and through age 70: 12 months Over age 70: 6 months	Through table 8 and through age 70: 12 months Over age 70: 6 months	6 months	Lab card sent out with policy. If declined, the PI will have to submit a request in writing to get results



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Ohio National	6 months	6 months	6 months	12 months	6 months	Lab results are available approx. 7-14 days after the exam on www.MyExamOne.com/results .
One America	Based on the net amount at risk and age, expect certain exams needed to complete the underwriting process. For full details view the uw guide.					
Pacific Life	6 months	6 months	6 months	12 months	6 months	A copy of the lab will be provided to PI. APS findings: PI needs to submit a written request to have results sent to physician.
Protective	70 or less: 1 year 71+: 6 months	70 or less: 1 year 71+: 6 months	70 or less: 1 year 71+: 6 months	70 or less: 1 year 71+: 6 months	70 or less: 1 year 71+: 6 months	PI needs to submit a request for results.
Prudential	0-70: 1 year 71+: 6 months	0-70: 1 year 71+: 6 months	Will FIU reject after 60 days, but will still continue to be under-written	1 year	0-70: 1 year 71+: 6 months	If file is rated or declined a copy of the labs will be sent to PI. Otherwise PI will have to submit a request in writing.



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SBLI	6 months	6 months	6 months	6 months	120 days	If case is rated or declined, results will be sent to PI. Client can request results or obtain via website using their Lab ID#.
Symetra	0-69: 1 year 70+: 6 months	0-69: 1 year 70+: 6 months	6 months	0-69: 1 year 70+: 6 months	0-69: 1 year 70+: 6 months	Results are included in the policy packet. If significantly abnormal, results are sent directly to the PI.
Transamerica	0-70: 1 year 70+: 6 months	0-70: 1 year 70+: 6 months 71+: need a completed health statement if exam is over 2 months old. Underwriter may order a Part 2 instead of a health statement.	6 months	1 year	6 months	PI needs to submit a request in writing.
United of Omaha	0-65: 1 year 65+: 6 months	0-65: 1 year 65+: 6 months	0-65: 1 year 65+: 6 months	0-65: 1 year 65+: 6 months	0-65: 1 year 65+: 6 months, underwriter discretion	Results are automatically sent to the PI 5 days after the file is issued or closed.

