

Application Requirement Guidelines						
Carrier	Labs	Paramed	Application	EKG (also subject to health history)	Other Carriers Labs and Medical	Adverse Findings (Labs/APS)
Exams Done in Different States	Example: App taken in NE. Exam done in IA. Have examiner use paperwork for wherever owner signs the application. The examiner can use any state's form.					
AIG As of 12/2021 (No response to follow up)	0-70: 1yr 71+: 6 mo.	0-70: 1 yr. 71+: 6 mo.	1 year	1 year	0-70: 1 yr. 71+: 6 mo.	All CRL lab results will be accessible through AccessMyLab online. Applicants will view or print their lab results from a secure website using credentials provided at the time of their insurance exam provided by the examiner. Lab results will be available approximately two weeks after an exam. ExamOne/LabOne results – Contact your case management team and have them send a labcard to the applicant so they may retrieve the results on their own.
American National As of 12/2021 (No response to follow up) COVID-19 – Insured must be T-4 or better ages 60-79 otherwise postponed unless fully vaccinated Age80+ - Postponed unless fully vaccinated	Up to age 65: (Std. Risk or better) – 1yr Up to age 65: (Sub-Standard Risk) – 6 mo. Age 66-75: 6 mo. Age 76+: 3 mo.	Up to age 65: (Std. Risk or better - 1 yr. Up to age 65: (Sub-Standard Risk) - 6 mo. Age 66-75: 6 mo. Age 76+: 3 mo.	6 months	Up to age 65: Std. or better valid for 12 months Up to age 65: Sub-Standard Risk valid for 6 months Age 66-75: Valid for 6 months. Age 76+: Valid for 3 months	Our guidelines on using other carrier's labs and medicals have the same shelf life as our own.	Examiner provides applicant with a card that instructs them how to obtain the results of their lab testing. Otherwise, the insured must request copies to be sent to them.
Bestow As of 6/2022	Bestow offers a best-in-class, on-line application that is completed by applicant. No medical exams or labs EVER. The digital application asks the applicant about their health and lifestyle.					
Global Atlantic As of 6/2022	0-70: 1 yr. 71-80: 6 mo. 81+: 4 mo.	0-70: 1 yr. 71-80: 6 mo. 81+: 4 mo.	6 months	0-80: 1 yr. 81+: 4 mo.	0-70: 1 yr. 71-80: 6 mo. 81+: 4 mo.	Results automatically sent to proposed insured.

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or IP Brokerage's Support Desk for confirmation.

This information is believed to be accurate as of the date listed. Carriers can make changes without notifying IP Brokerage or other distribution.
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Last Update: 6/2022 / Last Carrier Review: 6/2022

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John Hancock As of 6/2022	0-70: 1 year 71-90: 6 months	0-70: 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	Depending on which vendor is chosen for the exam you would need to access the lab results from one of the two following providers: Clinical Reference Laboratory or Exam One.
Legal & General America As of 6/2022 <i>Note: A Good Health Statement is required when medical evidence is over 60 days old.</i>	20-60: 1 yr. 61-80: 6 mo. Over 80: 3 mo.	20-60: 1 yr. 61-80: 6 mo. Over 80: 3 mo.	0-60: 1 yr. 61-80: 6 mo. Over 80: 3 mo.	EKG's not obtained on applicants age 20-50 for all face amounts. EKG's not obtained on applicants age 51-60 up to \$1,000,000. EKG's not obtained on applicants age 61-70 up to \$250,000.	Underwriter discretion	The paramedical examiner will provide the applicant with a brochure and instructions to access their lab results via online portal. Applicants can receive results online within seven to 14 days and will be available for 1-year. Legal & General America will no longer mail the lab results to the applicants.
Lincoln Financial As of 6/2022	0-69: 1 yr. 70+: 6 mo.	0-69: 1 yr. 70+: 6 mo.	1 year	No longer requires an EKG for any face amount.	0-69: 1 yr. 70+: 6 mo. When using another carrier's exam, complete the non-med section of the application.	The applicant can obtain their lab results directly from the lab. Will send details on other adverse details to the Dr. with written request from the applicant.
Nationwide As of 6/2022	Ages 69 and younger: 1 year Ages 70 +: 6 months	Ages 69 and younger: 1 year Ages 70 +: 6 months	6 months	Ages 69 and younger – 1 year Ages 70 and older – 6 months	Ages 69 and younger: 1 year Ages 70 +: 6 months Nonmed of application must be completed.	If the labs were processed through another lab or the proposed insured/insured does not want to utilize CRL's Access My Labs portal , we may release the results with the proper authorization; a completed LAFF-0227AO or a dated and signed authorization from the proposed insured/insured to include the address to where the lab results are to be sent is required prior to processing the request. Any sensitive lab information requests will be handled by our Staff Underwriting team.

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North American As of 6/2022	12 Months: to table H/8 and age 70 6 months: age 71 and up or table J/10 on ages to 70	12 months: table H/8 and age 70 6 months: age 71 and up or table J/10 on ages to 70	6 months <i>A Statement of Heath is required if the later of the fully complete application or paramedical exam is more than 60 days old.</i>	 12 months	 6 months	A Lab Card is provided with the policy delivery packet. The client will use the information on the card to directly access their lab results from CRL at AccessMyLab.com.
One America As of 6/2022	Based on the net amount at risk and age, expect certain exams needed to complete the underwriting process. For full details view the underwriting requirements.					
Pacific Life As of 6/2022	12 months - age 70 or less rated Std. or better 6 months over age 70 or are approved substandard	12 months - age 70 or less rated Std. or better 6 months over age 70 or are approved substandard	 6 months	 12 months	12 months - age 70 or less rated Std. or better 6 months over age 70 or are approved substandard	A copy of the lab will be provided to Proposed insured. APS findings: proposed insured needs to submit a written request to have results sent to physician.
Protective Life As of 6/2022	70 or less: 1 yr. 71+: 6 mo.	70 or less: 1 yr. 71+: 6 mo.	70 or less: 1 yr. 71+: 6 mo.	 All ages: 1yr	70 or less: 1yr 71+: 6 mo. (Will also need our current non-med. form for all other carrier exams submitted).	Proposed insured needs to submit a request for results.
Prudential As of 6/2022	Please refer to Prudential's' Underwriting Guide found on www.pruxpress.com .					
SBLI As of 6/2022	 6 months	 6 months	 6 months	 1 year	 120 days	If case is rated or declined, results will be sent to proposed insured. Client can request results or obtain via website using their Lab ID#.

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Securian Financial As of 6/2022	0-69: 1 yr. 0-69: If table rated: 6 months 70+: 6 mo.	0-69: 1 yr. 0-69: If table rated: 6 months 70+: 6 mo.	1 year	We do not utilize exam EKG's for age/amount requirement (we use NTprobnp on labs instead). We will typically accept EKG's from other carrier's exam requirements.	0-69: 1 yr. 70+: 6 mo.	If labs are completed through ExamOne, the proposed insured can pull a copy of their labs from ExamOne's website. They are not automatically sent.
Symetra As of 6/2022	0-69: 1 year 70+: 6 months	0-69: 1 yr. 70+: 6 mo.	6 months	0-69: 1 year 70+: 6 months	0-69: 1 year 70+: 6 months	If a significantly abnormal, results are sent directly to the proposed insured to share with their physician.
Transamerica As of 3/2022 (No response to follow up)	0-70: 1 yr. 71+: 6 mo.	0-70: 1 yr. 71+: 6 mo.	6 months	1 year	0-70: 1 yr. 70+: 6 mo.	Proposed insured needs to submit a request in writing
United of Omaha As of 6/2022	0-70: 12 months 71+: 6 months	0-70: 12 months 71+: 6 months	6 months	0-70: 12 months 71+: 6 months	0-70: 12 months 71+: 6 months	Labs will be sent to the proposed insured if declined or rated worse than applied due to lab results. Otherwise, results may be obtained on-line through ExamOne or CRL portal.