

BNP & NT-proBNP Test Guidelines

Carrier	Guidelines
AIG As of 5/2022	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: 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+
American National As of 5/2022	Will reflex on blood profile ages 51+ and face amounts > \$250,000
Bestow As of 5/2022	Not applicable for our underwriting model.
Global Atlantic As of 5/2022	Will test as part of routine guidelines for applicants over age 70. Age and face amount can lead to test being part of the medical requirements prior to age 71.
John Hancock As of 5/2022	Underwriters look at echocardiogram (ECHO) findings to decide which elevated p-BNP values are significant when considering mortality risk on applicant.

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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Legal & General America <small>As of 5/2022</small>	Test is automatically added on proposed insured that is over age 60. Additionally, will test any specimen for known cause.														
Lincoln Financial <small>As of 5/2022</small>	Will test as part of routine guidelines for applicants 51 and older when face amounts are \$250,000 and above. Will test for at ages 41 and up starting at \$2.5M and on all cases over \$10M ages 15 and up.														
Nationwide <small>As of 5/2022</small>	NTproBNP will be included on the blood profile for: <ul style="list-style-type: none">- Ages 41 - 50 AND Policy Amount > \$2,000,000- Ages 51 and older														
North American <small>As of 5/2022</small>	Will test at age 60 and above.														
OneAmerica <small>As of 5/2022</small>	Not a traditional life product therefore guidelines do not apply.														
Pacific Life <small>As of 5/2022</small>	<table><tr><th>AGES</th><th>NT-proBNP Amount</th></tr><tr><td>18-40</td><td>\$5,000,001 on up</td></tr><tr><td>41-50</td><td>\$1,000,001 on up</td></tr><tr><td>51-60</td><td>\$500,001 on up</td></tr><tr><td>61-70</td><td>\$250,001 on up</td></tr><tr><td>71+</td><td>all amounts</td></tr><tr><td>all ages</td><td>\$10,000,001 on up</td></tr></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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Protective Life As of 5/2022	Will require test for ages 51-60 on \$500,001+. Will require test for ages 61+ on all face amounts.																																			
Prudential As of 5/2022	Please refer to Prudential’s Underwriting Guide found on www.pruxpress.com .																																			
SBLI As of 5/2022	Will test on applicants over age 50 and face amounts over \$5,000,000.																																			
Securian Financial As of 5/2022	NT-ProBNP markers will run on all applicants 61+ and ages 55-60 for face amounts \$500,000 or higher.																																			
Symetra As of 5/2022	<table><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><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></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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Transamerica As of 5/2022	Will test as part of routine guidelines.																																			
United of Omaha As of 5/2022	Will test as part of routine guidelines.																																			