

Carrier	Guidelines
AIG	Will test on proposed insureds who are over the age of 71 as part of their routine guidelines.
Brighthouse	If specific criteria is met, favorable proBNP in applicants age 70 or older can qualify for “Probable Absence of Coronary Artery Disease” credit.
Global Atlantic	Will test as part of their routine guidelines for applicants over age 70.
John Hancock	Underwriters look at echocardiogram findings to decide which elevated p-BNP values are significant when considering mortality risk.
Legal & General	Test is automatically added on proposed insured’s over age 60. Additionally, will test any specimen for known cause.
Lincoln Financial	Will test as part of their routine guidelines for applications 70 and older when face amounts are \$1M and above.
North American	Will test at age 70 and up.
Protective	Will test as part of their routine guidelines for applicants 71 and over.
Prudential	Will run ProBNP at age 70 when face amounts are greater or equal to \$500K and at age 50 when face amounts are greater or equal to \$1M.
SBLI	Does not routinely test.
Symetra	Will test on proposed insureds age 70 and above; and on a case by case basis
Transamerica	Does not routinely test.
United of Omaha	Will test as part of their routine guidelines.





