



<u>Carrier</u>	<u>Application</u>	<u>Paramed</u>	<u>MD Exam</u>	<u>Labs</u>	<u>EKG</u>	<u>X-RAY</u>	<u>Cognitive Screening</u>	<u>Non-Med Required/ Health Statement</u>
American General	12 Month	12 Months up to age 70 6 months at age 71+	6 Months	12 months to age 70 6 months 71+	12 months	6 months	12 Months	Exam within 2 weeks of 90 days up to age 70; Exam within 2 weeks of 60 days at age 71+
Accordia	6 Months	12 Months up to age 70; 6 Months age 71-80; 4 Months age 80+	12 Months up to age 70; 6 Months age 71-80; 4 Months age 80+	12 Months up to age 70; 6 Months age 71-80; 4 Months age 80+	12 Months up to age 70-80; 4 Months age 80+	6 months	-	Exam over 90 days
AXA	6 Months	12 Months up to age 69 6 months at age 70+	-	12 Months up to age 69 6 months at age 70+	12 months	-	-	The non-medical is valid for 6 months however for 1035 Exchanges we require either the exam or the medical questionnaire be less than 90 days old at the time of approval. Health statements are case by case.
Banner	12 Months	12 months to age 60 6 months at age 61-80 3 months at age 80+	12 months to age 60 6 months at age 61-80 3 months at age 80+	12 months to age 60 6 months at age 61-80 3 months at age 80+	12 months to age 60 6 months at age 61-80 3 months at age 80+	12 months to age 60 6 months at age 61-80 3 months at age 80+	-	Exam over 60 days; Applicant over 70

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Genworth	6 Months	6 months	6 months	6 months	6 months	6 months	6 months	6 months
John Hancock	6 Months	12 months to age 70; 6 months age 71-90	12 months to age 70; 6 months age 71-90	12 months to age 79 6 months age 80-90	Resting: 12 months to age 79 6 months ages 80-90	12 months	-	Exam over 90 days; Ages 80-90, over 60 days
					Stress: 24 months treadmill stress			
Lincoln Financial Group	6 Months	12 months up to age 69; 6 months at age 70+	6 months 71-90	12 months up to age 69; 6 months at age 70+	12 months up to age 69; 6 months at age 70+	-	-	-
Met Life	6 Months	12 Months	12 Months	12 Months	12 Months	-	*Part of the Paramed	6 Months
Minnesota Life	12 Months	12 Months	12 Months	12 Months	12 months	12 Months	12 Months	12 Months
Nationwide	6 Months	12 months up to age 69; 6 months 70+	-	12 months up to age 69; 6 months 70-85	12 months up to age 69; 6 months 70-85	-	6 months 70+	As part of the delivery requirements, 30 days.
Principal	90 Days	12 months up to age 69; 6 months at age 70+	12 months up to age 69; 6 months at age 70+	12 months up to age 69; 6 months at age 70+	12 months up to age 69; 6 months at age 70+	-	12 months up to age 69; 6 months at age 70+	-
Protective	12 Months up to age 70; 6 Months for ages 71+	12 Months up to age 70; 6 months at age 71+	6 months ages 70+	12 Months up to age 70; 6 months at age 71+	12 Months up to age 70; 6 months at age 71+	-	6 months ages 70+	-



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Prudential	4 Months	12 Months up to age 70; 6 months at age 71+	12 Months up to age 70; 6 months at age 71+	12 Months up to age 70; 6 months at age 71+	12 Months	-	6 Months	Exam over 90 days
SBLI	6 Months	6 Months	6 Months	6 Months	6 Months with underwriter discretion	-	-	Non-Med 6 months Health Statement only good at time of receipt.
Symetra	6 Months	12 Months up to age 70; 6 months at age 71+	12 Months up to age 70; 6 months at age 71+	12 Months up to age 70; 6 months at age 71+	12 Months up to age 70; 6 months at age 71+	-	-	Non Med required when another companies exam is used Health Statement is needed after 6 months
Transamerica	6 Months	12 Months up to age 70; 6 months at age 71+	12 Months up to age 70; 6 months at age 71+	12 Months up to age 70; 6 months at age 71+	12 Months age 70+	-	6 Months	Non-Med 3 months
United of Omaha	6 Months	12 Months up to age 65; 6 months at age 66+	12 Months up to age 65; 6 months at age 66+	12 Months up to age 65; 6 months at age 66+	12 Months up to age 65; 6 months at age 66+	-	-	60 Days
VOYA	6 Months; After 90 days a Good Health Statement is needed	12 months to age 70; 6 months at age 71-80; 3 months at age 81+; After 90 days a Good Health Statement is needed	12 months to age 70; 6 months at age 71-80; 3 months at age 81+; After 90 days a Good Health Statement is needed	12 months to age 70; 6 months at age 71-80; 3 months at age 81+	12 Months	-	6 Months ages 70-80; 3 Months ages 81+	At Underwriters discretion



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William Penn (NY)	12 Months	12 months to age 60 6 months at age 61-80 3 months at age 80+	12 months to age 60 6 months at age 61-80 3 months at age 80+	12 months to age 60 6 months at age 61-80 3 months at age 80+	12 months to age 60 6 months at age 61-80 3 months at age 80+	12 months to age 60 6 months at age 61-80 3 months at age 80+	-	Exam over 60 days; Applicant over 70

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