

CARRIER NT PRO BNP TESTING GUIDELINES	
Carrier	When NT Pro BNP is Tested
Accordia Life	Over age 70
AIG	Over age 71
	Ages 51- 70 above \$10MM
AXA	Over age 50
John Hancock	Age 65 and above
Lincoln	Required for ages 70+ for amounts \$1MM & up. It is also required on all cases > \$10MM for ages 55-69
MetLife	70 and Older
Mutual of Omaha	65 and Older (BNP is now graded by age and amount within MOO's published guidelines. They use this in lieu of a previous resting EKG, or combined BNP / resting EKG requirement in lieu of a previous treadmill EKG requirement.)
Protective	65 and older
Principal	Lab will run at certain age / amounts as instructed
Symetra	Age 70, face amounts \$1MM and up ages 51-69, \$10MM and up
Transamerica	Does not test
Voya	Ages 71+ for all amounts; ages 61 -70 above \$100K and ages 51-60 above \$1MM