

# MEDICAL REQUIREMENT EXPIRATION

Carrier	Paramed	Blood/Urine	EKG	Inspection Report	MVR	Senior Supplement
AIG	Age 0-70: 1 year Age 71+: 6 mos	Age 0-70: 1 year Age 71+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 1 year	Ages 71+: 6 mos
AXA	Age 0-69: 1 year Age 70+: 6 mos	Age 0-69: 1 year Age 70+: 6 mos	All Ages: 1 year	All ages: 6 months	All Ages: 6 months	Ages 70+: 6 mos
BrightHouse Financial	Note: BrightHouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from BrightHouse in 2020.					
Foresters Financial	Age 0-70: 1 year Age 71+: 6 mos	Age 0-70: 1 year Age 71+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 1 year	Ages 71+: 6 mos
Global Atlantic	Age 0-70: 1 year Age 71+: 6 mos	Age 0-70: 1 year Age 71+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 1 year	Ages 71+: 6 mos
John Hancock	Age 0-70: 1 year Age 71+: 6 mos	Age 0-79: 1 year Age 80+: 6 mos	Age 0-79: 1 year Age 80+: 6 mos	All ages: 1 year	Age 0-79: 1 year Age 80+: 6 mos	Ages 71+: 6 mos
Lincoln Financial	Age 0-69: 1 year Age 70+: 6 mos	Age 0-69: 1 year Age 70+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 6 mos	Ages 70+: 6 mos
Mutual of Omaha	Age 0-65: 1 year Age 66+: 6 mos	Age 0-65: 1 year Age 66+: 6 mos	Age 0-65: 1 year Age 66+: 6 mos	Age 0-65: 1 year Age 66+: 6 mos	Age 0-65: 1 year Age 66+: 6 mos	Age 0-65: 1 year Age 66+: 6 mos
Nationwide	Age 0-70: 1 year Age 71+: 6 mos	Age 0-70: 1 year Age 71+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 1 year	Ages 71+: 6 mos
New York Life	Age 0-69: 1 year Age 70+: 6 mos	Age 0-69: 1 year Age 70+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 6 mos	Ages 70+: 6 mos
Principal	Age 0-70: 1 year Age 71+: 6 mos	Age 0-70: 1 year Age 71+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 1 year	Ages 71+: 6 mos
Protective Life	Age 0-70: 1 year Age 71+: 6 mos	Age 0-70: 1 year Age 71+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 1 year	Ages 71+: 6 mos
Prudential	Age 0-70: 1 year Age 71+: 6 mos	Age 0-70: 1 year Age 71+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 1 year	Ages 71+: 6 mos
Securian Financial	Age 0-69: 1 year Age 70+: 6 mos	Age 0-69: 1 year Age 70+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 6 mos	Ages 70+: 6 mos
Symetra	Age 0-69: 1 year Age 70+: 6 mos	Age 0-69: 1 year Age 70+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 6 mos	Ages 70+: 6 mos
Transamerica	Age 0-70: 1 year Age 71+: 6 mos	Age 0-70: 1 year Age 71+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 90 days	Ages 71+: 6 mos
Zurich	Age 0-70: 1 year Age 71+: 6 mos	Age 0-70: 1 year Age 71+: 6 mos	All Ages: 1 year	All ages: 1 year	All Ages: 1 year	Ages 71+: 6 mos

Updated 8/14/2019

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.