

# NT PRO BNP TESTING GUIDELINES

Carrier	When NT Pro BNP is Tested
AIG	Over age 55 Ages 18 - 39: Above \$5MM Ages 40- 49: Above \$1MM    Ages 50-55 > \$250K
AXA	Ages: 51 - 65: > \$500,000    Ages: 66 and above: > \$250,000
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 60 and above
Global Atlantic	Over age 70
John Hancock	Age 70 and above
Lincoln Financial	All ages: Face > \$10MM Ages 41-50: Face > \$2.5MM Ages 51 and above: Face > \$250K
Mutual of Omaha	56 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.)
Nationwide	Ages 51-70 and \$500k and up.    Ages 71 and older \$100k and up
New York Life	Ages 50-69 at \$100,000 and over.    Ages greater than 69 and \$50,000 and up.
Principal	Lab will run at certain age / amounts as instructed
Protective Life	Age 51 and Older: All Face Amounts
Prudential	Age 41 or more at >\$2.5M; Age 50 or more at ≥ \$1M; age 51 or more at ≥ \$250K; age 65 or more at ≥ \$100K Age 40 or more at amount ≥ \$10M or Non US Res ≥ \$2.5M
Securian Financial	Ages 55 - 60: \$500,001 or higher;    Ages 61 and above: All Face Amounts
Symetra	Ages 51-69: \$10MM and up Age 70 and up: Face amounts \$1MM and up
Transamerica	All Face Amounts at age 55 and up
Zurich	All Ages and Faces: EKG's only required >\$10M for ages 40+

Updated 9/25/19

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