

# NT PRO BNP TESTING GUIDELINES

Carrier	When NT Pro BNP is Tested
AIG	Ages > 55 Ages 18 - 39: ≥ \$5,000,001 Ages 40 - 49: ≥ \$1,000,001 Ages 50-55: ≥ \$250,001
Equitable	Ages: 51 - 65: > \$500,000 Ages: 66+: > \$250,000
Foresters Financial	Ages 60+
Global Atlantic	Ages 41 -45: Over \$2M Ages 46-50: Over \$1M Ages 51 - 55: Over \$500k Ages 56 - 60 : Over \$250K Ages 61 - 70: Over \$150K Ages > 70: all face amounts
John Hancock	Ages ≥ 70
Lincoln Financial	All Ages: ≥ \$10,000,001 Ages 41 - 50: ≥ \$2,500,001 Ages 51+: ≥ \$250,001
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: ≥ \$500,000 Ages 71+: ≥ \$100,000
New York Life	Ages 50 - 69: ≥ \$100,000 Ages 70+: ≥ \$50,000
North American	Ages 50-59 with face amounts ≥ \$250,000. All ages ≥60 - all face amounts.
Principal	Lab will run at certain age / amounts as instructed
Protective Life	Ages 51-60: All face amounts over \$500,000 Age 61 and up: All Face Amounts
Prudential	Ages 41+: > \$2,500,000 Age 50+: ≥ \$1,000,000 Age 51+: ≥ \$250,000 Age 65+: ≥ \$100,000 Age 40+: ≥ \$10,000,000 or Non US Res ≥ \$2,500,000
Sagicor	Over age 50 on fully underwritten cases
Securian Financial	Ages 55 - 60: ≥ \$500,001 Ages 61+: All Face Amounts
Symetra	Ages 41 - 50: ≥ \$5,000,000 Age 51+: ≥ \$250,001
Transamerica	All Face Amounts at age 55 and up
Zurich	Age 40 and up: \$1,000,0001+

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