



America's Foremost Insurance Brokerage Network

## Application Requirements Guidelines

	Labs	Paramed	Application	EKG (also subject to health history)	Other Carriers Labs and Medical	Adverse findings (lab/APS)
<b>Exams done in different state &gt;</b>	<b>Example: App taken in NE. Exam done in IA.</b> Have examiner use paperwork for wherever owner signs the application. The examiner can use any state's form.					
<b>Accordia Life</b>	0-70: 1 yr 71-80: 6 mos 81+: 4 mos	0-70: 1 yr 71-80: 6 mos 81+: 4 mos	6 months	0-80: 1 yr 81+: 4 mos	0-70: 1 yr 71-80: 6 mos 81+: 4 mos	Results automatically sent to PI
<b>AIG</b>	0-70: 1 yr 71+: 6 mos	0-70: 1 yr 71+: 6 mos	1 year	1 year	0-70: 1 yr 71+: 6 mos	Lab card is sent out with policy or decline letter.
<b>John Hancock</b>	6 months	6 months	6 months	1 year	1 year	If EKG comes back life threatening or very serious it would be sent to PI
<b>Legal &amp; General America</b>	0-60: 1 yr 61-80: 6 mos Over 80: 3 mos	0-60: 1 yr 61-80: 6 mos Over 80: 3 mos	0-60: 1 yr 61-80: 6 mos Over 80: 3 mos	0-60: 1 yr 61-80: 6 mos Over 80: 3 mos	underwriter discretion	Results automatically sent to PI; If PI submits a letter, LGA will send results to PI or their doctor.
<b>Lincoln National</b>	0-69: 1 yr 70+: 6 mos	0-69: 1 yr 70+: 6 mos	6 months	1 year	0-69: 1 yr 70+: 6 mos When using another carrier's exam, complete the non-med section of the application.	Will send the findings to the PI with request from the agent. Will send finding to the Dr. with written request from PI.
<b>MET</b>	0-69: 1 yr 70+: 6 mos	0-69: 1 yr 70+: 6 mos	6 months	1 year	0-69: 1 yr 70+: 6 mos	PI is given pamphlet at time of paramed which gives instructions on how to obtain results from LabOne's website.
<b>Minnesota</b>	0-69: 1 yr 70+: 6 mos	0-69: 1 yr 70+: 6 mos	1 year	0-69: 1 yr 70+: 6 mos	0-69: 1 yr 70+: 6 mos	If labs are completed through ExamOne a copy of the results will automatically be sent to the PI. If not, PI will need to submit the request in writing.

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	Labs	Paramed	Application	EKG (also subject to health history)	Other Carriers Labs and Medical	Adverse findings (lab/APS)
<b>NACOLAH</b>	6 months	6 months	6 months (if app dated 60 days prior to actual submission date, it will not be accepted)	1 year	6 months	Lab card is sent out with policy. If declined, the PI will have to submit a request in writing to get results.
<b>OneAmerica</b>	Based on the net amount at risk and age, expect certain exams needed to complete the underwriting process. For full details view the underwriting requirements.					
<b>Protective Life</b>	70 or less: 1 yr 71+: 6 mos	70 or less: 1 yr 71+: 6 mos	70 or less: 1 yr 71+: 6 mos	70 or less: 1 yr 71+: 6 mos	70 or less: 1 yr 71+: 6 mos	PI needs to submit a request for results.
<b>Prudential</b>	0-70: 1 yr 71+: 6 mos	0-70: 1 yr 71+: 6 mos	Will FIU (further information unattainable) reject after 60 days, but file will still continue to be underwritten.	1 year	0-70: 1 yr 71+: 6 mos	If file is rated or declined a copy of the labs will be sent to PI. Otherwise PI will have to submit a request in writing.
<b>SBLI</b>	6 months	6 months	6 months	6 months	120 days	If case is rated or declined, results will be sent to PI. Client can request results or obtain via website using their Lab ID#.
<b>Symetra</b>	0-69: 1 yr 70+: 6 mos	0-69: 1 yr 70+: 6 mos	6 months	0-69: 1 yr 70+: 6 mos	6 months	Results are included in the policy packet. If a significantly abnormal, results are sent directly to the PI to share with their physician.
<b>Transamerica</b>	0-70: 1 yr 70+: 6 mos	0-70: 1 yr 70+: 6 mos 71+ need a completed health statement if exam is over 2 mo old. Underwriter may order a Part 2 instead of a health statement.	6 months	1 year	0-70: 1 yr 70+: 6 mos	PI needs to submit a request in writing
<b>United of Omaha</b>	0-65: 1 yr 65+: 6 mo	0-65: 6 mo 65+: 6 mo	0-65: 1 yr 65+: 6 mo	0-65: 1 yr 65+: 6 mo	0-65: 1 yr 65+: 6 mo underwriter discretion	Results are automatically sent to the PI 5 days after the file is issued or closed.