



LIFE INSURANCE RISK GUIDE

EXAM EXPIRATION PERIODS

Carrier	Exams	Labs	EKG	IR	MVR	Other
Allianz	6 Months	6 Months	6 Months	Underwriter Discretion	Underwriter Discretion	
American General	0-70: 12 Months 71+: 6 Months	0-70: 12 Months 71+: 6 Months	12 Months	12 Months	12 Months	71+ Functional Test: 6 Months
American National	0-65: 12 Months 66-75: 6 Months 75+: 3 Months	0-65: 12 Months 66-75: 6 Months 75+: 3 Months	0-65: 12 Months 66-75: 6 Months 75+: 3 Months	Underwriter Discretion	0-65: 12 Months 66-75: 6 Months 75+: 3 Months	
Assurity	6 Months	6 Months	6 Months	Underwriter Discretion	Underwriter Discretion	
AXA	0-70: 12 Months 71+: 6 Months	0-70: 12 Months 71+: 6 Months	12 Months	Underwriter Discretion	Underwriter Discretion	Stress Test: 2 years
Banner	20-60: 12 Months 61-80: 6 Months 80+: 3 Months	20-60: 12 Months 61-80: 6 Months 80+: 3 Months	20-60: 12 Months 61-80: 6 Months 80+: 3 Months	6 Months	6 Months	Treadmills/Nonmed/MD: 20-60: 12 Months 61-80: 6 Months 80+: 3 Months
F&G	2 Months	2 Months	2 Months	Underwriter Discretion	Underwriter Discretion	
John Hancock	6 Months	0-79: 12 Months 80-90: 6 Months	0-79: 12 Months 80-90: 6 Months	Underwriter Discretion	0-79: 12 Months 80-90: 6 Months	Treadmill Stress Test: 0-79: 12 Months 80-90: 6 Months
LSW	12 Months	12 Months	12 Months	Underwriter Discretion	Underwriter Discretion	
Lincoln National	0-69: 12 Months 70+: 6 Months	12 Months	12 Months	6 Months	6 Months	PHI: 12 Months
Brighthouse	0-69: 12 Months 70+: 6 Months	0-69: 12 Months 70+: 6 Months	0-69: 12 Months 70+: 6 Months	6 Months	6 Months	
Minnesota Life	0-69: 12 Months 70+: 6 Months	0-69: 12 Months 70+: 6 Months	0-69: 12 Months 70+: 6 Months	Underwriter Discretion	Underwriter Discretion	12 Months only if standard or better; otherwise 6 Months
Mutual of Omaha	6 Months	6 Months	6 Months	Underwriter Discretion	Underwriter Discretion	

PIMSCO has made reasonable effort to ensure accuracy. All agents are responsible for verifying this information.

Continued...



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<i>Carrier</i>	<i>Exams</i>	<i>Labs</i>	<i>EKG</i>	<i>IR</i>	<i>MVR</i>	<i>Other</i>
North American	0-70: 12 Months	0-70: 12 Months	0-70: 12 Months	Underwriter Discretion	Underwriter Discretion	
Pac Life	6 Months	6 Months	6 Months	Underwriter Discretion	Underwriter Discretion	
Principal	0-69: 12 Months 70+: 6 Months	0-69: 12 Months 70+: 6 Months	0-69: 12 Months 70+: 6 Months	Underwriter Discretion	Underwriter Discretion	
Protective	0-70: 12 Months 71+: 6 Months	0-70: 12 Months 71+: 6 Months	0-70: 12 Months 71+: 6 Months	0-70: 12 Months 71+: 6 Months	0-70: 12 Months 71+: 6 Months	71+ Functional Test: 6 Months
Prudential	0-70: 12 Months 71+: 6 Months	0-70: 12 Months 71+: 6 Months	12 Months	12 Months	12 months	subject to change if the client's circumstances change
Symetra	0-65: 12 Months 66+: 6 Months	0-65: 12 Months 66+: 6 Months	0-65: 12 Months 66+: 6 Months	0-65: 12 Months 66+: 6 Months	0-65: 12 Months 66+: 6 Months	
Transamerica	0-70: 12 Months 71+: 6 Months	12 Months	12 Months	6 Months	6 Months	Nonmed: 3 Months PFS: 12 Months Treadmills: 2 years

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