

Medical Exam Transfer Rules

Company:	Rules:
AIG/USL	Paramed and labs are good up to 1 yr (under age 65); up to 6 months (over age 65)
American National	Paramed and labs are good up to 1 yr (under age 65); up to 6 months (over age 65)
Ameritas	Paramed and labs up to 1 yr (under age 65); up to 6 months (over age 65) – The underwriter can decide to allow medicals past 6 months if the client is over 65 as there is flexibility and can depend on the overall health of the client.
AXA	Labs are good for one year for applicants below age 70 and are good for 6 months for applicants 70 and above. Our application is valid for 6 months from the application signature date.
Companion / MOO	Paramed and labs are good for 1 year (65 and under); up to 6 months (over age 65)
John Hancock	Paramed and labs up to 1 yr (under age 60); Paramed and labs are good for 6 mos for over age 60
Lincoln	Paramed, labs and EKG up to 1 yr (under age 70); up to 6 months (over age 70)
Mass Mutual	Paramed, labs and EKG up to 6 months for another carriers labs. 1 year for MM labs.
MetLife/Brighthouse	Paramed, labs and EKG good for 1 yr, regardless of age
Nationwide	Paramed, labs, including ekg, are good for 1 year regardless of age
Penn Mutual	Paramed, labs and EKG up to 1 yr (under age 70); 6 months (ages 71-80), 3 months age 81+
Principal	Paramed, labs and EKG up to 1 yr (under age 70); up to 6 months (over age 70)
Protective / WCL	Paramed and labs are good for 1 year for up to 70 years of age and under, and 6 months for 70+
Prudential	Paramed and labs are good for 12 months for anyone 70 or below, and 6 months for anyone 71 or above.
Securian	Paramed and labs are good for 1 year, but are subject to change per underwriter discretion. There is no age break, but over 65 they will be looked at a little more seriously, which may shorten the timeframe they are good through.
Security Mutual	Paramed, labs and EKG up to 1 yr; depends on the case and underwriter
Transamerica	Paramed, labs and ECG are good for 1 year (age 70 and under); good for 6 months (age 71 and over)
William Penn	Paramed, labs and EKG up to 1 yr (ages 20-60); 6 months (ages 61-80), 3 months age 81+