

WHEN LABS EXPIRE (HOW LONG EACH CARRIER WILL TAKE LABS) IN MONTHS UNLESS NOTED

<u>CARRIER</u>	<u>BLOOD/HOS</u>	<u>PARAMED</u>	<u>EKG</u>
AIG	1 YEAR (Over 70 6M)	6	1 YEAR (Over 70 6M)
ALLIANZ	6	6	6
AMERICO	6	6	6
AVIAVA	6	6	6
AXA	6	6	6
BANNER	120 Days	120 Days	180 Days
COLUMBUS LIFE	6	6	6
F&G	90 Days	90 Days	90 Days
GENWORTH	6	6	6
GENERAL AMERICA (MET)	6	6	6
GREAT SOUTHERN	6	6	6
HARTFORD	6	6	1 Year
ING/RELIASTAR	3-6 UW discretion	3-6 UW discretion	3-6 UW discretion
JACKSON NATIONAL	4	3	6
JOHN HANCOCK	6	6	6
LAFAYETTE LIFE	6	90 Days	6
LIBERT LIFE	6	6	6
LINCOLN BENEFIT	6	6	6
LINCOLN LIFE	6	6	6
NORTH AMERICAN	3-6 UW discretion	3-6 UW discretion	3-6 UW discretion
PHOENIX	1	6	1
PRINCIPAL	6	6	1 YEAR
PROTECTIVE	6	6	1 YEAR
PRU	3	3	6
SBLI	120 Days	6	6
SUN	1 YEAR	6	1 YEAR
TRANSAMERICA	6	6	6
UoO	6	3	6
WCL	3	3	6
WESTERN RESERVE	6	6	6
WILLIAM PENN	6	6	6

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