



COVID-19 Underwriting Updates

Changes are occurring rapidly. Please check with your New Business Consultant before submitting rated cases or non-rated cases above age 70.

Updated as of November 9, 2020

Carrier	Underwriting Changes Due to COVID-19	New Business/Processing	Premium Limits	Restrictions by Age
AIG	<p>Sept 28- Foreign Travel will be allowed following country codes and U.S Department of State country-by-country travel guidance. AIG will continue to apply the latest medical knowledge to co-morbid conditions relative to COVID-19. Impact on paused or postponed cases: For cases that meet criteria for reopening, underwriting reviews will begin with cases submitted on or after July 1, 2020. For cases submitted before July, Case Relationship Managers will reach out to the agency contact to verify the client's interest in proceeding.</p>		<p>June 15-Secure Lifetime GUL 3* New \$1,500,000 premium cap limit •Newhome office approval review for cases that exceed cap •Platinum Choice VUL 2* \$1,000,000 premium cap limit •Newhome office approval review for cases that exceed cap</p>	<p>Ages below 50-greater than Table D and all medical flat extras postponed. Ages 50-59 greater than Table D and all medical flat extras postponed. Ages 60-65 all cases greater than Table D will be postponed. Ages 65-69 remains the same as the former guidance. Ages 70-75- all rated cases will be postponed. Ages above 75 are still postponed as before.</p>
American National	<p>Oct 15- Due to the difficulty of obtaining medical exams and APS requirements in many areas, American National has decided to continue its expanded COVID-19 accelerated underwriting criteria. Reminder: If your case is approved and issued without an exam and you are able to schedule an exam at a later date, then Underwriting will review the exam results to see if a better rate class is warranted. Ages 0 – 50, Face Amounts Under \$250,000 – we're approving 91% of applications with No Exam and No APS! Ages 0 – 50, Face Amounts \$250,000 to \$1million, we're approving 70% of applications with No Exam and No APS!</p>	<p>Temporarily expanding acceleration criteria to approve 50% more cases without the usual medical exam and APS. Ages 50 and less, face amounts \$100k - \$1 million-ratable ratings applied-if exam or APS can be obtained later we will re-underwrite for a better class if warranted. All new business and March submitted cases. Paper and e-Apps. Not available in NY.</p>		<p>Ages 60-69 Postponed if Table 4 or FE of \$5/1000 and higher for medical reasons. Ages 70-79 Postponed if Table 4 or FE of \$5/1000 and higher for medical reasons. Age 80+ postponed.</p>

AXA (Equitable)	<p>October 10-Full retention and auto pool are now available for insureds who are ages 18-50 AND are Standard or better medically. \$10,000,000 Max face amount* (\$20,000,000 for survivorship) for the following: - Ages 18 – 50, Table B to Table D (if otherwise acceptable) - Ages 51 – 69, up to Table D (if otherwise acceptable. Applicants who have a BMI ≥ 38.0 are no longer eligible for coverage. The list of comorbid conditions has been updated to reflect Chronic Use of Prednisone. Disease treated with an immunosuppressant has been removed from this list. Reminder: These conditions only apply if they are ratable, the insured is assessed at Table-D overall AND is age 51-69 . Foreign Travel to Level 3 countries is now acceptable, with careful consideration of the full file and risk, provided that all routine foreign travel guidelines are otherwise met. Travel to Level 4 countries will still be postponed with reconsideration available 30 days after the insured has returned to the United States (coverage is still available if the policy is written in a state that prohibits adverse action for foreign travel). Unable to consider insureds who reside outside of the United States. However, certain scenarios may be considered through facultative reinsurance on a case-by-case basis.</p>		IUL product limitation--All premiums amounts will be limited to a cumulative total of \$1,000,000 in the first year. The illustration system will be updated on 5/18 to reflect this change.	Ages 18-69 Maximum rating Table D Ages 50-69 not available if both assessed at Table D AND rated for any of the following: Diabetes Mellitus, Hypertension, Asthma, Chronic Obstructive Pulmonary Disease, Chronic Kidney Disease or Disease treated with Immunosuppressant. Over or equal to age 70 Std or better Maximum issue age 80
Cincinnati Life	<p>April 20-Announcing temporary guidelines on newly submitted applications received on or after April 27. These do not apply to apps that are pending or cases that are issued or approved and awaiting policy issue requirements. Changes: Requiring a Statement of Good Health on delivery of every new policy (excludes voluntary payroll deduction policies) Extending our underwriting window by 30 days to allow additional time for exams to be completed and medical records to be received. Any premium collected with the app will still be returned after 60 days. Modifying guidelines for travel, issue ages and ratings. Not accepting applications for: Ages 60-79 with rating greater than Table 2 or any flat extra due to a medical impairment and Ages 80 and above.</p>			Ages 60-79 with ratings greater than Table 2 not accepting applications. Ages 80+ not accepting applications
John Hancock	<p>3 Ways to secure coverage:1. Alternative to paramed/exam when not obtainable- For the following ages and amounts we will routinely consider recent and comprehensive medical records as an alternative to a current paramed or exam: Face amounts up to \$5 million for ages 18-65. Face amounts up to \$3 million for ages 66-70. May be able to apply this practice to face amounts up to \$10 million for ages 18-60 and up to \$5 million for ages 66-70, subject to individual case consideration.2. Expanding Express Track UW process to include paper apps and no telephone interview. Submissions must include the application ("Part I"), the medical supplement ("Part II") and any other applicable authorizations. All application elements must be submitted simultaneously. The medical supplement ("Part II") is not automatically included in the application kit and it should be completed by the agent. 3. Providing our capabilities for EHR access when APS is not available. Contact JH underwriting for details and availability. No offers on cases where applicant is age 80+.</p>	Due to the current COVID-19 pandemic and its impact on your business, we are extending the Vitality PLUS automatic one-table upgrade program for customers approved with a substandard rating. It was previously scheduled to terminate on March 31, 2020. Now it will be extended for applications received prior to June 1st and paid by June 30, 2020. No final offers on cases where applicant is 80+. We will review cases with the goal of moving them on when things change.		June 25-•We are excited to announce availability of facultative capacity up to and including age 59 •In addition, we have resumed accepting and processing applications on individuals up to and including age 90. No concessions or waiving of requirements. Sub-standard risks will continue to be postponed until further notice.

Legal & General	<p>Oct 1-A Good Health Statement will continue to be required with all new or pending applications unless there is a valid TIAA in place. Foreign Travel • Travel plans to a country with advisory Level 1 or 2 is acceptable. • Travel plans to a country with advisory Level 3 or 4 due to COVID-19: if travel will be canceled or delayed until the country is determined to be safe by the CDC and US State department guidelines, LGA will amend the application and proceed with completing the underwriting process. • Travel plans to a country with advisory Level 3 or 4 due to civil unrest or terrorism; LGA will postpone the application until after travel takes place. • Applicants recently returning from international travel will no longer be postponed. We will assess their risk based on answers to our COVID-19 questions during the underwriting process. COVID-19 cases-Postponed for at least 30 days after full recovery. Reconsideration parameters will depend on the severity of the disease and current health status.</p>	<p>Effective April 8, 2020, for any pending or newly submitted formal applications In addition to AU, Exam Substitutions for Applicants with Recently Completed Physicals: Ages 20-50 Max Face \$2 million and Physician visit within last 24 months. Ages 51-60 Max Face \$1 million and Physician visit within last 18 months. Ages 61-65 Max Face \$1 million and Physician visit within last 12 months. Ages 66-70 Max Face \$500k and Physician visit within last 6 months.</p>		<p>Ages 55-64 and risk profile exceeds Table 6 Ages 65 -70 and risk profile exceeds Table 4 Ages 71+ and risk profile exceeds Standard</p>
Lincoln	<p>The following guidelines apply to all Lincoln life insurance applications, including Lincoln MoneyGuard® Solutions: U.S. Residents: Previous restrictions for U.S. residents having planned travel to a CDC Level 3 COVID-19 threat country will no longer be in effect as of August 10, 2020. Travel restrictions continue to apply to these countries per our existing guidelines: Afghanistan, Burundi, Central African Republic, Congo, Ivory Coast, Eritrea, Ethiopia, Haiti, Iran, Iraq, Sierra Leone, Mali, Niger, Nigeria, Pakistan, South Sudan, Syria, Tajikistan, Venezuela, Western Sahara</p> <ul style="list-style-type: none"> • Foreign Nationals: Underwriting offers will be considered for any Foreign National of a CDC Level 3 country that can legally travel to the U.S. • Each situation will be evaluated on its own merits and we will provide further guidance as more information is known about the pandemic status. Due to the ongoing pandemic and rapid spread of the coronavirus (COVID-19), Lincoln is requiring the Declaration of Insurability (DOI) Form [ICC18LFF11709] for all underwritten life insurance policies issued on or after March 30, 2020. This requirement is applicable for: <ul style="list-style-type: none"> • All underwritten Term, UL, IUL, VUL products, excluding Lincoln MoneyGuard® • All ages and face amounts • Any exam completion date • Any case that was previously closed and requested to be re-opened • Any case with a Temporary Insurance Agreement (TIA) is in place 	<p>Lincoln's Internal Retention \$5M max limit-ages 60-65, \$10M up to age 59 for term and perm products. Preferred Plus, Preferred and Standard rate classes only. NOTE: There are no changes to Lincoln's au o-bind limit of \$60M. Internal retention is only used for cases that are over Lincoln's jumbo limit of \$65M, offers over the jumbo limit will be limited to \$5M. Temporary Table Reduction Program is suspended for all life insurance products until further notice. All applications for an ABR meeting the following criteria, the rider only will be declined: Ages 70 and up, with sub-standard rate classes. Applicable for Lincoln Care Coverage® ABR and Lincoln LifeEnhance® ABR only. The base life insurance policy will continue to be reviewed for an Underwriting offer</p>		<p>Age 70+ substandard cases will be postponed for MoneyGuard. Age 65 and under postponed if Table 5 and higher. Ages 66-69 postponed if Table 3 and higher, Ages 70-79 postponed for all substandard rate classes. Ages 80-85 all cases postponed Postponed-All cases with a FE and Table rating combined and all cases with FE greater than \$5/1000</p>

Mutual of Omaha	<p>October 1- International Travel Guidelines</p> <ul style="list-style-type: none"> •All fully-underwritten life insurance cases where the proposed insured plans to travel or has traveled internationally to countries under a Level 4 travel advisory will be postponed. •All other cases where the proposed insured plans to travel or has traveled internationally may be considered after all international travel is complete, and the proposed insured has been back in the United States for a minimum of 30 days. 	<p>Effective: April 08, 2020 AU maximum face amount increased to \$2M</p> <p>Ages 18-55 Face Amounts: \$100k - \$2M</p> <p>Available Products: Term Life Answers 10, 15, 20 and 30years, Income Advantage IUL and Life Protection Advantage IUL</p> <p>Speed eTicket (Drop Ticket) process only.</p> <p>Temporarily not be accepting LTC applications for individuals age 65 and older IN CERTAIN STATES - some states are now allowing 65+ to apply again. July 27 - Accelerated UW permanently increased to 2M and ages are now 18-60</p>		<p>0-59 Eligible: Eligible for best risk class- Please note, if the individual has co-morbid conditions resulting in a rating higher than Table 4, it may be postponed. Suspending the FIT Underwriting Credit program for insureds with co-morbid conditions. Ages 60-69 Must be rated Table 2 or better. Age 70 -79 Must have Standard or better risk class. Age 80+ Temporarily postponed</p>
Nationwide	<p>Medical Requirements Substitutions: Age 18 to 50: \$100,000 to \$2 million Age 51 to 60: Up to and including \$1 million. Now allowing Std or better risk classifications If exams are needed, we will consider a completed physical, including labs, with all results normal within the prior 24 month. Confirmed exam and lab results through digital health data. Age 18 to 50: Over \$2 million and Age 51 to 60: Over \$1 million Case meets regular accelerated underwriting guidelines for eligibility. Applicant has had a complete physical, including labs, with all results normal within the prior 24 months. We can confirm the exam and lab results through digital health data. Standard or better risk classifications only</p>	<p>Currently, Nationwide is not placing any limitations on ages of the proposed insured (over age 70 or 80) or table ratings for formal applications. Proposed Insureds having a positive test for COVID-19 without hospitalization-postpone 30 days. PI who has experienced COVID -19 infection without testing and no hospitalization-postpone 30 days.PI hospitalized for COVID-19 postponed 180 days. They should have favorable post-discharge pulmonary function testing.</p>		
One America	<p>Beginning May 1-For Care Solutions, the temporary changes to our business limits include: Ages 70 and above, Only single pay is allowed, COB must also be single pay, Annuity-Funded Whole Life and Asset Care 2 & 3 remain available, The full suite of Annuity Care products remains available (COB pay periods remain as they are today on annuities), No rated cases allowed</p> <p>We are suspending the following: Asset Care Recurring Premium Whole Life, Asset Care 4, Asset Care with Return of Premium</p> <p>Ages 69 and below-No changes to current guidelines</p> <p>For ages 70 and above, cases not meeting these criteria will be postponed.</p>	<p>For all underwritten products- traditional and Care Solutions, Certificate of Insurability (COI)required upon policy delivery for all sales-Cash on Delivery (COD) and Cash with App (CWA). The COI or Statement of Health is included with the policy delivery packet and can also be found on the OneAmerica Forms Pipe library. The COI must be received before the policy can be put in force/paid.</p>		

Pacific Life	<p>September 1-Trial Application Requirements: Ages 18-75, Minimum coverage of \$1 million for PL Promise Term</p> <ul style="list-style-type: none"> • Minimum coverage of \$500,000 for PL Promise GUL • Completed Trial Cover Sheet with Trial Application link • Email the Trial Cover Sheet and any relevant documentation to LynTrials@PacificLife.com. • Remember to include the Trial Cover Sheet when sending in any supplementary information after the initial request has been processed. Sept 3-Flexible Fluidless UW-up to \$5M on healthy lives aged 60 and below, standard or better. Up to \$10M as for \$5M AND age appropriate exam and lab tests within the last 12 months. 	<p>There may be situations where we are unable to obtain traditional medical requirements due to either vendor closure or limited staff- we're temporarily offering an alternative for pending or newly submitted formal applications: Pacific Life will use other available data sources to underwrite in lieu of in-person exams for applicants 60 or younger, \$ 1 mil and standard or better risk classes.</p>	<p>April 01-New PL Promise GUL1 business limits to face amounts of \$2.5 million or less. PL Promise GUL is a universal life insurance product with no-lapse guarantees. Cases submitted prior to April 1, 2020 must be processed by Friday, May 15, 2020 to be eligible for a face amount over \$2.5 million.</p>	<p>Sept 3- Now extending offers to applicants aged 71-80 at Standard or better risk class up to \$5M of Pac Life retention. Continue to Postpone: Aged 71-80 Table A and up, Aged 81 and older, or Any ages rated worse than Table D.</p>
Principal	<p>Effective immediately, we will request a statement of health at policy delivery. Effective March 24, 2020 any pending or newly submitted formal apps, we're offering additional solutions to underwrite without exam requirements. Additional changes: Insured ages up to 59 will have a maximum table rating of either Table 6 or a flat extra of \$10.00/1000. Insured ages 60-80 will have a maximum table rating of either Table 2 or a flat extra of \$5.00/1000 Ages 81+ will not be considered at any rate class until further notice. Survivorship cases-both lives need to meet these guidelines. Additionally, risks with a combination of a table rating and flat extra will be postponed, and as a regular practice, we do not convert table ratings to flat extras nor flat extras to table ratings. These guidelines will be effective for any formal applications dated March 25, 2020 and after. Formal applications dated prior to March 24, 2020 and received by April 9 or later will follow these new guidelines. July 1-Returning to normal capacity, auto and jumbo limits. \$20,000,000 maximum case size limit will be no longer-still applying restrictions as noted on April 9th. Beginning Sept 8-Additional Temp Guidelines-All Term apps w/ face amounts \$1M and less must be submitted via Drop Ticket. Exceptions to this requirement are cases where the insured is a resident of New York and life/individual disability insurance combo cases. All Drop Ticket platforms default to Accelerated Underwriting as the preferred method if the insured qualifies based on age and face amount. All informal application reviews are being temporarily suspended, effective immediately. All applications currently pending review will be closed out and no new ones will be accepted until further notice. Quick Quotes remain available.</p>	<p>Temp guidelines to the Principal Accelerated UW program. We review these guidelines and reserve the right to make changes at any time. For ages 18-40 face amounts up to and including \$1M - no change to Accelerated UW program. Face amounts from \$1,000,001 to \$2,500,000, and meets the following requirements: case meets regular AU guidelines for eligibility, applicant had a complete physical including labs w/ all normal results in prior 24 months and can be confirmed through digital health data. All Term apps with face amounts of \$500,000 and less must be submitted via drop ticket, except for cases where the insured is a resident of New York.The min face amount for informals increased from \$1M to \$3M. Max age for SUL Protector IIIISM for informals is now 75.</p>	<p>A \$1 million annual premium limit in all policy years. Includes all recurring premiums, 1035 Exchange values, lump sums, and multiple applications on the same insured. Consideration given for select cases over \$1 million. Applies to all UL, SUL, IUL, and VUL products, except Principal Executive Variable Universal Life III used for nonqualified deferred compensation. The Principal illustration system will reflect this premium limit beginning April 6, 2020. Applications signed on or after April 13, 2020, must adhere.</p>	<p>Ages 40-60 postponed with Table 7 or higher rating or FE \$10/1000 or higher. Ages 60-80 postponed Table 2 or FE\$5/1000 Ages 81+ not considered</p>

Protective	<p>Protective has simplified the underwriting guidelines it introduced on April 15 in response to the spread of COVID-19. The new guidelines are listed below. These temporary changes apply to fully underwritten life insurance applications and do not apply to applicants who are approved for instant issue of simplified issue life insurance, including single payment whole life or Executive Benefit life products approved on a guaranteed issue basis.</p> <p>These revised limitations simplify the assessment for all ages. In addition, they now allow for possible coverage on applicants age 60 – 79 with underlying medical conditions by including those conditions within the risk class outlined below. For ages 0 – 59 rated greater than Table 4, we will continue to carefully consider the underlying conditions (including significant obesity).</p> <p>These temporary changes apply to all new or pending cases with no final underwriting offer or outstanding underwriting requirements. They do not apply to issued or approved cases that are awaiting policy issue requirements, including a Statement of Health. Applications that were postponed due to our prior temporary underwriting limitations that may now be eligible for consideration within the revised guidelines may be reopened and reviewed as requested. We will not be automatically reopening cases that were previously postponed due to COVID-19 limitations.</p>	<p>We will no longer accept cash with application to bind coverage under the TIA in the states of CA and Kansas. Any premium submitted with CA or Kansas applications as of this date will be returned. (This requirement does not apply to applicants for simplified issue life insurance. In these cases, we will return any submitted premium if the case requires full underwriting.)</p>	<p>New Annual Premium Limits: Advantage Choice UL- \$500k Indexed Choice UL- \$1M Custom Choice UL-\$1M ProClassic II UL-\$1M</p>	<p>Ages 0-59 Table 4 and better AND no COVID-19 comorbidities. Ages 60-69 Table 4 or better AND no COVID-19 comorbidities. Ages 70-79 Standard or better AND no COVID-19 comorbidities. Age 80+ postpone</p>
Prudential	<p>Temporarily we will no longer accept any application at age 80 and over until further notice, effective April 6, 2020. Postponing any applications at ages 65 and over with a rating class of Table D or higher. Postponing any rated case in which client presents a chronic respiratory condition. April 24- Per our initial guidance on April 3, any case rated Table D and higher at ages 65 and above will be postponed. At ages over 60, this same guidance may apply, and we will pay special attention to a history of ratable coronary artery disease and immunodeficiency disorders. The underwriter will look for good follow-up with the client's personal physician, as well as excellent control of the respective medical condition (cases may be postponed if either of these requirements are not present). Effective July 7- Maximum Retention Limit is no more than \$10 million. This change is consistent with the COVID-19 related reduction put in place in March, therefore no transition period. Clients still have access to up to \$65M of auto-bind capacity for mpst products. See bulletin at right for details.</p>	<p>PruFast Track increased to \$3M. Discontinuing medical exams/labs where possible for face amounts equal to or less than \$3M, ages 60 and under. Prudential will be responsible for ordering medical requirements in all cases only if needed. Using Human API and other methods drive fast decisions w/ minimal requirements. Cases will NOT be eligible for PruFast Track if medical requirements are submitted w/ app or indicated to have been ordered. April 27- Consent for Electronic Policy Delivery form (ORD115309), authorizing Prudential to issue a policy electronically, included in all policy delivery packages.</p>	<p>Effective April 13- Suspending sales of 30-year Term Essential and 30 year Term Elite November 2- Premium Limit on all Life Insurance products except Private Placement VUL products. The premium limit is \$500k per insured and applies in all years. Therefore, planned premiums cannot be greater than \$500k for single life policies and greater than \$1M for survivorship policies in any year. There is no impact to enforce policies.</p>	<p>All ages- postponing any chronic respiratory condition. Ages 65+ postponing Table D and higher Age 80+ no applications Ages 60+ special attention to ratable history of CAD and immunodeficiency disorders</p>
SBLI	<p>Effective April 17, For cases aged 59 or younger: Table 6 or better, we are continuing to accept applications. Table 7 or higher, postponing applications until further notice. For cases aged 60 or older: Table 2 (150%) or better, we are continuing to accept applications. Table 3 or higher, postponing applications until further notice. A statement of health will be required on all cases going forward on policy delivery and must be signed and returned. June 19, 2020 - A statement of health is still required for most cases upon policy delivery, but it is no longer required for cases issued with an up-to-date Part 2. Our e-policy delivery system helps to support this process as it allows the policy holder to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact.</p>	<p>Effective April 6-Until further notice, we are temporarily suspending taking cash with an application to bind coverage under the Conditional Receipt and for the State of Kansas only, the Temporary Insurance Agreement. No plans at this time to make any changes to the Accelerated Underwriting program parameters. Effective October 15 - Accelerated Underwriting process which is guaranteed for anyone ages 18-60, increases max face amount to \$750,000 for all risk classes for term and whole life products.</p>		<p>Ages 0-59 Table 6 or better Ages 60+ Table 2 or better</p>

Securian	<p>Effective Sept 16- Maximum issue age will increase to age 75 for all life products including SecureCare Universal Life (excluding Advantage Elite Select Term Life 15, 20, and 30); COVID-19-specific travel restrictions will be removed on all life products including SecureCare UL;</p> <p>Applicants ages 51-60 will now be accepted at table C (175%) or better rates on all life products except SecureCare UL; and</p> <p>Write Fit1 expansion to \$3,000,000 for applicants ages 18-50 will continue. All other participation guidelines, including money not being accepted with new applications and temporary insurance agreements not being available, continue until December 31, 2020. For a full list of the participation guidelines effective September 16 and continuing through December 31, 2020</p>	<p>WriteFit accelerated underwriting increases max face amount to \$3M for ages 18-50. WriteFit eligibility is determined by answers to the tele-interview. Effective June 3 - All WriteFit applications must be submitted electronically. All underwriting changes implemented in April 2020 will be in effect until at least September 15, 2020.</p>	<p>April 10, 2020 Premium Limitation: The maximum amount of premium for Eclipse Protector II IUL policies is being reduced to the greater of 5 times target premium or \$250,000 in any year. This maximum is inclusive of both out-of-pocket premiums and 1035 proceeds. Please note that pending and new applications received on or before April 17, 2020, will be permitted to process and pay at our current guidelines until May 29, 2020. Non-underwritten internal exchanges for individuals age 81 and older are not available.</p>	<p>Age 76 and older, new applications will not be accepted. See bulletin at right for other age specifications.</p>
Symetra	<p>10/14- For all cases a Good Health Statement will be required. For Ages 66 and above with co-morbidities-Proposed insureds having one or more of the following co-morbidities OR a single co-morbidity rated Table 2 or higher will automatically be postponed. Co-morbidities include coronary artery disease, diabetes, pulmonary issues, obesity and immunosuppression disorders. High-net-worth foreign nationals-We are reverting to our pre-COVID underwriting capabilities (for A & B countries up to \$20 million in capacity). These guidelines apply to new formal and informal cases as well as any submitted cases that are still in UW review.</p>	<p>No Paramed, No APS, No Lab or fluid UW up to \$2,000,000 any Symetra Permanent Product (Accumulation IUL, PIUL & GUL) Available Ages 18-50, Underwriting Classes – Standard, Pref & Pref Plus UP TO \$1,000,000 any Symetra Permanent Product (Accumulation IUL, PIUL & GUL Available Ages 18-60, Underwriting Classes-Standard, Pref, Pref Plus-Domestic Cases Only -Completed App and Part 2 Non Med and Symetra will do a prescription check, MVR and MIB</p>		<p>Ages 70 and above-potspone. Ages 60-69 Routine underwriting assessment and criteria will apply. Ages 66 + with co-morbidities see first column. Ages 65 and above who vapes or uses vaping products, the case will be declined. Smokers who are not Std or better will be postponed.</p>

Transamerica	<p>For Clients up to and including age 55: 1.) Changes to traditional paramed requirements-Up to \$2M with best risk class available. For clients who have visited their doctors regularly, or have paramed from previous carrier. Submit Transamerica Nonmedical Application Part 2, along with: Paramed and labslip/labs completed for another carrier within the past 12 months OR Primary care physician exam and labs from the past 12 months. 2.) Nonmed UW Limits-Up to \$1M -Transamerica Financial Foundation IUL® and Transamerica LifetimeSM whole life: Preferred NT/Tobacco Trendsetter® Super: Standard Plus/Standard smoker Trendsetter LB® (Face \$250,000 and above): Std Plus/Std smoker Trendsetter LB: (Face \$100,000-\$249,999): Std nonsmoker/Std smoker Submit Transamerica Nonmedical Application Part 2 Trans Financial Foundations IUL, use form U327- include all medical questions For Trendsetter Super/Trendsetter LB, use the Transamerica nonmed part 2. Age 56-75: normal UW requirements. Not accepting applications over age 75.</p>			<p>Not accepting applications over age 75. Ages 56-75-LTC rider and Living Benefits Rider not available. Ages 56-75 rated over Table B for the following conditions (cardiac, cancer, respiratory, hypertension, diabetes) will require referral to Medical department for consideration.</p>
Zurich	<p>For all formal applications already received, we will apply our standard underwriting guidelines. For all new formal applications, the following guidelines are temporarily in effect: For Issue Ages up to 60 - we will continue to make offers on cases that are Table H or better, except if one of the following COVID-19 comorbidity conditions exists. If one of the following conditions exists, we will make offers on cases that are Table D or better: Obesity, Chronic respiratory conditions, such as COPD, asthma, emphysema, etc., Chronic kidney disease, Diabetes mellitus, Heart disease, Cancer, Hypertension, Immunocompromised illness (e.g. Crohn's, ulcerative colitis, HIV, SLE, RA), Solid organ or bone marrow transplants, long term use of immunosuppressive treatments</p>			<p>Ages 60-69 will make offers Table D and better Ages 70-79 will make offers on Table B or better Ages 80-85 normal guidelines apply; insured must be Standard or better</p>