



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 May 24, 2021

Carrier	Underwriting Changes Due to COVID-19	New Business/Processing	Premium Limits	Restrictions by Age
AIG	<p>In the wake of positive COVID-19 case trends, we are pleased to announce that, effective May 12, 2021, our temporary underwriting restrictions that have been in place since April will be lifted and our normal pre-COVID-19 underwriting guidelines will be in effect. We will continue to require a current Statement of Health for all policy approvals.</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>As of May 12, 2021 All normal pre-COVID-19 Underwriting guidelines in effect</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>Special considerations for individuals who have had full vaccination against COVID-19. If a proposed insured provides documentation of full vaccination against COVID 19, normal underwriting rules can be applied for cases within retention. A copy of the vaccination card showing full vaccination has been completed will serve as documentation.</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>May 10, 2021 JH has eliminated the following COVID-19 application requirements that were instituted last year:</p> <ul style="list-style-type: none"> • The supplemental application question "Have you, or anyone in your household, been exposed to any person known to have tested positive for COVID-19?" • The supplemental Declaration of Insurability delivery requirement for insureds over age 65 and for all cases with a 1035 exchange 			

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>Effective May 10, 2021-Lincoln's temporary UW Guidelines have been revised with the following modifications: The Table Reduction Program (TRP) is now available! Consideration for up to \$10 million maximum face amount, through age 70, for Table 3 to Standard rate classes Internal Retention Limits have been increased up to \$20 million for permanent life insurance products Substandard ratings, up to Table 4, will be considered for all ages through 80 Cases assessed with a Flat Extra up to \$10.00 per \$1000 will be considered Table Rated and Flat Extra combo cases will be considered with up to Table 2 (150%) with a Flat Extra up to \$10.00 per \$1000 Lincoln MoneyGuard® cases for ages 71 and up will now be considered for the following products: Lincoln MoneyGuard® III, ages 71 – 80 Lincoln MoneyGuard® II, ages 71 – 79 Lincoln MoneyGuard® II NY, ages 71 – 79</p>	<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>Any application signed on or after April 13, 2020 must adhere to the premium limit of \$1 million annually. This applies in all policy years includes all recurring premium, 1035 exchange values, lump sums and multiple applications on the same insured. The limit applies to all universal life, survivorship universal life, indexed universal life, and multiple applications on the same insured.</p>	<p>Ages up to and including age 80-Substandard ratings, up to Table 4, will be considered. Cases assessed with a Flat Extra up to \$10.00 per \$1000 will be considered Table Rated and Flat Extra combo cases will be considered with up to Table 2 (150%) with a Flat Extra up to \$10.00 per \$1000. Lincoln MoneyGuard® cases for ages 71 and up will now be considered for the following products: Lincoln MoneyGuard® III, ages 71 – 80 Lincoln MoneyGuard® II, ages 71 – 79 Lincoln MoneyGuard® II NY, ages 71 – 79.</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 Ages 18-55 Face Amounts: \$100k - \$2M Available Products: Term Life Answers 10, 15, 20 and 30years, Income Advantage IUL and Life Protection Advantage IUL Speed eTicket (Drop Ticket) process only. 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>March 30,2021- We have Regarding Question 7 in our FAQs on underwriting changes as a result of COVID-19, we have removed travel restrictions, and we have added guidelines for proposed insureds who have been exposed to COVID-19 and for those who have received the vaccine. We do not limit ages of the applicant, such as age 70 or 80</p> <ul style="list-style-type: none"> o We do not limit table ratings o We do not limit riders available, including the Long-Term Care Rider o We do not require Good Health Statements on all policies o We accept health care worker applicants who are currently not experiencing symptoms or who have not tested positive in the past 30 days for COVID-19 and qualify with a Good Health Statement 	<p>Intelligent Underwriting process modified to allow for acceleration (waiving labs, exams and collection of medical records) for those who qualify in Standard risk class. Please note: Our Intelligent Underwriting process is available in all states except New York. Nationwide has implemented solutions such as ExamOne's LabPiQture,Clareto and Human API to provide electronic medical records. If acceleration is not possible and alternative sources of data are insufficient, we will consider personal health records, exam results with labs that have been completed within 24 months.</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 We are suspending the following: Asset Care Recurring Premium Whole Life, Asset Care 4, Asset Care with Return of Premium Ages 69 and below-No changes to current guidelines 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. Effective Jan 11, 2021-PL Promise GUL face amount limit is increasing from \$3.5 million to \$5 million. PL Promise GUL is a universal life insurance product with no-lapse guarantees designed to provide affordable death benefit protection. Applicants who have previously tested positive for COVID-19, we will no longer require a doctor's letter unless applicant has required ongoing care or hospitalization. However, we do require a Certificate of Health or Statement of Good Health. 	<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>Extending Offers to the following applicants: Ages 65 and below for all ratings through Table H. Ages 66-70 all ratings through Table D. Ages 71-80 at Standard or better risk classes..</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. 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. • Informal applications will be accepted beginning Jan. 19, 2021. Minimum face \$5M if less than \$5M must meet \$10,000 in planned annual premium, minimum issue age 50 and max issue age 75. Term or Perm. Ratings limited to Table 6 up to age 59 and Table 2 for ages 60 and over. Include cover sheet that indicates planned premium amount and offer needed to win the case.</p>	<p>Jan 2021- The temporary underwriting guidelines that have been in effect since March have been extended through January 2021. (see bulletin at right for details). Effective Feb 15,2021 updates to the AU program: Drop ticket must be used and certain restrictions and parameters are applicable based on products and face amount. Click the bulletin at right for all of the details: All Term apps with face amounts of \$1M and less must be submitted via drop ticket, except for cases where the insured is a resident of New York. April 7, 2021-New Principal Risk Upgrade Program-all products except On-Year Term, issue ages 20-65, face amounts up to \$5M, Table 2 or flat extras up to \$2.50, includes non-medical flat extras such as aviation, driving history and some hazardous sports. Excludes known CAD and Cancer risks.</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.</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. Ages 60-69 Table 4 or better. Ages 70-79 Standard or better. 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 most products. See bulletin at right for details. Effective March 1, 2021- Informal Inquiries will have a \$3M minimum face amount, all products. Face amounts less than \$3M will be accepted if the annual premium is \$25,000 or greater. (annual premium should be listed on the cover sheet or a supporting proposal included).</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 inforce policies.</p>	<p>Age 80+ no applications. Ages 65+ postponing Table D and higher or temp flat extra of greater than \$25 per \$1000. Postponing any application with a ratable chronic respiratory condition- (COPD, asthma, lung cancer) Additional attention will be paid to any ratable immunodeficiency disorder at all ages and of any coronary artery disease, COPD, or lung cancer history in applicants ages 60 and over.</p>

SBLI	<p>Nov 10- A statement of health is still required upon policy delivery, except on cases with a Part 2 date within 2 weeks of issue. Our e-Policy delivery system helps to support this process as it allows the policyholder to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact. SBLI has reactivated binding coverage with a Conditional Receipt and for the State of Kansas only, the Temporary Insurance Agreement. This option has been updated on our drop ticket platforms. SBLI has also reactivated our Upsell Program, which provides increased coverage options at the time of offer, for all eligible customers with no additional underwriting requirements. The Program includes our increased face amount maximum of \$750,000 in our Accelerated Underwriting process. Travel plans to a country with advisory Level 1 or 2 are acceptable, subject to answers on Covid-19 questions indicating no symptoms, positive test, or self-isolation. Travel plans to a country with advisory Level 3 or 4 will continue to be a postpone until 30 days after return with no COVID-19 symptoms, positive test, or self-isolation.</p>	<p>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. Utilizing Human API and MIB sources and continuing to try and use this information. If distribution has access to obtaining any electronic health records, will review if submitted. If additional information is required, SBLI has the right to request a traditional APS</p>		<p>Ages 0-59 Table 6 or better-applications accepted. Table 7 or higher-applications postponed. Ages 60+ Table 2 or better-applications accepted. Table 3 or higher-applications postponed</p>
Securian		<p>The maximum face amount for WriteFit applicants ages 18 through 50 is being continued at \$3 million. Applicants ages 51 through 60 continue to be eligible for up to \$1 million of coverage via the WriteFit platform. Eligibility for WriteFit is determined by answers to the tele-interview. Money will not be accepted with new applications until at least June 30, 2021, and temporary insurance agreements will not be available during this time.</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>April 01, 2021- Traditional Life: Ages 76+ no new applications accepted. Ages 61- 75 allow table B or better rates will be issued. Ages 51- 60 Table D or better rates will be issued. Ages 50 and younger Table F or better rates will be issued. All others will be postponed until at least June 30, 2021. Secure Care (UL) Mortality evaluation will need to be Table B or better for issue. Applicants who would be rated Table C or worse will be postponed until at least June 30, 2021.</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>Effective March 15- Temporary death benefit limit: \$20 million. March 15, 2021: All formal applications must be received at Symetra's home office in good order (fully completed, signed and dated). and Symetra Life Illustrator and Winflex illustration systems will be updated. April 30, 2021: The date in which all cases must be issued/paid.</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>January 1, 2021- Now accepting applications with Long Term Care (LTC) and Living Benefit Riders (LBRs) for individuals ages 56–75, subject to normal underwriting requirements.* Visit the COVID landing page for more updates and details related to COVID-19 See link at the right for that page link.</p>		<p>Effective April 24, 2021:Nonmedical guidelines have been expanded to include all risk classes for the following: Transamerica Financial Foundation IUL® & Trendsetter® Super* \$100,000 up to \$2,000,000 for ages 18 thru 45 \$100,000 up to \$1,000,000 for ages 46 thru 55. Trendsetter® LB \$100,000 up to \$249,999, ages 18 - 60 up to Preferred Nonsmoker available \$250,000 up to \$2,000,000 for ages 18 thru 45 \$250,000 up to \$1,000,000 for ages 46 thru 55 All riders available at the above age/face amounts.</p>

Zurich

Zurich continues to review UW guidelines as it relates to the current COVID situation. As needed, may update from time to time. Check the website at www.zlifeusa.com for the most recent set of guidelines.

October 27-Now accepting Foreign National and Foreign Travel cases for consideration. All of our standard foreign national underwriting criteria must be met in order to consider, including the need to verify that the insured(s) were in the U.S. for a minimum of 15 days in the last 12 months and that they were in the U.S. to take the application. Please note that we cannot offer to those individuals who reside in a "level 4" country per the CDC. Additionally, our medical COVID guidelines remain in place until further notice.

Ages <60 Table H or better, unless a COVID-19 comorbidity condition exists; if such a condition exists, Table D or better. Ages 60-69 Table D or better Ages 70-79 Table B or better Ages 80-85 normal guidelines apply; insured must be standard or better