



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 July 12, 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>Beginning July 1, American National will be discontinuing most temporary COVID-19 underwriting guidelines. Will review foreign travel on an individual consideration basis. In general travel to CDC level 3 and 4 countries will be postponed (may not be applicable in states where there are regulations on underwriting foreign travel).</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 80+ up to Table 4 with proof of vaccination. Ages 60–79 greater than Table 4 with proof of vaccination.</p>

AXA (Equitable)	<p>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. 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.	Up to age 65-Full retention, auto pool, and jumbo available. All ratings now allowed with two exceptions: 1. BMI ≥ 38 limitation remains in place 2. For Ages 51–69, unable to offer if Table D or higher AND rated for any listed COVID-19 comorbid conditions. Survivorship changes o Max face amount = amount allowed for the youngest life o Max rating = each Insured must meet the criteria for their respective age • Asthma was removed from list of comorbidities • All other guidelines remain unchanged (for ages 66+)
Cincinnati Life	<p>June 9, 2021 Applications dated 5/1/2021 or later that were closed or postponed within the last30 days due to our prior COVID underwriting guidelines can be reviewed with your request to your underwriter. Any applications dated prior to 5/1/2021 or closed more than 30 days ago will require a new application. A Statement of Good Health is required at delivery if the issue date of policy is more than 30 days after the application date (excludes voluntary payroll deduction policies). Previous COVID travel restrictions lifted for countries with a level 3 or 4 advisory as noted by the U.S. Department of State https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/.</p>			Will still only consider ages 60–79 greater than Table 4 with proof of vaccination.
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>June 3, 2021: COVID-19 Disease Cases Remains Unchanged Postponed for at least 30 days after full recovery. Reconsideration parameters will depend on the severity of the disease and current health status. If you would like us to reconsider a previous case that was postponed due to our COVID Temporary Underwriting Guidelines, you may now send for reconsideration.</p> <p>Any case that was previously postponed for COVID may have also been postponed due to other medical information. Upon review, we will communicate if we will accept your applicant for reconsideration and what additional evidence may be required. Any case postponed within the last 10 months can be reopened by your underwriter. Additional medical requirements may be required after re-review. Good Health Statement will continue to be required with all new or pending applications unless there is a valid TIAA in place. Travel plans to a country with advisory Level 1 or 2 is acceptable.</p> <ul style="list-style-type: none"> • 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. 	<p>June 3-With the introduction of our Lab Lift exam substitution, available for both digital and paper applications since February 12th, we are no longer continuing the COVID-19 temporary exam and APS substitutions with HumanAPI. Please discontinue use of those previous guidelines, effective immediately</p>		<p>Ages 20-70 Full consideration based on pre-COVID underwriting guidelines. Continue to postpone ages 71 and over with a tentative rating exceeding Table 2 AND the risk profile includes any of the referenced underlying chronic conditions.</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</p> <p>Internal Retention Limits have been increased up to \$20 million for permanent life insurance products</p> <p>Substandard ratings, up to Table 4, will be considered for all ages through 80</p> <p>Cases assessed with a Flat Extra up to \$10.00 per \$1000 will be considered</p> <p>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</p> <p>Lincoln MoneyGuard® cases for ages 71 and up will now be considered for the following products:</p> <p>Lincoln MoneyGuard® III, ages 71 – 80</p> <p>Lincoln MoneyGuard® II, ages 71-79 and Lincoln MoneyGuard® II NY, ages 71-79</p> <p>May 24-Effective immediately, Lincoln is offering an enhanced underwriting program to provide even more value with our suite of Lincoln VULONE product solutions. Lincoln VULONE and SVULONE cases received at Lincoln, in-good-order, by September 3, 2021, and subject to full underwriting, will receive a one-class underwriting upgrade. Cases in a pending status as of May 20, 2021 are eligible, as are 1035 exchanges in process as of May 20, 2021. Any case placed in force prior to May 20, 2021 is not eligible.</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:</p> <p>Lincoln MoneyGuard® III, ages 71 – 80</p> <p>Lincoln MoneyGuard® II, ages 71 – 79</p> <p>Lincoln MoneyGuard® II NY, ages 71 – 79.</p>

Mutual of Omaha	<p>May 24,2021 A current statement of health is required on all policy approvals. International Travel Guidelines: 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 until they have been back in the United States for a minimum of 30 days. ** An applicant's Covid-19 vaccination status will not be considered in determining the eligibility for coverage or underwriting classification.</p>	<p>July 27, 2020-Accelerated UW permanently increased to \$2M and ages are now 18-60</p>		<p>Ages 0-59 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. Ages 60-79 Risk class must be Table 4 or better. Age 80+ Temporarily postponed. Reinstating the FIT Underwriting Credit program for ages 18-75 except for those with co-morbid conditions .</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 LabPiQtire,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>As we begin to emerge from the pandemic and continue to see conditions improve, we're pleased to lift some of the COVID restrictions implemented in 2020. These updated limits for Asset Care are effective July 1, 2021. We're continuing to monitor the evolving environment to assess other opportunities to ease COVID-related restrictions on our Care Solutions and traditional product portfolio.</p>			<p>Age 70 and older-All products now available, bringing Asset Care Recurring Premium Whole Life, Asset Care with Return of Premium and Asset-Care IV (CA) back for active sales to these ages Rated cases will still not be accepted Annuity Care: All products remain available. Age 69 and younger- No restrictions</p>

Pacific Life	<p>July 1, 2021-Due to the overall improvement in the Coronavirus impact, we are pleased to report that Pacific Life's temporary COVID-19 underwriting guidelines are being lifted, effective 6/30/21.</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>Ages 70 and below returning to pre-pandemic underwriting guidelines Allowance up to and including Table 6 for ages 71-80</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. 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). 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 ProClass 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>June 14, 2021 New Premium Limits on the following products have increased from \$1M to now \$2M: Term (Feb 21), PruLife VUL Protector (May 21), PruLife Founders Plus (April 21), PruLife Essential UL (April 21), PruLife Custom Premier II (All versions) and PruLife SUL Protector (Feb 21). For NY products: Term (Feb 21), PruLife Essential UL (April 21) and PruLife Custom Premier II (All Version). : Older versions of products in states that haven't approved the latest pricing (ex., VULP in CA, FP in NY) will remain at a \$500k limit for single life and \$1M for survivorship.</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>July 1, 2021-Removing most restrictions effective Tuesday, July 6. For all ages, we will continue to require a Good Health Statement. As we announced last fall for our high-net-worth foreign national market program, we have reverted to our pre-COVID underwriting capabilities (for A and 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 underwriting review.</p> <p>We will continue to monitor updates from the U.S. Department of State, the CDC and other local, state and federal agencies, and we reserve the right to adjust these guidelines as conditions warrant.</p>		<p>Effective March 15- Temporary death benefit limit: \$20 million.</p> <p>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.</p> <p>April 30, 2021: The date in which all cases must be issued/paid.</p>	<p>All cases up to age 79- now applying routine underwriting assessment and criteria. Our underwriting team will continue to conduct a thorough review for all cases with co-morbidities. Ages 80 and above will continue to 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	<p>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.</p>	<p>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.</p>		<p>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</p>