COVID-19 Underwriting Updates

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

Updated as of January 3rd, 2023

Carrier	Underwriting Changes Due to COVID-19	New Business/Processing	Premium Limits	Restrictons by Age	Travel Policies
AIG	June 6th, 2022: Back to Pre-Covid Underwriting Guidelines		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	As of May 12, 2021 All normal pre-COVID-19 Underwriting guidelines in effect	Feb 11, 2022- Foreign Travel Policies Lifted- reverting back to Pre-COVID guide.
American National	We have adapted our pre-covid underwriting guidelines to address applicants with a history of COVID, older age with impaired health history, and Foreign Travel: •For someone with history of COVID, we require a COVID Questionnaire and will inquire about severity and resolution of symptoms. If ongoing symptoms, we will postpone. We may also order the APS, exam/labs & reflex NTPROBNP. •We request evidence of vaccination for older age applicants with impaired medical risk and those with planned foreign travel.		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.	We request evidence of vaccination for older age applicants with impaired medical risk	
AXA (Equitable)	July 26,2021-Discontinuation of temporary COVID-19 Guidelines for domestic business and reintroduction options for international clients. International Underwriting Program (IUP) and Americans Living Abroad (Equitable Advisors and eligible third-party customers) o Return to traditional guidelines for acceptable countries who are U.S. State Departments level 3 or better o Applicants who reside in acceptable U.S. State Department level 4 countries may be considered if the following criteria are met: ▪ Country is Level 4 due to COVID-19 only ▪ Max age 65 ▪ Medically Standard or better ▪ APS records available and reflect routine medical care ▪ The COVID-19 amendment will continue to be added to applicable policies.			No COVID restrictions by age. Return to Pre-COVID underwriting criteria.	

Cincinnati Life	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 withyour request to your underwriter. Any applications dated prior to 5/1/2021 or closed more than 30 days ago willrequire a new application. A Statement of Good Health is required at delivery if the issue date of policy ismore than 30 days after the application date (excludes voluntary payrolldeduction 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/.			Not Currently accepting applications for the following: Ages 60-79 with rating greater than Table 4 or Flat Extra greater than $5 per $1,000 due to medical impairments. Ages 80 and above.	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/.
John Hancock	May 10, 2021 JH has eliminated the following COVID-19 application requirements that were instituted last year: • 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	7/20/2021-Temporary COVID-19 Underwriting Guidelines are being cancelled. 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. 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.	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		Full consideration based on pre-COVID underwriting guidelines for all ages. Continue to postpone for new COVID diagnosis based on exposure and clinical severity. The risk profile includes any of the referenced underlying chronic conditions.	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 civil unrest or terrorism; postpone application until after the travel takes place

Lincoln	Effective April 11, 2022, Lincoln's COVID-19 temporary underwriting guidelines have been revised with modifications to the postponement period for individuals who test positive for COVID-19, and the validity period has been extended for the "Good Health Statement and Insurability Supplement.	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 insuance 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	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.	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.	
Mutual of Omaha	August 8th, 2022: If the applicant has tested positive for Covid-19 at the time of the application, we will postpone the application for 30 days. After 30 days if there are no further symptoms, we will process the application as normal and there will be no need for a negative test. If the applicant is hospitalized, we will postpne the application for a minimum of 90 days and symptoms must be resolved with no further care or residual effects. Applicants with a hisotry of Covid-19 will be required to provide a statement of good health upon delivery otherwise we will return to our pre-Covid guidance for statement of good health. ** An applicant's Covid-19 vaccination status will not be considered in determining the eligibility for coverage or underwriting classification.	July 27, 2020-Accelerated UW permanently increased to $2M and ages are now 18-60		We will now accept applications for clients through age 79 and up to table 6. If the client is age 80 and above all cases will be temporarily postponed. We will be reinstating the FIT underwriting program for individuals through age 75 and through Table 4.	LTC Guidelines 08/04/2022 - If the proposed insured (PI), or any member of their household, has come into contact with anyone known to have tested positive for COVID-19 and is asymptomatic, there is no required waiting period if the PI provides a negative follow-up COVID-19 test. If the PI tested positive for COVID-19, did not require treatment and is asymptomatic, there is no waiting period if the PI provides a negative follow-up COVID-19 test. If the PI tested positive for COVID-
Nationwide	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 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	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.			

One America	The 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. August 19, 2021 Effective immediately, we will no longer require a Certificate of Insurability (COI) to be completed at policy delivery if premium is submitted with the application and the policy is issued standard or better. As long as the premium is submitted with the application, doesn't have a substandard rating, and bound via a temporary insurance agreement (such as in Cash with App cases), no COI will be required.We will no longer require a COI to be completed prior to initiating a request of funds or 1035 exchange. This requirement is currently still populating in our application system but will be removed shortly. In the interim, our New Business team or your case manager will waive the requirement at app entry. As always, a COI may still be requested at the discretion of our underwriters and will continue to be included in the policy delivery packet to be completed when premium is collected upon policy delivery.			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	
Pacific Life	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.		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.	Ages 70 and below returning to pre-pandemic underwriting guidelines Allowance up to and including Table 6 for ages 71-80	For international travel, (with the exception of certain states), we would not be able to consider future travel to countries that are considered level 4 or 5 on the U.S. State Department Travel Warnings website.
Principal	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.	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.	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.	Ages through 65: Perm max 10 for Perm and ok to have a flat extra on top of table. (Term is still limited to Table 6 as it always has been for the product). Ages 66 to 80: no change – Term or Perm max Table 2 or max flat $5/M. Table + Flat ok if flat is non-medical. Ages >80: no change – we will not consider	

Protective	August 3, 2021 Effective immediately, Protective Life has revised our temporary life insurance underwriting guidelines due to the COVID-19 pandemic with the modifications below. Note that these updates apply to: We have reverted to pre-COVID-19 travel guidelines based on country and case-by-case consideration. We will continue to require a Statement of Health be signed on delivery for all fully underwritten coverage on any applicant, regardless of age or face amount. Note that this does 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. Any formal application previously postponed due to COVID-19 restrictions can be reconsidered upon request with a new application, updated medical records and current underwriting requirements. Note that any case previously postponed due to our temporary COVID-19 limitations may have also been postponed due to other reasons. Upon review, your underwriter will communicate whether we can accept the applicant for coverage and if additional evidence is required	Normal pre-COVID-19 cash with application guidelines now apply.		Ages 0-60 years of age-reverted to pre-COVID underwriting guidelines (no restrictions) Ages 61-79: Postpone coverage if rated higher than Table 4. but can consider coverage with: Evidence of completed COVID-19 vaccination (copy of vaccination card with name, vaccine batch number and date(s) administered). At least two weeks since the final injection. No history of immunodeficiency, impairments requiring IVIG treatment or prednisone dependency. Ages 80 and above: Postpone	
Prudential	May 9, 2022 - As a result of the improving COVID-19 situation, many of Prudential's underwriting restrictions related to the pandemic have been liberalized.• Clients between the ages of 65 and 79, individual applications will now be considered when: o The substandard rating class is Table F or lower. o A temporary extra premium is assessed with a total ≤ $30 per $1,000 (e.g., $10 x 3 = a total of $30) and a substandard rating of Table B or lower. • Clients between the ages of 65 and 79, survivorship applications will now be considered when: o The highest rated life is Table F or lower. o The highest rated life is Table G through T if the other life is Standard or better. • Applications for ages 80 and over will continue to not be considered. While we have removed condition-specific restrictions, we will continue to pay special attention to comorbid conditions (diabetes, coronary artery disease, chronic respiratory conditions, immunocompromised, etc.) and evaluate the unique risks for each potential insured individual.	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.	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.	Ages between 65 and 79 Table F and lower Ages 80 + will not be considered	

SBLI	November 9, 2021-Positive COVID-19 cases are still being postponed for 30 days after resolution of symptoms and back to normal physical activity. Cases that are more severe and require hospital admission will most likely require a longer postponement period, depending on the severity. 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. 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.	We continue to utilize electronic health records as an option when medical records are required. We have piloted both Human API and MIB sources and continue to try and use this information. If distribution has access to obtaining any electronic health records, we are willing to review if submitted. If additional information is required, SBLI has the right to request a traditional APS.		Cases to age 60-Table 6 or better-applications accepted. Table 7 or higher-applications postponed. Ages 61 to 65- Table 5 or better up to $500,000; Table 2 or better over $500,000 Table 3 or higher-postponed. Ages 66 or older- Table 2 or better-applications accepted. Table 3 or higher-postponed.	
Securian	April 01, 2022-Eliminating COVID-19 restrictions-While the pandemic isn't over, we feel we have developed valuable insights on how to underwrite factors that contribute to COVID-19 mortality. Instead of eliminating eligibility for entire age bands or rate classes, we are utilizing those lessons learned to consider the unique risks for each potential insured. What does that mean? Effective April 1, we are happy to announce the easement of all remaining restrictions related to the COVID-19 Participation Guidelines for all of our life products, including the SecureCare product line. We will continue to actively monitor COVID-19 data and make decisions that enable us to continue to deliver high levels of service, help customers with insurance needs, and maintain the company's financial strength.	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.	September 27, 2021 Premium limits for Eclipse Protector II Indexed Universal Life (IUL), Eclipse NY with the No Lapse Guarantee Agreement (NLGA) and Eclipse Survivor II IUL with the NLGA will increase September 27, 2021: From the greater of $250,000 or 5x target premium – to the greater of $1 million or 5x target premium Increase limit applies to both new and in force contracts	Ages 61-70 allow Table D or better. Ages 71-75 Table B or better. Ages 76-80 Standard or better. Ages 81 or better no new applications accepted. Second-to-die requires both lives meet the rate class requirement for their respective ages.	
Symetra	July1, 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. 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.		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.	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.	As 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)
Transamerica	Effective July 15, 2021- All life products are now available for insureds over age 75 with maximum table rating of Table B. Risks assessed over Table B will be declined. Trendsetter Super Series, Trendsetter LB can be issued up to age 80, FFIUL up to age 85, and Transamerica Lifetime up to age 80 (Note: term length, risk class, and face amount rules apply). Keep in mind, underwriting for individuals 70 or above who've been diagnosed with COVID-19 should be postponed for six months from date of recovery. Individuals who have had COVID-19 in the past six months may not qualify for coverage.			July 15, 2021 Transamerica lifted restrictions on applications for clients ages 75+ with a maximum table rating of Table B. Any risks over table B are declined.	

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. September 20, 2021- Change in retention limits. See bulleting to the left for details.	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 guideliens apply;insured must be standard or better	