

# COVID-19 Underwriting Updates

Updated as of August 4, 2020

Carrier	Underwriting Changes Due to COVID-19	New Business/Processing	Premium Limits	Restrictions by Age	Link to Bulletin
AIG	<p><b>A Statement of Health (PHS) is required on all policy approvals until further notice.</b></p> <p>Any case where the proposed insured has been diagnosed with COVID-19 will be postponed for 30 days. These postponed cases may be reconsidered after 30 days from full recovery when submitted with APS information indicating that there is no evidence of current infection from COVID-19 and health status has returned to previous level. Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days. These postponed cases may be considered after all international travel is complete, the proposed insured has been back in the United States for a minimum of 30 days, and no further international travel is planned this year. Additionally, there are several conditions that, in general, make a person more susceptible to COVID-19 and its more severe health impacts, including but not limited to coronary artery disease, metabolic disorders, respiratory impairments and underlying malignancies. Individuals with these co-morbid conditions will also be postponed. These additional temporary guidelines are now implemented on both formal and informal cases until the COVID-19 situation has diminished: For individuals aged 70+, all cases will be postponed. For individuals aged 60-69, all rated cases inclusive of all medical flat extras will be postponed. For individuals aged 50-59, all cases assessed greater than Table B inclusive of all medical flat extras will be postponed. For individuals aged &lt;50, all cases assessed greater than Table D and/or all medical flat extras will be postponed.</p>		<p><b>June 15-Secure Lifetime GUL 3*</b></p> <p>New\$1,500,000 premium cap limit</p> <ul style="list-style-type: none"> <li>•Newhome office approval review for cases that exceed cap</li> <li>•Platinum Choice VUL 2*</li> <li>•\$1,000,000 premium cap limit</li> <li>•Newhome office approval review for cases that exceed cap</li> </ul>	<p>0-50 greater than Table D and/or medical flat extras will be postponed.</p> <p>50-59 greater than Table B inclusive of all medical flat extras-postponed.</p> <p>60-69 All rated cases inclusive of all medical flat extras postponed.</p> <p>70+ All individuals postponed.</p>	<p><a href="#">AIG UW Update 04/08/2020</a></p>
Allianz	<p>If your clients have traveled to China or Italy, we will review each on an individual case-by-case basis. Many states have regulations influencing any broad positioning and therefore limit us from addressing this with a blanket approach. Our PHI process supports the client's confirmation of health status at delivery, and the expectation as part of the contract is for the client to provide any change of health at that time. <b>A statement of health is required on all issued policies. If there has been a change, underwriting will review and assess its significance. (Changes can lead to further investigation or postponement of coverage with potential reconsideration.)</b></p>	<p><b>AU Expansion from \$1.5 million to \$3 million and premium financing</b> will now be able to go through AU assuming it meets the program guidelines. Ages 25-60, Pref Nontobacco or Preferred Plus Nontobacco risk classes. Requirements: MIB, MVR, Rx, UWCRPT and PHI. Any case submitted March 16, 2020 and later not yet referred for full underwriting. AU not offered for several countries of birth or residence with a higher prevalence of hepatitis B/C. <b>These changes extended through July 31</b></p>			<p><a href="#">Allianz UW Update 07/07/2020</a></p>
American National	<p>As of now, our exam companies report that they are not doing exams in Puerto Rico, Pennsylvania, and the San Francisco Bay area. Under our current policy, we have 60 days to perform an exam, so we will hold that application open for that amount of time. All our examination companies have notified us that they are questioning applicants about symptoms. If there are questionable issues, they will postpone the examination. We will not issue coverage to anyone with imminent travel plans to any level 3 country (currently South Korea, Europe (including the UK and Ireland), China, Malaysia, Venezuela, and Iran.)</p>	<p>Temporarily expanding acceleration criteria to approve <b>50% more</b> 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 <b>60-69</b> Postponed if Table 4 or FE of \$5/1000 and higher for medical reasons. Ages <b>70-79</b> Postponed if Table 4 or FE of \$5/1000 and higher for medical reasons. Age <b>80+</b> postponed.</p>	<p><a href="#">American National UW Update 04/02/2020</a></p>

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AXA (Equitable)	<p><b>For applications on or after May 18-</b> Maximum Issue age is 80. <b>Update June 16-</b> Maximum rating-• Table D or equivalent rate for proposed insureds ages 18*-69 (previously 18-70). Coverage is not available if rated with medical history of Coronary Artery Disease, Diabetes, Chronic Kidney Disease, High Blood Pressure, Chronic Obstructive Pulmonary Disease or Asthma. Standard or better rate for proposed insureds <b>age equal to or greater than 70. Maximum face amount: \$5M (\$10M for survivorship) if equal to or over age 70</b> applies to all new and inforce policies issued through AXA Equitable and its affiliates. Additional amounts may be secured through reinsurance.</p>	<p><a href="#">Click here for Accumulation Streamlined UW Program Details</a></p>	<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 <b>5/18</b> to reflect this change.</p>	<p>Ages <b>18-69</b> Maximum rating Table D Ages <b>50-69</b> 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 <b>Over or equal to age 70</b> Std or better Maximum issue age <b>80</b></p>	<p><a href="#">Equitable UW Update 06/15/2020</a></p>
Cincinnati Life	<p><b>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.</b> 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>			<p>Ages <b>60-79</b> with ratings greater than Table 2 not accepting applications. Ages <b>80+</b> not accepting applications</p>	<p><a href="#">Cincinnati Life UW Update 04/20/2020</a></p>
John Hancock	<p>3 Ways to secure coverage:<b>1.</b> 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.<b>2.</b> 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. <b>3.</b> Providing our capabilities for EHR access when APS is not available. Contact JH underwriting for details and availability. No offers on cases where the applicant is age 80+</p>	<p>Due to the current COVID-19 pandemic and its impact on your business, <b>we are extending the Vitality PLUS automatic one-table upgrade program for customers approved with a substandard rating.</b> It was previously scheduled to terminate on March 31, 2020. Now it <b>will be extended for applications received prior to June 1<sup>st</sup> and paid by June 30, 2020.</b> No final offers on cases where applicant is 80+. We will review cases with the goal of moving them on when things change.</p>		<p><b>June 25-</b>We are excited to announce availability of facultative capacity up to <b>\$40M, up to and including age 59</b> •In addition, we have resumed <b>accepting and processing applications on individuals up to and including age 90.</b> No concessions or waiving of requirements. Sub-standard risks will continue to be postponed.</p>	<p><a href="#">John Hancock COVID-19 Updates Page</a></p>
Global Atlantic	<p>New temporary underwriting guideline changes specific to COVID-19: Postponing acceptance of all new applications at age 70 and over. Postponing applications for individuals up to age 69 with a rating class higher than Table 4. Individuals with chronic underlying conditions at higher risk to COVID-19, including but not limited to, (obesity, cardiovascular disease, diabetes, lung disorders, cancer, and disorders requiring immunosuppressive therapy) will be underwritten more prudently during this time.</p>		<p>Annual Premium limit has been lowered to \$5 million per year on all IUL products.</p>	<p>Ages <b>0-69</b> with ratings higher than Table 4 postponed. Age <b>70+</b> postponing applications</p>	<p><a href="#">Global Atlantic UW Update 04/15/2020</a></p>

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Legal & General	Applicants in the below age ranges whose assessed risk class exceeds rated table parameters AND the risk profile includes any of the underlying chronic conditions referenced in the bulletin will be postponed for a minimum of 6 months: Ages 50-64 and risk profile exceeds Table 6 Ages 65-70 and risk profile exceeds Table 4 Ages 71-75 and risk profile exceeds Std. <b>May 18-</b> Due to current circumstances, Legal & General America (LGA) has updated our Temporary Insurance Application and Agreement (TIAA) to include a COVID-19 question. The new application is available in all states except for Florida and New York (William Penn).	<b>Effective April 8, 2020</b> , 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. See bulletin link at right for all details.		<b>All ages</b> could be declined for any COVID-19 comorbidity. Ages <b>50-64</b> risk profile exceeds Table 6 Ages <b>65-70</b> risk profile exceeds Table 4 Ages <b>71-75</b> risk profile exceeds standard	<a href="#">Legal &amp; General UW Update 04/08/2020</a>
Lincoln	Beginning <b>Monday, April 13, 2020</b> , temporary updates will apply to all pending and new submissions of Lincoln individual life insurance policies, including Lincoln MoneyGuard®. <u>The following updates are temporary and apply to all Term, Universal Life, Indexed Universal Life and Variable Universal Life policies:</u> •Internal retention reductions-\$5M max for term and perm and up to age 65 only •Table Reduction Program suspended effective <b>06/22/2020</b> •Accelerated Benefit Riders (ABR) will be declined for certain cases <u>The following updates apply to all Lincoln MoneyGuard policies:</u> •Substandard cases ages 70 and up will be postponed (Lincoln currently issues Lincoln MoneyGuard cases up to Table 4 at a standard rating) <b>Please see bulletin to the right for FULL details! April 27-Additions to Postpones: All cases with a Flat Extra GREATER than \$5 per \$1,000 and all cases with a Table rating and flat extra.</b> Note: There are no changes to Lincoln's auto-bind limit of \$60 million. Internal retention is only used for cases that are over Lincoln's Jumbo limit of \$65 million, offers over the Jumbo limit will be limited to \$5 million.	Formal applications in QUOTE, APPROVED, ISSUED or PLACED status as of <b>4/13/20</b> not impacted but all newly issued Lincoln MoneyGuard® Ill policies will include an endorsement titled Lincoln Living Well, which replaces the Lincoln Concierge Care Coordination contract language, in approved states. This contract update provides Lincoln the flexibility to continue to add a variety of wellness care management tools and new technologies as they become available. See bulletin to the right for full details. Lincoln will re-evaluate in <b>September 2020</b>		Age <b>70+</b> substandard cases will be postponed for MoneyGuard. Age <b>65 and under</b> postponed if Table 5 and higher. Ages <b>66-79</b> postponed if Table 3 and higher Ages <b>80-85</b> all cases postponed Postponed-All cases with a FE and Table rating combined and all cases with FE greater than \$5/1000	<a href="#">Lincoln UW Update 06/22/2020</a>
Mutual of Omaha	All fully-underwritten life insurance cases where the proposed insured has plans to travel internationally between now and the end of the year will be postponed. These postponed cases may be considered after all international travel is complete, the proposed insured has been back in the United States for a minimum of 30 days, and no further international travel is planned this year. We will be postponing all fully-underwritten life insurance cases in the following categories: If the individual is age 70 and above If the individual is age 60-69 and is rated greater than a Table 2. We will also be temporarily suspending the FIT Underwriting Credit Program for all insureds age 60-69. <b>All Fully Underwritten Life products (Income Advantage IUL, Life Protection Advantage IUL, AccumUL Answers, Term Life Answers 10, 15, 20, 30years) will require a signed Statement of Good Health from the customer.</b>	<b>Effective: April 08, 2020</b> 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. <b>Temporarily not be accepting LTC applications for individuals age 65 and older.</b> <b>July 27-Accelerated UW permanently increased to \$2M and ages is now 18-60!</b>		Ages <b>60-69</b> Postponed if Table 2, Ages <b>70+</b> postponed	<a href="#">Mutual of Omaha UW Update 04/08/2020</a>

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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>	<p><a href="#">Nationwide UW Update</a> <a href="#">04/08/2020</a></p>
New York Life	<p>For Clients who have applied for insurance within the last 24 months (12 months for ages 60 and above), even if not with New York Life, and lab results are available, we will secure those results to underwrite the applicant. If an APS is required for age and amount, we will review the APS for lab results. If the lab results (blood profile and urine) are within 24 months of the application (12 months for ages 60 and above), we will use those results to underwrite applicants. Where an examiner is not seen, ECGs will be waived.App Part 1, Section A and B of the Personal History and Health Statement (Part 2), and the Telephone Inspection Report (if required for age and amount of coverage) are still needed, With full requirements, there are no limits on the best risk class. No applications accepted age 80 and above or any client testing positive for COVID-19 until they have fully recovered. We will decline applications on clients who reside or will travel to countries that the Centers for Disease Control categorize as Level 3 risks. Note that the Level 3 countries are different than the Category 3 Countries contained in the New York Life foreign travel category list. (Applications over \$3M limited to \$3M.)</p>	<p>For Applicants who have not had Labs/EBD in the last 24 months, we will use all available underwriting data to assess the risk. However, the best risk class available will be limited as follows: Term: a total amount at risk is limited to age 50 and below, and up to \$3,000,000, the best risk class available is Nonsmoker. Whole Life: risk is limited to ages 70 and below and up to \$3M the best risk class available is Nonsmoker. (Applications over \$3M limited to \$3M.) UL: limited to age 50 and below, up to \$3M the best risk class available is Nonsmoker.</p>	<p>All ages-at best standard Age 80+ postponed</p> <p><a href="#">NY Life UW Update</a> <a href="#">04/01/2020</a></p>
One America	<p><b>Beginning May 1</b>-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 &amp; 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>	<p><a href="#">One America UW Update</a> <a href="#">04/22/2020</a></p>

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Pacific Life	<p>Applicants Traveling From Travel-Ban Countries—If an applicant has traveled from one of the travel-ban countries as found at the U.S. Department of State (Travel.State.Gov), a 30-day delay period will apply:  After the 30-day delay period, if the individual tests negative for COVID-19 and is cleared, an application may be submitted or a policy delivered.  After the 30-day delay period, if the individual tests positive for COVID-19, a statement must be received from a physician stating the virus has been cleared and is required prior to submitting an application or delivering a policy.  A Certificate of Health or Good Health Statement is required on delivery for either of the following:  Applicants age 60 and older if the face amount is \$250,000 or higher.  All rated policies, regardless of age or face amount.</p>	<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><b>April 01</b>-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><b>July 13</b>- Now extending offers to to PL Promise GUL* and PL Promise Term applicants who are: Aged 71-80 at Standard or better risk class, and Aged 70 and below up to Table Four.  We will not accept any new applications outside of that criteria until the temporary restrictions are lifted.</p> <p><a href="#">Pacific Life UW Update 07/13/2020</a></p>
Principal	<p>Anyone planning travel outside the U.S. is subject to postponement of their application until travel is completed and appropriate time has passed since traveling. Anyone who traveled outside the U.S. by airplane or cruise, will be postponed until 30 days after return to the U.S. Anyone who has been tested or been treated for COVID-19 is expected to disclose this on their life insurance application or supplement we provide. <b>Effective immediately, we will request a statement of health at policy delivery.</b> 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. <b>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.</b></p>	<p>We've developed some temporary guidelines to the Principal Accelerated UW program. We will regularly review these guidelines and reserve the right to make changes at any time. For ages 18-40 face amounts up to and including \$1,000,000 - no change to Accelerated Underwriting program. Face amounts from \$1,000,001 to \$2,500,000, and meets the following requirements: case meets regular AU guidelines for eligibility, applicant has had a complete physical including labs with all normal results within prior 24 months and results can be confirmed through digital health data.</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 <b>40-60</b> postponed with Table 7 or higher rating or FE \$10/1000 or higher.  Ages <b>60-80</b> postponed Table 2 or FE\$5/1000  Ages <b>81+</b> not considered</p> <p><a href="#">Principal UW Update 04/09/2020</a></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 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 <b>0-59</b> Table 4 and better. Ages <b>60-69</b> Table 4 or better. Ages <b>70-79</b> Standard or better. Age <b>80+</b> postpone</p> <p><a href="#">Protective UW Update 07/24/2020</a></p>

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Prudential	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. <b>April 24</b> 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). <b>Effective July 7</b> - 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.	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 <u>in all cases</u> 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. <b>April 27</b> - Consent for Electronic Policy Delivery form (ORD115309), authorizing Prudential to issue a policy electronically, included in all policy delivery packages.	<b>Effective April 13</b> - Suspending sales of 30-year Term Essential and 30 year Term Elite	<b>All ages</b> - postponing any chronic respiratory condition. Ages <b>65+</b> postponing Table D and higher Age <b>80+</b> no applications Ages <b>60+</b> special attention to ratable history of CAD and immunodeficiency disorders	<a href="#">Prudential UW Update 07/07/2020</a>
SBLI	<b>Effective April 17</b> , 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. <b>A statement of health will be required on all cases going forward on policy delivery and must be signed and returned. June 19,2020</b> -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 policyholder to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact.	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.		Ages <b>0-59</b> Table 6 or better Ages <b>60+</b> Table 2 or better	<a href="#">UW Updates 04/17/2020</a>
Securian	<b>April 10, 2020-Traditional Life Underwriting</b> (includes underwritten policy changes) Ages 71 and older: new applications will not be accepted. Currently pending applicants rated standard or better will be issued. Currently pending applicants who are rated worse than standard will be postponed until at least June 15, 2020. Ages 61 through 70: offers for new and pending applicants who are rated Table B or worse will be postponed until at least June 15, 2020. Ages 51 through 60: offers for new and pending applicants who are rated Table C or worse will be postponed until at least June 15, 2020. Ages 50 and younger: offers for new and pending applicants who are rated Table G or worse will be postponed until at least June 15, 2020. Money will not be accepted with new applications until at least June 15, 2020, and temporary insurance agreements will not be available during this time. <b>SecureCare UL Underwriting:</b> Ages 71+ New applications not accepted. Currently pending applicants with mortality assessed at standard or better will continue to be underwritten. Currently pending applicants with mortality assessed worse than standard will be postponed until at least June 15, 2020. Money will not be accepted with new applications until at least June 15, 2020; and temporary insurance agreements will not be available during this time	<b>WriteFit accelerated underwriting increases max face amount to \$3M for ages 18-50.</b> WriteFit eligibility is determined by answers to the tele-interview. <b>Effective June 3</b> - All WriteFit applications must be submitted electronically. <u>All underwriting changes implemented in April 2020 will be in effect until at least September 15, 2020</u>	<b>April 10, 2020</b> 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.	Ages <b>50</b> or younger postpone if Table 6 or higher Ages <b>51-60</b> postpone Table C or higher Ages <b>61-70</b> postpone Table B or higher Ages <b>71+</b> no applications	<a href="#">Securian UW Update 06/03/2020</a>

Information as of July 2020. Product availability subject to state approval. The information contained here is a summary obtained from the carriers listed. No guarantee either expressed or implied is given regarding the accuracy of the information provided. LIBRA is not liable for any obligation created from the use of this information. Refer to carrier specific guidelines and bulletins for complete details.

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# COVID-19 Underwriting Updates

Carrier	Underwriting Changes Due to COVID-19	New Business/Processing	Premium Limits	Restrictions by Age	Link to Bulletin
Security Mutual	COVID-19 presents unique underwriting factors. We are carefully evaluating travel and will postpone confirmed COVID-19 cases for a minimum of 3 months post recovery-due to the current unknown short term outcomes for COVID-19. Before applying for life insurance, please contact underwriting for guidance if the proposed insured or member of their household: traveled in the last 30 days, is awaiting test results, has tested positive or had any known exposure to anyone testing positive for COVID-19 or is subject to a federal, state or local quarantine.				
Symetra	<b>Effective April 15:</b> Ages 80 and above postpone 45 days. Ages 70-79 all risks over non-tob standard postpone 45 days. Ages 66-69 all risks over non-tob Table 2 postpone 45 days. Ages 60-65 all risks over non-tob Table 4 postpone 45 days.	<b>No Paramed, No APS, No Lab or fluid UW</b> 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		Ages <b>60-65</b> postpone all risks higher than Non-Tob Table 4 Ages <b>66-69</b> postpone all risks higher than Non-Tob Table 2 Ages <b>70-79</b> postpone all risks higher than Non-Tob Standard Age <b>80+</b> postpone	<a href="#">Symetra UW Update 04/15/2020</a>
Transamerica	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.			Ages <b>50-75</b> Postpone Table 2 or higher Not accepting applications over age <b>75</b> . Ages <b>56-75</b> -LTC rider and Living Benefits Rider not available rated over Table B for the following conditions:(Cardiac, Cancer, Respiratory, Hypertension, Diabetes) and will require referral to Medical department for consideration.	<a href="#">Transamerica UW Update 05/08/2020</a>
Zurich	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			Ages <b>60-69</b> will make offers Table D and better Ages <b>70-79</b> will make offers on Table B or better Ages <b>80-85</b> normal guidelines apply; insured must be Standard or better	<a href="#">Zurich UW Update 04/20/2020</a>

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