

COVID-19 Underwriting Updates

September 21, 2020 These guidelines are constantly changing-please verify this information with the carrier!

Carrier	Underwriting Changes Due to COVID-19	New Business/Processing	Premium Limits	Restrictions by Age	Link to Bulletin
AIG	<p>August 5-After reviewing our current COVID-19 Underwriting Guidelines against the latest medical research, we have revised our guidelines for cases where the applicant had a medical condition (co-morbidity) which potentially made them more susceptible to COVID-19 and its more severe health impacts. Going forward, cases with only one of the allowed co-morbidities (noted in bulletin in the last column) may be allowed if the co-morbidity is the only reason the case was, or would be, paused or postponed, and the applicant is under 70 years old. This applies to both new submissions and cases that have been paused or postponed. Statement of Health (PHS) still required on all policy approvals. For individuals aged 70+, all cases postponed. Substandard guidance remains unchanged, though we will have the ability to make some substandard decisions (nothing greater than Table D) depending on individual case co-morbid conditions. Build/BMI guidance. Foreign travel guidance.</p>		<p>June 15-Secure Lifetime GUL 3* New\$1,500,000 premium cap limit •New home office approval review for cases that exceed cap •Platinum Choice VUL 2* \$1,000,000 premium cap limit •New home office approval review for cases that exceed cap</p>	For individuals aged 70+ , all cases postponed.	AIG UW Update 08/05/2020
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. 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.)</p>	<p>AU Expansion from \$1.5 million to \$3 million and premium financing 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. These changes extended through July 31</p>			Allianz UW Update 07/07/2020
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 50% more cases without the usual medical exam and APS. Ages 50 and less, face amounts \$100k -\$1 million- ratable ratings applied-if exam or APS can be obtained later we will re-underwrite for a better class if warranted. All new business and March submitted cases. Paper and e-Apps. Not available in NY.</p>		<p>Ages 60-69 Postponed if Table 4 or FE of \$5/1000 and higher for medical reasons. Ages 70-79 Postponed if Table 4 or FE of \$5/1000 and higher for medical reasons. Age 80+ postponed.</p>	American National UW Update 04/02/2020



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AXA (Equitable)	<p>For applications on or after May 18- Maximum Issue age is 80. Update June 16- 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 age equal to or greater than 70. Maximum face amount: \$5M (\$10M for survivorship) if equal to or over age 70) applies to all new and inforce policies issued through AXA Equitable and its affiliates. Additional amounts may be secured through reinsurance.</p>	<p>Click here for Accumulation Streamlined UW Program Details</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 5/18 to reflect this change.</p>	<p>Ages 18-69 Maximum rating Table D Ages 50-69 not available if both assessed at Table D AND rated for any of the following: Diabetes Mellitus, Hypertension, Asthma, Chronic Obstructive Pulmonary Disease, Chronic Kidney Disease or Disease treated with Immunosuppressant Over or equal to age 70 Std or better Maximum issue age 80</p>	<p>Equitable UW Update 06/15/2020</p>
Cincinnati Life	<p>April 20-Announcing temporary guidelines on newly submitted applications received on or after April 27. These do not apply to apps that are pending or cases that are issued or approved and awaiting policy issue requirements. Changes: Requiring a Statement of Good Health on delivery of every new policy (excludes voluntary payroll deduction policies) Extending our underwriting window by 30 days to allow additional time for exams to be completed and medical records to be received. Any premium collected with the app will still be returned after 60 days. Modifying guidelines for travel, issue ages and ratings. Not accepting applications for: Ages 60-79 with rating greater than Table 2 or any flat extra due to a medical impairment and Ages 80 and above.</p>			<p>Ages 60-79 with ratings greater than Table 2 not accepting applications. Ages 80+ not accepting applications</p>	<p>Cincinnati Life UW Update 04/20/2020</p>
John Hancock	<p>3 Ways to secure coverage:1. Alternative to paramed/exam when not obtainable-For the following ages and amounts we will routinely consider recent and comprehensive medical records as an alternative to a current paramed or exam: Face amounts up to \$5 million for ages 18-65. Face amounts up to \$3 million for ages 66-70. May be able to apply this practice to face amounts up to \$10 million for ages 18-60 and up to \$5 million for ages 66-70, subject to individual case consideration.2. Expanding Express Track UW process to include paper apps and no telephone interview. Submissions must include the application ("Part I"), the medical supplement ("Part II") and any other applicable authorizations. All application elements must be submitted simultaneously. The medical supplement ("Part II") is not automatically included in the application kit and it should be completed by the agent. 3. Providing our capabilities for EHR access when APS is not available. Contact JH underwriting for details and availability. No offers on cases where the applicant is age 80+</p>	<p>Due to the current COVID-19 pandemic and its impact on your business, we are extending the Vitality PLUS automatic one-table upgrade program for customers approved with a substandard rating. It was previously scheduled to terminate on March 31, 2020. Now it will be extended for applications received prior to June 1st and paid by June 30, 2020. No final offers on cases where applicant is 80+. We will review cases with the goal of moving them on when things change.</p>	<p>June 25-We are excited to announce availability of facultative capacity up to \$40M, up to and including age 59 •In addition, we have resumed accepting and processing applications on individuals up to and including age 90. No concessions or waiving of requirements. Sub-standard risks will continue to be postponed.</p>	<p>John Hancock COVID-19 Updates Page</p>	
Global Atlantic	<p>New guidelines Sept 1 Accepting applications age 70-79, standard or better up to \$10M. Postponing applications for individuals up to age 69 with a rating class higher than Table 4. Please see bulletin link at right for Foreign National Program Guidelines. No longer postponing U.S citizens or permanent U.S. residents traveling outside the U.S. Good health statement will be required at policy delivery attesting that there has been no change to the insured's health. Global Atlantic will continue to employ a prudent underwriting approach for cases at higher risk to Covid-19 based on age and medical condition</p>		<p>Annual Premium limit has been lowered to \$5 million per year on all IUL products.</p>		<p>Global Atlantic UW Update 09/03/2020</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. May 18- 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).	Effective April 8, 2020 , for any pending or newly submitted formal applications In addition to AU, Exam Substitutions for Applicants with Recently Completed Physicals: Ages 20-50 Max Face \$2 million and Physician visit within last 24 months. Ages 51-60 Max Face \$1 million and Physician visit within last 18 months. Ages 61-65 Max Face \$1 million and Physician visit within last 12 months. Ages 66-70 Max Face \$500k and Physician visit within last 6 months. See bulletin link at right for all details.		Ages 70 and under Table 4 or better. Ages 71-80 standard or better. Term and GUL	Legal & General UW Update 04/08/2020
Lincoln	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. 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. Effective August 10, 2020 , An enhanced underwriting program to strengthen the competitive value of our Lincoln AssetEdge® variable universal life (VUL) insurance product. Lincoln AssetEdge VUL cases will receive a one-class underwriting upgrade for a limited time only. New submissions must be received at Lincoln in good order by close of business on December 31, 2020 to be eligible. Also Revised Guidelines: Increasing internal retention to \$10 million through age 59 for Preferred Plus, Preferred and Standard rate classes only, from \$5 million through age 65. Improving flat extra offer capacity to \$7.50 per thousand, from \$5.00 per thousand. Removing the restrictions for Lincoln Care Coverage® ABR and Lincoln LifeEnhance® ABR. Removing the restrictions for travel and the future travel amendment.	Formal applications in QUOTE, APPROVED, ISSUED or PLACED status as of 4/13/20 not impacted but all newly issued Lincoln MoneyGuard® III 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 September 2020		Age 70+ substandard cases will be postponed for MoneyGuard. Age 65 and under postponed if Table 5 and higher. Ages 66-79 postponed if Table 3 and higher. Ages 80-85 all cases postponed Postponed-All cases with a FE and Table rating combined and all cases with FE greater than \$5/1000	Lincoln UW Update 08/10/2020
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. 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.	Effective: April 08, 2020 AU maximum face amount increased to \$2M Ages 18-55 Face Amounts: \$100k - \$2M Available Products: Term Life Answers 10, 15, 20 and 30years, Income Advantage IUL and Life Protection Advantage IUL Speed eTicket (Drop Ticket) process only. Temporarily not be accepting LTC applications for individuals age 65 and older. July 27-Accelerated UW permanently increased to \$2M and ages is now 18-60!		Ages 60-69 Postponed if Table 2, Ages 70+ postponed	Mutual of Omaha UW Update 04/08/2020

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Nationwide	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	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.			Nationwide UW Update 04/08/2020
New York Life	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.)	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.		All ages-at best standard Age 80+ postponed	NY Life UW Update 04/01/2020
One America	Beginning May 1 -For Care Solutions, the temporary changes to our business limits include: Ages 70 and above, Only single pay is allowed, COB must also be single pay, Annuity-Funded Whole Life and Asset Care 2 & 3 remain available, The full suite of Annuity Care products remains available (COB pay periods remain as they are today on annuities), No rated cases allowed We are suspending the following: Asset Care Recurring Premium Whole Life, Asset Care 4, Asset Care with Return of Premium Ages 69 and below-No changes to current guidelines For ages 70 and above, cases not meeting these criteria will be postponed.	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.			One America UW Update 04/22/2020

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Pacific Life	<p>September 1-Trial Application Requirements: Ages 18-75, Minimum coverage of \$1 million for PL Promise Term</p> <ul style="list-style-type: none"> • Minimum coverage of \$500,000 for PL Promise GUL • Completed Trial Cover Sheet with Trial Application link • Email the Trial Cover Sheet and any relevant documentation to LynTrials@PacificLife.com. • Remember to include the Trial Cover Sheet when sending in any supplementary information after the initial request has been processed. Sept 3-Flexible Fluidless UW-up to \$5M on healthy lives aged 60 and below, standard or better. Up to \$10M as for \$5M AND age appropriate exam and lab tests within the last 12 months. 	<p>There may be situations where we are unable to obtain traditional medical requirements due to either vendor closure or limited staff- we're temporarily offering an alternative for pending or newly submitted formal applications: Pacific Life will use other available data sources to underwrite in lieu of in-person exams for applicants 60 or younger, \$ 1 mil and standard or better risk classes.</p>	<p>April 01-New PL Promise GUL1 business limits to face amounts of \$2.5 million or less. PL Promise GUL is a universal life insurance product with no-lapse guarantees. Cases submitted prior to April 1, 2020 must be processed by Friday, May 15, 2020 to be eligible for a face amount over \$2.5 million.</p>	<p>Sept 3- Now extending offers to applicants aged 71-80 at Standard or better risk class up to \$5M of Pac Life retention. Continue to Postpone: Aged 71-80 Table A and up, Aged 81 and older, or Any ages rated worse than Table D.</p>	<p>Pacific Life UW Update 09/03/2020</p>
Principal	<p>Effective immediately, we will request a statement of health at policy delivery. Effective March 24, 2020 any pending or newly submitted formal apps, we're offering additional solutions to underwrite without exam requirements. Additional changes: Insured ages up to 59 will have a maximum table rating of either Table 6 or a flat extra of \$10.00/1000. Insured ages 60-80 will have a maximum table rating of either Table 2 or a flat extra of \$5.00/1000 Ages 81+ will not be considered at any rate class until further notice. Survivorship cases-both lives need to meet these guidelines. Additionally, risks with a combination of a table rating and flat extra will be postponed, and as a regular practice, we do not convert table ratings to flat extras nor flat extras to table ratings. These guidelines will be effective for any formal applications dated March 25, 2020 and after. Formal applications dated prior to March 24, 2020 and received by April 9 or later will follow these new guidelines. July 1-Returning to normal capacity, auto and jumbo limits. \$20,000,000 maximum case size limit will be no longer-still applying restrictions as noted on April 9th. Beginning Sept 8-Additional Temp Guidelines-All Term apps w/ face amounts \$1M and less must be submitted via Drop Ticket. Exceptions to this requirement are cases where the insured is a resident of New York and life/individual disability insurance combo cases. All Drop Ticket platforms default to Accelerated Underwriting as the preferred method if the insured qualifies based on age and face amount. All informal application reviews are being temporarily suspended, effective immediately. All applications currently pending review will be closed out and no new ones will be accepted until further notice. Quick Quotes remain available.</p>	<p>Temp guidelines to the Principal Accelerated UW program. We review these guidelines and reserve the right to make changes at any time. For ages 18-40 face amounts up to and including \$1M - no change to Accelerated UW program. Face amounts from \$1,000,001 to \$2,500,000, and meets the following requirements: case meets regular AU guidelines for eligibility, applicant had a complete physical including labs w/ all normal results in prior 24 months and can be confirmed through digital health data. All Term apps with face amounts of \$500,000 and less must be submitted via drop ticket, except for cases where the insured is a resident of New York. The min face amount for informals increased from \$1M to \$3M. Max age for SUL Protector IIISM for informals is now 75.</p>	<p>A \$1 million annual premium limit in all policy years. Includes all recurring premiums, 1035 Exchange values, lump sums, and multiple applications on the same insured. Consideration given for select cases over \$1 million. Applies to all UL, SUL, IUL, and VUL products, except Principal Executive Variable Universal Life III used for nonqualified deferred compensation. The Principal illustration system will reflect this premium limit beginning April 6, 2020. Applications signed on or after April 13, 2020, must adhere.</p>	<p>Ages 40-60 postponed with Table 7 or higher rating or FE \$10/1000 or higher. Ages 60-80 postponed Table 2 or FE\$5/1000 Ages 81+ not considered</p>	<p>Principal UW Update 04/09/2020</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 ProClassic II UL-\$1M</p>	<p>Ages 0-59 Table 4 and better. Ages 60-69 Table 4 or better. Ages 70-79 Standard or better. Age 80+ postpone</p>	<p>Protective UW Update 07/24/2020</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. 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.	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. April 27- Consent for Electronic Policy Delivery form (ORD115309), authorizing Prudential to issue a policy electronically, included in all policy delivery packages.	Effective April 13- Suspending sales of 30-year Term Essential and 30 year Term Elite	All ages- postponing any chronic respiratory condition. Ages 65+ postponing Table D and higher. Age 80+ no applications. Ages 60+ special attention to ratable history of CAD and immunodeficiency disorders	Prudential UW Update 07/07/2020
SBLI	Effective April 17, For cases aged 59 or younger: Table 6 or better, we are continuing to accept applications. Table 7 or higher, postponing applications until further notice. For cases aged 60 or older: Table 2 (150%) or better, we are continuing to accept applications. Table 3 or higher, postponing applications until further notice. A statement of health will be required on all cases going forward on policy delivery and must be signed and returned. June 19,2020 -A statement of health is still required for most cases upon policy delivery, but it is no longer required for cases issued with an up-to-date Part 2. Our e-Policy delivery system helps to support this process as it allows the 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 0-59 Table 6 or better Ages 60+ Table 2 or better	UW Updates 04/17/2020

Securian	<p>Effective Sept 16- Maximum issue age will increase to age 75 for all life products including SecureCare Universal Life (excluding Advantage Elite Select Term Life 15, 20, and 30); COVID-19-specific travel restrictions will be removed on all life products including SecureCare UL; Applicants ages 51-60 will now be accepted at table C (175%) or better rates on all life products except SecureCare UL; and Write Fit1 expansion to \$3,000,000 for applicants ages 18-50 will continue. All other participation guidelines, including money not being accepted with new applications and temporary insurance agreements not being available, continue until December 31, 2020. For a full list of the participation guidelines effective September 16 and continuing through December 31, 2020 See link at right.</p>	<p>WriteFit accelerated underwriting increases max face amount to \$3M for ages 18-50. WriteFit eligibility is determined by answers to the tele-interview. Effective June 3- All WriteFit applications must be submitted electronically. <u>All underwriting changes implemented in April 2020 will be in effect until at least September 15, 2020</u></p>	<p>April 10, 2020 Premium Limitation: The maximum amount of premium for Eclipse Protector II IUL policies is being reduced to the greater of 5 times target premium or \$250,000 in any year. This maximum is inclusive of both out-of-pocket premiums and 1035 proceeds. Please note that pending and new applications received on or before April 17, 2020, will be permitted to process and pay at our current guidelines until May 29, 2020. Non-underwritten internal exchanges for individuals age 81 and older are not available.</p>	<p>Age 76 and older, new applications will not be accepted. See bulletin at right for other age specifications.</p> <p>Securian UW Update 09/02/2020</p>
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Security Mutual	<p>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.</p>			<p>Issuing up to age 85 on a case by case basis within specific parameters. Please reach out to John Jonassen with case details.</p>	
Symetra	<p>Effective April 15: 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.</p>	<p>No Paramed, No APS, No Lab or fluid UW up to \$2,000,000 any Symetra Permanent Product (Accumulation IUL, PIUL & GUL) Available Ages 18-50, Underwriting Classes- Standard, Pref & Pref Plus UP TO \$1,000,000 any Symetra Permanent Product (Accumulation IUL, PIUL & GUL Available Ages 18-60, Underwriting Classes- Standard, Pref, Pref Plus-Domestic Cases Only -Completed App and Part 2 Non Med and Symetra will do a prescription check, MVR and MIB</p>		<p>Ages 60-65 postpone all risks higher than Non-Tob Table 4 Ages 66-69 postpone all risks higher than Non-Tob Table 2 Ages 70-79 postpone all risks higher than Non-Tob Standard Age 80+ postpone</p>	<p>Symetra UW Update 04/15/2020</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 labs/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. Age 56-75; normal UW requirements for Trendsetter Super and FFIUL. LTC rider and Living Benefit Riders not available ages 56-75.</p>		<p>Not accepting applications over age 75. Ages 56-75-LTC rider and Living Benefits Rider not available. Ages 56-75 rated over Table B for the following conditions (cardiac, cancer, respiratory, hypertension, diabetes) will require referral to Medical department for consideration.</p> <p>No changes since bulletin 04/08/2020</p>
Zurich	<p>For all formal applications already received, we will apply our standard underwriting guidelines. For all new formal applications, the following guidelines are temporarily in effect: For Issue Ages up to 60 - we will continue to make offers on cases that are Table H or better, except if one of the following COVID-19 comorbidity conditions exists. If one of the following conditions exists, we will make offers on cases that are Table D or better: Obesity, Chronic respiratory conditions, such as COPD, asthma, emphysema, etc., Chronic kidney disease, Diabetes mellitus, Heart disease, Cancer, Hypertension, Immunocompromised illness (e.g. Crohn's, ulcerative colitis, HIV, SLE, RA), Solid organ or bone marrow transplants, long term use of immunosuppressive treatments</p>		<p>Ages 60-69 will make offers Table D and better Ages 70-79 will make offers on Table B or better Ages 80-85 normal guidelines apply; insured must be Standard or better</p> <p>Zurich UW Update 04/20/2020</p>

Information as of September 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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