



Carrier COVID-19 (Coronavirus) Underwriting Guidelines

Carrier	Information																		
Allianz Updated on 3/30/20	A message from our CEO regarding COVID-19 and current financial markets.																		
AIG Updated on 5/11/21	<p>Effective 5/12/21, the following temporary COVID-19 underwriting guidelines changes reflects an update to the 1/11/2021 announcement:</p> <table border="1"> <thead> <tr> <th>Age band or factor</th> <th>Previous guidance</th> <th>Guidance as of May 12, 2021</th> </tr> </thead> <tbody> <tr> <td>Ages below 59</td> <td>All cases assessed greater than Table D and/or all medical flat extras postponed.</td> <td>Normal pre-COVID-19 underwriting guidelines in effect.</td> </tr> <tr> <td>Age 60-69</td> <td>All rated cases inclusive of all medical flat extras postponed.</td> <td>Normal pre-COVID-19 underwriting guidelines in effect.</td> </tr> <tr> <td>Age 70+</td> <td>All cases postponed.</td> <td>Normal pre-COVID-19 underwriting guidelines in effect.</td> </tr> <tr> <td>Foreign travel</td> <td>Foreign travel allowed following U.S. Dept. of State country-by country travel guidance.*</td> <td>Foreign travel allowed following published AIG Foreign Travel guidelines.*</td> </tr> <tr> <td>All policies</td> <td>Current Statement of Health required on all policy approvals.</td> <td>Current Statement of Health required on all policy approvals.</td> </tr> </tbody> </table> <p>* Foreign travel not considered for the states of Florida and Georgia. Click here for more details.</p> <p>We have pulled together a Navigating the New Normal playbook to help you and your team work from home while still collaborating effectively, serving your clients and growing your business. Also visit our COVID-19: Coronavirus Updates page for important information.</p>	Age band or factor	Previous guidance	Guidance as of May 12, 2021	Ages below 59	All cases assessed greater than Table D and/or all medical flat extras postponed.	Normal pre-COVID-19 underwriting guidelines in effect.	Age 60-69	All rated cases inclusive of all medical flat extras postponed.	Normal pre-COVID-19 underwriting guidelines in effect.	Age 70+	All cases postponed.	Normal pre-COVID-19 underwriting guidelines in effect.	Foreign travel	Foreign travel allowed following U.S. Dept. of State country-by country travel guidance.*	Foreign travel allowed following published AIG Foreign Travel guidelines.*	All policies	Current Statement of Health required on all policy approvals.	Current Statement of Health required on all policy approvals.
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Ameritas Updated on 7/30/21	<p>Effective 7/30/21, Ameritas eliminated several temporary COVID-19 restrictions and updated the guidelines related to the Good Health Statement. In addition, it no longer required a COVID amendment to be signed at policy delivery unless an offer was obtained from facultative reinsurance. Going forward, Good Health Statements will be required on the following cases:</p> <ul style="list-style-type: none"> • Substandard cases. • FAC Reinsurance cases. • Applicant ages 65+. • Face amounts of \$5m+. • Issued policies more than 30 days from approval. • Individual consideration as determined by the underwriter. <p>The following Temporary Underwriting guidelines remain in effect to address the ongoing impacts of the pandemic:</p> <ul style="list-style-type: none"> • Applicant's age 80 and older will continue to be postponed until further notice. • The annual renewable term (ART) continues to be suspended until further notice. • The low band product for ages over 70 continues to be suspended. • Applicant's 70-79 who are considered substandard will be evaluated on an individual consideration (IC) basis. <p>Click here to learn more.</p>																		
ANICO Updated on 3/2/21	<p>Effective 7/1/21, we will be discontinuing most temporary COVID-19 underwriting guidelines. Post COVID-19 updates that will remain in place:</p> <ul style="list-style-type: none"> • Will still only consider ages 80+ up to Table 4 with proof of vaccination. • Will still only consider ages 60–79 greater than Table 4 with proof of vaccination. • Will review foreign travel on an individual consideration basis. In general travel to CDC level 3 and 4 countries will be postponed (may not be applicable in states where there are regulations on underwriting foreign travel). <p>Click here for more information.</p> <p>Effective 2/8/21, we do have special consideration for individuals who have had full vaccination against COVID-19. If a proposed insured can provide documentation of full vaccination against COVID-19, normal underwriting rules can be applied for cases within retention. Click the COVID-19 FAQs link for more details.</p> <p>Effective 4/17/20, the following ages are being postponed:</p> <ul style="list-style-type: none"> • Ages 80+: Postpone all cases until COVID-19 pandemic contained • Ages 60-79: Postpone all cases that require a rating of higher than table 4 or flat-extra of \$5 per thousand or more for a medical reason. • Ages 70+: NIA/Good Health Statement is required on all cases. 																		



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Brighthouse Updated on 3/16/20	Click here for Brighthouse's latest update on COVID-19 preparedness.												
Equitable Updated on 7/26/21	<p>Effective 7/26/21, we will discontinue all temporary COVID-19 guidelines for domestic business and reintroduce options for international clients. The following changes will go into effect at that time:</p> <ul style="list-style-type: none"> • International Underwriting Program (IUP) and Americans Living Abroad (Equitable Advisors and eligible third-party customers) <ul style="list-style-type: none"> ○ Return to traditional guidelines for acceptable countries who are U.S. State Departments level 3 or better ○ Applicants who reside in acceptable U.S. State Department level 4 countries may be considered if the following criteria are met: <ul style="list-style-type: none"> ▪ 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. <p>See the full announcement for more details.</p>												
Global Atlantic Updated on 4/30/21	<p>Effective 4/30/20, the following temporary changes reflects an update to the Temporary Underwriting Guidelines dated 9/1/2020.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #ADD8E6;"> <th></th> <th>Current UW Guidelines Sept. 1, 2020</th> <th>New UW Guidelines Apr. 30, 2021</th> </tr> </thead> <tbody> <tr> <td>Domestic Applications</td> <td>Postpone applications up to age 69 with rating higher than Table D/4. Individuals ages 70-79, standard or better only, up to \$10M.</td> <td>Up to age 65, normal underwriting guidelines: <ul style="list-style-type: none"> • Ages 66-75 Table 6 or better • Ages 76-79 Table 4 or better • Ages 80+ Postpone </td> </tr> <tr> <td>High Net Worth Foreign National Program</td> <td>Foreign National cases that meet Global Atlantic's regular guidelines with age 70+ standard or better only, up to \$10 M.</td> <td>Foreign National cases that meet Global Atlantic's regular guidelines.</td> </tr> <tr> <td>All Policies</td> <td>Good Health Statement will be required at policy delivery attesting that there has been no change to the insured's health.</td> <td>Good Health Statement when underwriting evidence is greater than 60 days old or standard risk class.</td> </tr> </tbody> </table> <p>Read the full announcement here. Contact Sales Support at (855)887-4487 option 3 or salesupport@gafg.com with any issues or questions.</p>		Current UW Guidelines Sept. 1, 2020	New UW Guidelines Apr. 30, 2021	Domestic Applications	Postpone applications up to age 69 with rating higher than Table D/4. Individuals ages 70-79, standard or better only, up to \$10M.	Up to age 65, normal underwriting guidelines: <ul style="list-style-type: none"> • Ages 66-75 Table 6 or better • Ages 76-79 Table 4 or better • Ages 80+ Postpone 	High Net Worth Foreign National Program	Foreign National cases that meet Global Atlantic's regular guidelines with age 70+ standard or better only, up to \$10 M.	Foreign National cases that meet Global Atlantic's regular guidelines.	All Policies	Good Health Statement will be required at policy delivery attesting that there has been no change to the insured's health.	Good Health Statement when underwriting evidence is greater than 60 days old or standard risk class.
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All Policies	Good Health Statement will be required at policy delivery attesting that there has been no change to the insured's health.	Good Health Statement when underwriting evidence is greater than 60 days old or standard risk class.											
John Hancock Updated on 5/10/21	<p>5/10/21: We have eliminated the following COVID-19 application requirements that were instituted last year:</p> <ul style="list-style-type: none"> • The supplemental application question "Have you, or anyone in your household, been exposed to any person known to have tested positive for COVID-19?" • The supplemental Declaration of Insurability delivery requirement for insureds over age 65 and for all cases with a 1035 exchange <p>Underwriting reserves the right to request these requirements as needed. If you have any questions, please contact your John Hancock underwriter.</p> <p>4/22/21: John Hancock Vitality members can earn 400 Vitality Points when they share proof of their COVID-19 vaccination. Click here to learn more.</p> <p>3/15/21: Our underwriting assessment of an applicant's insurability is not impacted by the vaccination status of the individual. Click here for more information.</p> <p>7/28/20: Important updates on our grace period accommodations.</p> <p>7/9/20: Click here for important updates related EMSI closure.</p> <p>6/25/20: Announcing new underwriting updates:</p> <ul style="list-style-type: none"> • We are announcing the availability of facultative capacity up to \$40M, up to and including age 59. • We have resumed accepting and processing applications on individuals up to and including insurance age 90. <p>6/22/20: Click here for the premium payment flexibility memo following the emergency regulations from the New Jersey Dept of Banking & Insurance.</p> <p>6/10/20: Click here for the latest service level update from John Hancock.</p> <p>5/29/20: We are considering applicants up to age 85, for single life or last survivor on a standard basis only. Normal retention, auto and jumbo limits will apply.</p> <p><u>Emergency Regulations as of 4/27/20</u>: Click here for the latest developments around the recently issued emergency regulation from the New York State Department of Financial Services (DFS), which requires notification to be provided to policyholders regarding flexibility with premium payments.</p> <p>Visit COVID-19 information hub for the latest announcements.</p>												

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<p>Legal & General America</p> <p>Updated on 7/20/21</p>	<p>Effective 7/20/21, LGA is cancelling temporary underwriting guidelines in response to COVID-19, which means that the Pre-COVID Underwriting Guidelines are now in effect:</p> <ul style="list-style-type: none"> • Age and Risk Profile Postponement Parameters <ul style="list-style-type: none"> ○ Full consideration based on pre-COVID underwriting guidelines for all ages. ○ LGA will continue to postpone for new COVID diagnosis based on exposure and clinical severity. • COVID-19 Disease Cases Remains Unchanged <ul style="list-style-type: none"> ○ Postponed for at least 30 days after full recovery. Reconsideration parameters will depend on the severity of the disease and current health status. • Good Health Statement <ul style="list-style-type: none"> ○ Good Health Statement will continue to be required with all new or pending applications unless there is valid TIAA in place. • Foreign Travel <ul style="list-style-type: none"> ○ 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; LGA will postpone the application until after travel takes place. <p>Click here for the full announcement.</p> <p>Visit COVID-19 Response Update site for up-to-date information.</p>
<p>Lincoln Financial</p> <p>Updated on 5/10/21</p>	<p>Effective 5/10/21, Lincoln's COVID-19 temporary underwriting guidelines have been revised with the following modifications:</p> <ul style="list-style-type: none"> • The Table Reduction Program (TRP) is now available! Consideration for up to \$10 million maximum face amount, through age 70, for Table 3 to Standard rate classes for permanent life insurance products • Internal Retention Limits have been increased up to \$20 million for permanent life insurance products • Substandard ratings, up to Table 4, will be considered for all ages through 80 • Cases assessed with a Flat Extra up to \$10.00 per \$1000 will be considered • Table Rated and Flat Extra combo cases will be considered with up to Table 2 (150%) with a Flat Extra up to \$10.00 per \$1000 • Lincoln MoneyGuard cases for ages 71 and up will now be considered. <p>Click here for more details.</p> <p>Effective 8/10/20, the following temporary changes reflects an update to the Temporary Underwriting Guidelines dated 6/22/2020.</p> <ul style="list-style-type: none"> • Lincoln's Internal Retention will be reduced to the following limits: <ul style="list-style-type: none"> ○ \$10 million maximum limit for term and permanent products ○ Available up to age 59 only ○ Preferred Plus, Preferred and Standard rate classes only • All cases meeting the following criteria will be postponed: <ul style="list-style-type: none"> ○ Ages 65 and under, rated Table 5 and higher ○ Ages 66-69, rated Table 3 and higher ○ Ages 70-79, all substandard rate classes ○ Ages 80-85, all rate classes ○ All cases assessed with a 1) Flat Extra greater than \$7.50 per \$1000, or 2) Table Rating and Flat Extra <p>Read the Temporary Underwriting Guidelines dated 8/10/20 for MoneyGuard's new issue age limit, revised underwriting guidelines for foreign travel, and other details.</p> <p>Effective 8/1/20, we will refine our practice related to extended grace periods. If a policy lapses prior to 8/1/20, and the policyholder is impacted by COVID-19, upon request and within 60 days of lapse, we will review an exception to reinstate coverage without requiring any evidence of insurability. Click here to learn more.</p> <p>Additional Information:</p> <ul style="list-style-type: none"> ➤ Life Operations COVID-19 Impacts FAQs dated 5/10/21. ➤ LFG.com/GoDigital for up to date information from Life Operation, Underwriting and New Business.



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<p>Manulife Bermuda</p> <p>Updated on 3/22/20</p>	<p>Click here for the latest update on Manulife Bermuda operations during COVID-19 Pandemic.</p>
<p>MassMutual</p> <p>Updated on 6/1/21</p>	<p>6/1/21: We are no longer using COVID-19 substitutions in lieu of published age/amount guidelines. Rating restrictions have been removed for fully vaccinated clients who submit applications on June 1 or later. Individuals are considered fully vaccinated 14 days after their second dose in a two-dose series or 14 days after a single-dose vaccine, reduced from the previous 30-day waiting period. For proposed insureds who are fully vaccinated:</p> <ul style="list-style-type: none"> • All table ratings are available (even with comorbid conditions—diabetes, cardiovascular, respiratory). • Risk Assessment Credits (RACs) are available (even with comorbid conditions). • Return to pre-COVID-19 internal retention guidelines. <p>Unvaccinated individuals who have COVID-19 comorbid conditions still are limited to maximum of Table D and ineligible for improved offers using RACs. Individuals without comorbid conditions, however, are unrestricted and may use RACs to improve an offer. Click here to learn more.</p> <p>3/1/21: The following reflects an update to the temporary underwriting changes dated 8/31/20:</p> <ul style="list-style-type: none"> • Underwriters now can make offers for individuals with travel to “A,” “B,” “C,” or “D” countries that have a State Department Level 1 or Level 2 risk status. Offers also are possible for “A,” “B,” or “C” countries with a Level 3 risk assessment for COVID-19 concerns only. A 15-day postponement after any foreign travel still applies, and the maximum rating is Table D. Other pre-COVID-19 guidelines apply. • Underwriters also are allowing offers for foreign nationals (those living outside of the United States, even if they are U.S. citizens) from “A” or “B” countries with Level 1 or Level 2 risk status. (Underwriters will consider Level 3 status if the risk is assessed for COVID-19 concerns only.) A 15-day postponement still applies after foreign nationals arrive in the U.S. from their country of residence. • Underwriters may be able to consider better offers for fully vaccinated individuals (age 60 or younger), even those with substandard COVID-19 comorbidities (e.g., diabetes or respiratory and cardiovascular conditions). Individuals now may be eligible for RACs to a maximum of Table F before credits are applied. • When using internal retention, RACs now may be available for a variety of ages—even with COVID-19 comorbidities—when fully vaccinated. Survivorship whole life insurance applications now may be considered for ages 81-85 with no COVID-19 conditions if individuals are fully vaccinated and Standard risk. MassMutual will continue to enhance COVID-19 handling as the pandemic evolves and vaccines become more readily available. <p>Read the latest announcement for additional information.</p>
<p>Mutual of Omaha</p> <p>Updated on 5/24/21</p>	<p>5/24/21: The following reflects an update to the temporary underwriting changes dated 10/1/2020:</p> <ol style="list-style-type: none"> 1. Acceptance Guidelines Based on Insureds Issue Age: <ul style="list-style-type: none"> • If the client is age 0-59: <ul style="list-style-type: none"> ○ The client is eligible for our best risk class Underwriting <p>Please note, if the individual has co-morbid conditions resulting in a rating higher than Table 4, it may be postponed</p> <ul style="list-style-type: none"> • If the client is ages 60-79 <ul style="list-style-type: none"> ○ Risk class must be Table 4 or better. • If the client is age 80 and above all cases will be temporarily postponed <p>A current statement of health is required on all policy approvals.</p> 2. Fit Underwriting Program We will be reinstating the FIT underwriting program for ages 18-75 except for those with co-morbid conditions 3. International Travel Guidelines All fully underwritten life insurance cases where the proposed insured plans to travel or has traveled internationally to countries under a Level 4 travel advisory will be postponed until they have been back in the United States for a minimum of 30 days. ** An applicant's Covid-19 vaccination status will not be considered in determining the eligibility for coverage or underwriting classification. <p>Click here to learn more.</p> <p>7/7/20: Click here for important information regarding EMSI closure.</p>



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<p style="text-align: center;">North American</p> <p>Updated on 6/1/21</p>	<p>Effective 6/1/21: The following reflects an update to the temporary underwriting changes dated 4/14/20</p> <ul style="list-style-type: none"> The shelf life for labs (blood, urine, and EKG) and paramed exams will revert back to 12 months (currently 24 months) Insurance labs from other companies will revert back to 12 months (currently 24 months) A case awaiting underwriting requirements can remain pending for up to 90 days, depending on New Business/Policy Change approval (currently can remain in pending status for up to 120 days) The deadline for receiving premiums (after the policy has been issued) is 45 days. In addition, the below maximum table ratings and flat extras will go into effect: <table border="1" data-bbox="420 386 1113 511"> <thead> <tr> <th>Issue age</th> <th>Maximum Table Rating</th> <th>Maximum Flat Extra</th> </tr> </thead> <tbody> <tr> <td>0 - 65</td> <td>Table 8</td> <td>\$12.00 per thousand</td> </tr> <tr> <td>66 - 74</td> <td>Table 4</td> <td>\$6.00 per thousand</td> </tr> <tr> <td>75 - 79</td> <td>Table 2</td> <td>\$3.00 per thousand</td> </tr> <tr> <td>80 - up</td> <td>No offer - Postpone</td> <td>N/A</td> </tr> </tbody> </table> <p>Read the full announcement for additional information. Visit our COVID-19 resources site for the latest news and updates.</p>	Issue age	Maximum Table Rating	Maximum Flat Extra	0 - 65	Table 8	\$12.00 per thousand	66 - 74	Table 4	\$6.00 per thousand	75 - 79	Table 2	\$3.00 per thousand	80 - up	No offer - Postpone	N/A
Issue age	Maximum Table Rating	Maximum Flat Extra														
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75 - 79	Table 2	\$3.00 per thousand														
80 - up	No offer - Postpone	N/A														
<p style="text-align: center;">Pacific Life & Pacific Life (Lynchburg)</p> <p>Updated on 7/6/21</p>	<p>Effective 6/30/21, Pacific Life will be lifting its temporary COVID-19 underwriting guidelines. Key changes are as follows:</p> <ul style="list-style-type: none"> Ages 70 and below returning to pre-pandemic underwriting guidelines Allowance up to and including Table 6 for ages 71-80 Standard or better risk for age 81 plus Retention and autobind limits back to normal levels <p>Click here for more information.</p> <p>Effective 6/30/21, Pacific Life (Lynchburg) will be lifting its temporary COVID-19 underwriting guidelines. Key changes are as follows:</p> <ul style="list-style-type: none"> Ages 70 and below returning to pre-pandemic underwriting guidelines Allowance up to and including Table 6 for ages 71-80 <p>Click here for more information.</p> <p>Effective 4/29/21, the temporary changes below reflect an update to Pacific Life Underwriting Update Bulletin dated 9/3/2020.</p> <ul style="list-style-type: none"> Revised Age Limits – We are currently able to extend offers to the following applicants: <ul style="list-style-type: none"> Ages 65 and below for all ratings through Table H Ages 66–80 all ratings through Table D Revised Autobind and Retention Limits: <ul style="list-style-type: none"> The carrier has returned to normal autobind and retention limits for applicants through Table H for ages up to and including 65. Additional COVID Guidelines: <ul style="list-style-type: none"> For applicants who have previously tested positive for COVID-19, the carrier will no longer require a doctor’s letter unless applicant has required ongoing care or hospitalization. However, it does require a Certificate of Health or Statement of Good Health. Revised Temporary Retention Limits <p>Click here for additional information on Guaranteed Issue Guideline changes and Revised Temporary Underwriting Requirements for Wealthy Global Citizens.</p> <p>Effective 4/30/21, the temporary changes below reflect an update to Pacific Life (Lynchburg) Underwriting Update Bulletin dated 7/13/2020</p> <ul style="list-style-type: none"> Revised Age Limits - We are currently able to extend offers to the following applicants: <ul style="list-style-type: none"> Ages 65 and below for all ratings through Table H Ages 66–70 all ratings through Table D Ages 71-80 at Standard or better risk classes <p>Stay up-to-date on COVID-19 process changes and more by clicking here.</p>															
<p style="text-align: center;">Pan-American</p> <p>Updated on 3/21/20</p>	<p>Currently, our Life Insurance Application does not include enough relevant questioning for our underwriters to get a clear picture of the insurer’s COVID 19 risk exposure and for this reason, we are requesting your support in submitting the attached COVID-19 risk exposure questionnaire for all new Life Insurance Applications. The need for this Questionnaire for the novel Coronavirus/COVID-19 may be suspended at any given time and should this happen we will immediately communicate it. The above has taken effect as of March 16, 2020 for all new business applications and policy reinstatements. Click here for the full announcement.</p>															

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<p style="text-align: center;">Penn Mutual</p> <p style="text-align: center;">Updated on 3/1/21</p>	<p>3/1/2021: Penn Mutual will be increasing the underwriting amount that we retain without reinsurance coverage, as follows:</p> <ul style="list-style-type: none"> • One life for individual coverage: \$7.5M • Two lives for survivorship coverage: \$10M • Additionally, the maximum underwriting amount that can qualify for accelerated underwriting as part of our ACE process will increase to \$7.5M. • Our automatic binding limit will remain at \$55M and our jumbo limit will remain at \$65M. <p>Click here for additional details.</p> <p>6/8/2020: Rolling back several temporary underwriting and new business restrictions (This reflects an update to 4/2/2020 announcement):</p> <ul style="list-style-type: none"> • Make offers to applicants ages 70 – 85 who are assessed at a Standard Rating or better, up to the retention limits of \$5M for individuals and \$7.5M for survivorship policies. • Reinstated our Wellness Credit Program on permanent products for applicants ages 20 – 75 up to our retention limits described above. • Accept funds from external replacements up to a maximum of \$1M. (Note that the \$1M first-year premium limit we instituted remains in place.) <p>Read the announcement for more details.</p> <p>3/23/20: New Business Processing and Paper Policies Delivery Process information can be found here.</p> <p>Underwriting guidelines current affected by COVID-19 include:</p> <ul style="list-style-type: none"> • Postponed decisions: Travel to or from any Level 3 and/or 4 travel advisory country will result in a postponement of consideration with possible reconsideration 30 days after return to the US. • Case-by-case decisions: We will continue to consider cases with future travel on an individual basis, dependent on destination cities and countries, duration of travel, and the specific circumstances of the case. • 30-day waiting period: Clients who test positive for COVID-19 may be considered 30 days after submitting medical records verifying they no longer have the virus. <p>We will pay death claims on policyholders impacted by COVID-19 as its life policies do not exclude death due to a pandemic. Click COVID-19 Resources for easy access to timely product and company updates.</p>
<p style="text-align: center;">Principal</p> <p style="text-align: center;">Updated on 7/20/21</p>	<p>7/20/21: COVID-19 underwriting guideline has been updated as follows:</p> <ul style="list-style-type: none"> • Travel. Foreign travel has opened up to all destinations we typically would cover, so there's no postponement period upon the applicant's return to the US. Underwriters will, however, have discretion to take adverse action for travel to COVID-19 hot spots. • COVID-19 positive clients. For applicants who test positive for COVID-19, there will be no postponement period once they are deemed recovered. This assumes they weren't hospitalized and have no ongoing symptoms or COVID-19 comorbidities. • Ages and table ratings <ul style="list-style-type: none"> ○ Ages through 65. Max. Table 6 for Term, max. Table 10 for Permanent products. Medical flat extras on top of a table rating is allowed. ○ Ages 66 to 80. No change to current guidelines (max. Table 2 or max. \$5/1000 flax extra. Table rating + flat extra is acceptable if flat extra is non-medical). ○ Ages >80. No change – we will not consider. • Statement of Health. Statement of Health is still required on delivery. <p>Read the full announcement for more information.</p> <p>1/13/21: The temporary underwriting guidelines we announced in March 2020 have been extended through January 2021. Get the information on the guidelines.</p> <p>9/8/20: The following temporary changes reflects an update to our Temporary Business Submission Adjustments dated 7/29/2020:</p> <ul style="list-style-type: none"> • Effective immediately, all informal application reviews are being temporarily suspended. All applications currently pending review will be closed out and no new ones will be accepted until further notice. • Effective 9/8/2020, all Principal Term applications with face amounts of \$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. <p>Read the full announcement here.</p> <p>Additional Information:</p> <ul style="list-style-type: none"> ➤ Current Service Times – For key new business and underwriting processes. ➤ COVID-19 Response – Stay confident and informed with our legislative updates and resources your clients need.

Carrier	Information						
<p>Protective</p> <p>Updated on 8/21</p>	<p>Effective 8/3/21, the following modifications reflect an update to our Temporary Changes to Life Insurance Underwriting Guidelines dated 7/27/20:</p> <ul style="list-style-type: none"> • Age and rating limitations: <ul style="list-style-type: none"> ○ Protective has reverted to pre-COVID-19 underwriting guidelines (no restrictions) for individuals who are 0-60 years of age ○ Ages 61-79: Protective will postpone coverage if individuals are rated higher than Table 4. However, Protective can consider coverage with: <ul style="list-style-type: none"> ▪ Evidence of completed COVID-19 vaccination (copy of vaccination card with name, vaccine batch number and dates(s) administered). ▪ At least two weeks since the final injection. ▪ No history of immunodeficiency, impairments requiring IVIG treatment or prednisone dependency. ○ Protective will continue to postpone coverage on individuals who are age 80 and above. • Travel <ul style="list-style-type: none"> ○ Protective has reverted to pre-COVID-19 travel guidelines based on country and case-by-case consideration. • Cash with application <ul style="list-style-type: none"> ○ Normal pre-COVID-19 cash with application guidelines now apply. • Reconsiderations <ul style="list-style-type: none"> ○ 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. <p>Note that these updates apply to fully underwritten applications and all new or pending cases with no final underwriting offer or outstanding underwriting requirements. Click the full announcement or additional details.</p> <p>Also visit COVID-19 Resource Center for latest updates.</p>						
<p>Prudential</p> <p>Updated on 7/13/20</p>	<p>7/13/20: Click here for EMSI closure announcement from Prudential.</p> <p>Effective 7/7/20, Prudential is changing its maximum retention limit to no more than \$10 million which is consistent with COVID-19 related reduction.</p> <table border="1" data-bbox="373 834 1157 976"> <thead> <tr> <th>Age Range/Underwriting</th> <th>Retention Change</th> </tr> </thead> <tbody> <tr> <td>18 – 65 Non-Substandard</td> <td rowspan="3">From \$20 million to \$10 million</td> </tr> <tr> <td>18 – 65 Substandard Tables A-D</td> </tr> <tr> <td>66 – 75 Non-Substandard</td> </tr> </tbody> </table> <p>All other retention limits have been reduced by half. Read the announcement for additional details.</p> <p>Read COVID-19 Grace Period Extension in NJ announcement for the recent Executive Order issued by Governor Murphy, together with recent amendments to the insurance and banking regulations issued by the State of New Jersey Department of Banking & Insurance.</p> <p>On 4/24/20, additional temporary underwriting guidelines will be implemented as follows:</p> <ul style="list-style-type: none"> • Temporarily requiring additional senior leader sign-off for all cases when retention is requested greater than \$10M. • Any case rated Table D and higher at ages 60 and above will be postponed. • Applications submitted after 3/1/20, that meet the parameters for our PruFast Track program (ages 18-60 and face amounts at \$3M and under), our underwriters will review each file and determine whether we can apply the same guidance to move forward without an exam and blood test. <p>Click here for additional details. Read the announcement for New York customers regarding 90 days grace period extension and other rights. Other product announcements and service update dated 4/3/20 can be found here.</p>	Age Range/Underwriting	Retention Change	18 – 65 Non-Substandard	From \$20 million to \$10 million	18 – 65 Substandard Tables A-D	66 – 75 Non-Substandard
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<p>SBLI</p> <p>Updated on 4/21/20</p>	<p>Underwriting updates effective 4/21/20 (This reflects an update to our 4/6/2020 and 3/26/2020 announcements): <u>Temporary Age Adjustments for Life Insurance Applications</u></p> <ul style="list-style-type: none"> For cases aged 59 or younger: <ul style="list-style-type: none"> Table 6 or better, we are continuing to accept applications. Table 7 or higher, applications postponed until further notice. For cases aged 60 or older: <ul style="list-style-type: none"> Table 2 (150%) or better, we are continuing to accept applications. Table 3 or higher, applications postponed until further notice <p>Key Reminders</p> <ul style="list-style-type: none"> A statement of health will be required on all cases going forward on policy delivery and must be signed and returned. We have temporarily suspended binding coverage with a Conditional Receipt and for Kansas only, the Temporary Insurance Agreement. Read full announcement for details.
<p>Securian Financial</p> <p>Updated on 6/29/21</p>	<p>7/1/21: We are pleased to announce the following changes to the temporary COVID-19 participation guidelines effective July 1, 2021:</p> <ul style="list-style-type: none"> Removing rate class restrictions for applicants up to age 60 Allowing up to table D for applicants age 61 – 70 Expanding maximum issue age to 80 for standard or better risks Returning SecureCare Universal Life mortality to table D <p>Write Fit expansion to \$3,000,000 for applicants age 18 – 50 will be permanent. All other participation guidelines, including money not being accepted with new applications and temporary insurance agreements not being available, continue until September 30, 2021. Click here to learn more.</p> <p>4/1/21: COVID-19 Participation Guidelines has been updated (This reflects an update to 1/1/21 announcement):</p> <ul style="list-style-type: none"> Expanding the issuance of single life applicants at the following ages: <ul style="list-style-type: none"> Insurance ages 61–75, allow table B (150%) or better Insurance ages 51–60, allow table D (200%) or better Expanding the issuance of joint life applicants to allow up to table B (150%) for the better rated insured. Our Write Fit expansion to \$3,000,000 for applicants ages 18-50 will continue. <p>All other participation guidelines, including money not being accepted with new applications and temporary insurance agreements not being available, continue until June 30, 2021. Click here to learn more.</p> <p>View our Life Operations and Underwriting COVID-19 Response and FAQ to become aware of the measures we are taking amid the current events to serve you and our mutual customers.</p>
<p>Sun Life Int'l</p> <p>Updated on 3/18/20</p>	<p>Click here for the latest operational update from Sun Life Financial International.</p>
<p>Symetra</p> <p>Updated on 7/6/21</p>	<p>Effective 7/6/21, Symetra will be removing most restrictions on its COVID-19 underwriting guidelines. Below are the key highlights:</p> <ul style="list-style-type: none"> For all ages, it will continue to require a Good Health Statement. For all cases up to age 79, it is now applying routine underwriting assessment and criteria. Its underwriting team will continue to conduct a thorough review for all cases with co-morbidities. Cases for ages 80 and above will continue to be postponed. It will not actively ask any clients about vaccinations or past COVID-19 exposure. For high-net-worth foreign national market program, it has reverted to its pre-COVID underwriting capabilities (for A and B countries up to \$20M in capacity). Click here for more information. <p>Effective 10/14/20, the following changes will apply:</p> <ul style="list-style-type: none"> For ages 60 to 69, we are now applying routine underwriting assessment and criteria. For our high-net-worth foreign national market program, we have reverted to our pre-COVID underwriting capabilities (for A & B countries up \$20 million in capacity). <p>Click here to learn more.</p>

Carrier	Information																		
Transamerica Updated on 1/19/21	<ul style="list-style-type: none"> Effective 1/1/21, Transamerica has resumed accepting applications with Long Term Care (LTC) and Living Benefit Riders (LBRs) for insures age 56 to 75, subject to normal underwriting requirements. All In-Flight cases, or those not yet issued, will be eligible to add LB/LTC rider up to the time of issue with underwriter approval. Read the full announcement for more details. Effective 4/8/20, these medical guidelines will take effect and will remain until further notice for Trendsetter Super, Trendsetter LB, Transamerica Financial Foundation IUL, and Transamerica Lifetime for clients through age 75 Traditional paramed exams and labs will still be accepted at the current medical guidelines for clients under 75 years old — the following chart outlines options in lieu of the traditional paramed requirements Due to the circumstances around COVID-19, Transamerica will not be accepting applications over the age of 75 for all life insurance products 																		
Transamerica Life Bermuda Updated on 9/28/20	<p>9/28/20: Following our previous announcements regarding our Enhanced New Business Submissions and Non-medical Limit Increase as well as Re-underwriting for a Better Underwriting Class, we are delighted to announce all these enhancements will be further extended until 31 December 2020.</p> <p>Enhanced new business submissions will be effective till 31 December 2020</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Current Valid Period</th> <th>Extension</th> </tr> </thead> <tbody> <tr> <td>Offer Letter</td> <td>90 days</td> <td>120 days without Declaration of Continued Good Health</td> </tr> <tr> <td>Medical Evidence</td> <td>12 Months (Paramed / MER / Blood Profiles / ECG / TMT for Standard risks or better)</td> <td>15 months without Declaration of Continued Good Health</td> </tr> <tr> <td>Application Forms</td> <td>6 months</td> <td>12 months, subject to case-by-case approval without Declaration of Continued Good Health</td> </tr> </tbody> </table> <p>Non-medical limit will be effective till 31 December 2020</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Universal Life Alpha (Region 1 only)</th> <th>ROP30 and TS 10, 20 and 30 (Region 1 only)</th> </tr> </thead> <tbody> <tr> <td>Non-Medical Limit -up to age 55</td> <td>Raised from USD2 million to USD3 million</td> <td>Raised from USD1.5 million to USD2 million</td> </tr> </tbody> </table> <p>Read the announcement for more details.</p>		Current Valid Period	Extension	Offer Letter	90 days	120 days without Declaration of Continued Good Health	Medical Evidence	12 Months (Paramed / MER / Blood Profiles / ECG / TMT for Standard risks or better)	15 months without Declaration of Continued Good Health	Application Forms	6 months	12 months, subject to case-by-case approval without Declaration of Continued Good Health		Universal Life Alpha (Region 1 only)	ROP30 and TS 10, 20 and 30 (Region 1 only)	Non-Medical Limit -up to age 55	Raised from USD2 million to USD3 million	Raised from USD1.5 million to USD2 million
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Zurich Updated on 2/23/21	<p>2/23/21: For COVID positive insureds who were not hospitalized, we have reduced the waiting period from 60 days to 30 days from the recovery date. Additionally, our underwriting programs, including our foreign national program, are still in effect as well. Click here to learn more.</p> <p>10/27/20: Improvements to COVID-19 Guidelines for Foreign National & Travel Cases. 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. Click here to learn more.</p> <p>4/20/20: Two key updates regarding our New Business and Underwriting procedures:</p> <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> For Issue Ages up to 60 - we will continue to make offers on cases that are Table H or better, except if certain COVID-19 comorbidity conditions exists. If these conditions exists, we will make offers on cases that are Table D or better. For Issue Ages 60-69: we will continue to make offers on cases that are Table D or better. For Issue Ages 70-79: we will continue to make offers on cases that are Table B or better. For Issue Ages 80-85: normal guidelines apply; insured must be Standard or better. All cases that do not meet the above criteria will be postponed. Use of electronic signatures is now acceptable for selected Zurich forms including New Business application forms and other forms. Read the full announcement for the full list of comorbidity conditions are other details. 																		



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Additional Strategic Partners	Information
<p>Ashar Group</p> <p>Updated on 3/31/20</p>	<p>Click here to watch a video from Ashar Group CEO Jon B. Mendelsohn on business continuity plan during the Coronavirus pandemic.</p>

Vendor	Information
<p>APPS</p> <p>Updated on 4/20/20</p>	<p>We are pleased to notify you that as of today we are completing mobile exam services in Pennsylvania. Our PA offices are operating in a work from home model like other APPS offices around the US that are in shelter at home locations. They are taking phone orders, answering status requests, assigning and scheduling cases, and updating case status.</p> <p>APPS continues the suspension of exam services in Vermont, and all five boroughs of NY City.</p>
<p>Express Imaging Services</p> <p>Updated on 4/1/20</p>	<p>We are continuing to monitor the situation with hospitals, smaller offices, and copy services in regard to delays or closures. Here is our updated list of facility closures, which we will continue to update each day and send out to all clients.</p> <p>Click here for the latest update dated 3/19/20 from Express Imaging Services on COVID-19 and impact on services.</p>
<p>EMSI</p> <p>Updated on 7/6/20</p>	<p>EMSI announced that they've ceased company operations effective Friday, July 3.</p> <p>As an alternative, ExamOne has informed us that they are here to help you in any way, including paramed exams, call center services APS orders or any other collection needs, so that you can continue to issue policies as quickly as possible.</p> <p>Please review ExamOne's communication for full details on how to place an order, find a location and additional COVID-19 resources.</p> <p>Please contact your PartnersFinancial team with additional questions at PFBusinessDevelopment@nfp.com</p>
<p>ExamOne</p> <p>Updated on 11/17/20</p>	<p>11/17/20: Good information regarding what ExamOne uses of PPE.</p> <p>Click here for the latest COVID-19 service provider updates and exam option. Information for applicants. Information for agents and brokers.</p>



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<i>Reinsurer</i>	<i>Information</i>
<p>RGA</p> <p>Updated on 3/20/20</p>	<p>We continue to closely monitor the situation with regard to the outbreak of the COVID-19 virus, leveraging both internal specialty resources from medical and pandemic teams, as well as external experts in the field. Click here for our recommended underwriting response and other important information.</p>
<p>SCOR</p> <p>Updated on 5/20/20</p>	<p>Click here for the latest Epidemiologic Assessment of COVID-19 dated 5/20/2020 by our Head of Biometric Modelling & Inclusive Underwriting Manuel Plisson.</p> <p>We constantly monitoring the situation relating to the current outbreak of the coronavirus (SARS-CoV-2); the disease of the SARS-CoV-2 infection which is named as coronavirus disease 2019 (COVID-19) by the World Health Organization.</p> <p>The information in this newsletter provides an update surrounding the current status of the disease and a review from its medical doctors, epidemiologists and underwriters providing up to date statistics linked to incidence and deaths as well as some overall guidance on the approach to the risk assessment considerations of COVID-19.</p>

Additional Resources

NFP Coronavirus Update: <https://www.nfp.com/about-us/news-perspectives/latest-insights?pagename=latest-insights>

World Health Organization (WHO) Update: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-reports/>

Centers for Disease Control and Prevention (CDC) Guidelines for Travel: <https://wwwnc.cdc.gov/travel/destinations/list>

U.S. Department of State Travel Advisories: <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/>