

## COVID-19 RELATED UNDERWRITING CHANGES

Carrier	AIG	Equitable	Foresters	Global Atlantic	John Hancock
Risk Class Limitations	Age 70+: Postpone Ages 60 - 69: Standard or better Ages 50 - 59: Table B or better Ages < 50: Table D or better A medical flat extra will cause AIG to postpone the case at any age.	Ages 81+: Postponed Ages 70 - 80: Standard or better Ages 50 - 69: coverage is not available on proposed insureds who are both assessed at Table-D or worse AND are being rated for any of the following medical conditions: Diabetes Mellitus, Hypertension, Asthma, Chronic Obstructive Pulmonary Disease, Chronic Kidney Disease or Disease treated with an Immunosuppressant. Ages < 50: Table D or Better regardless of the medical history	No Changes: Consideration on a case by base basis over age 70	Ages 80+: Postpone Ages 70 - 79: Standard or better up to \$10M Ages ≤ 69: Table 4 or better Yes, we are considering flat extra ratings. We will underwrite more prudently if they have a chronic underlying condition at higher risk to COVID-19.	Ages 80+: Standard or Better
Are Smokers Eligible?	Insuring smokers as long as there is no COPD, asthma, or other concerning co-morbidity present.	Yes. We will underwrite more prudently if they have a chronic underlying condition at higher risk to COVID-19.	Yes, normal underwriting for tobacco users	Yes. We will underwrite more prudently if they have a chronic underlying condition at higher risk to COVID-19.	Smokers are eligible but will be reviewed closely with John Hancock's current guidelines
COVID-19 Co-Morbid Impairments	Type 1 Diabetes or Type 2 Diabetes not well controlled (A1C over 7.0%) will cause a postpone. Any CAD, cardiac arrhythmias, heart failure or stroke history will cause AIG to postpone. Any cancer stage 2 or worse or within 5 years regardless of the staging will cause AIG to postpone (Any lymphoma or Leukemia regardless of the staging or time frame will cause AIG to postpone) Moderate to severe Hypertension (>155/95). Treated or untreated Hep B and untreated Hep C.	Ages 50 - 69: 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.	Individual consideration	Individuals with chronic underlying conditions at higher risk to COVID-19 will be underwritten more prudently during this time, including but not limited to: obesity, cardiovascular disease, diabetes, lung disorders, cancer, and disorders requiring immunosuppressive therapy.	Individual consideration
COVID-19 Diagnosis Impact	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 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.	Postponement of 30 days beyond recovery with documentation of recovery required	Any case where the proposed insured has been diagnosed with COVID-19 will be postponed for 30 days (Insured's requiring hospitalization for treatment will be a 6-month postpone from treatment ending). These postponed cases may be reconsidered after 30 days (or 6-months) 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 has been diagnosed with COVID-19 will be postponed for 30 days (Insured's requiring hospitalization for treatment will be a 6-month postpone from treatment ending). Upon completion of the postponement period, all considerations will be subject to review of routine underwriting age and amount requirements, favorable medical records, a current good health statement and all other applicable evidences.
COVID-19 Exposure Impact	Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days. ****Please note AIG will postpone front line workers (i.e. doctors and nurses) that are consistently exposed to COVID patients	Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days.	Postponement of 14 days beyond exposure with full recovery documented	Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days.	Any case where the proposed insured had known exposure to COVID-19 will be postponed for a minimum of 14-days of self-quarantined and exhibit no symptoms of COVID-19.
Foreign Travel	Any case 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.	Any case 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.	Any recent travel or upcoming travel require 14 day postponement on upon return in those states that allow	Now accepting foreign travel and foreign nationals from CDC level 3 countries that can legally travel to the U.S. Please see Global Atlantic's High Net Worth Foreign National Program	Case by case- JH will review US State Department Advisories
Will carrier continue to underwrite postponed cases?	We are still underwriting cases even if they are postponed or paused due to COVID-19 and providing "at best" offers. We will not, however, continue to order additional requirements on those cases until they are reopened.	We are still underwriting cases even if they are postponed or paused due to COVID-19 and providing "at best" offers. We will not, however, continue to order additional requirements on those cases until they are reopened.	We will stop underwriting once we know it is outside of the COVID-19 parameters	For any case formal/informal that is considered postpone we will not continue underwriting.	Deferring all assessments on Insured's age 80 and above
SUL Availability?	AIG does not currently offer survivorship products	The maximum issue age is capped at age 80. Other than that we are underwriting all cases as normal.	Foresters does not currently offer survivorship products	Global Atlantic does not currently offer survivorship products	For survivorship cases, both lives need to meet the new guidelines
Riders	No change	No change	No change	No change	No change

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## COVID-19 RELATED UNDERWRITING CHANGES

Carrier	Lincoln	Mutual of Omaha	Nationwide	New York Life	North American
Risk Class Limitations	Ages 80+: Postpone Ages 70 - 79: STD or better Ages 66 -69: Table B or Better Ages ≤ 65: Table 4 or better Flat Extra max of \$5 per \$1000 Lincoln's Table Reduction Program has been temporarily suspended.	Age 70+: Postpone Age 60 - 69: Table B or better FIT Underwriting Credit Program is temporarily suspended at this age band. Flat extras for medical and avocational reasons are still eligible	No Changes	Age 80+: Postponed	Age 80+: Postpone Ages 76 - 79: Standard Ages 71 - 75: Table B Ages 61 - 70: Table D Ages ≤ 60: Table F
Are Smokers Eligible?	Yes, we are insuring smokers. Please see the max rating table above	Yes we are still insuring smokers. The only restrictions are all age 70 and up are currently Postponed, and ages 60 - 69 limited to Table 2 or better.	At this time Nationwide is not taking any adverse action for proposed insureds that smoke and we are underwriting these individuals as per our normal underwriting process and requirements.	Yes with the cap of Table 5 rates	Yes, we are insuring smokers. Please see the max rating table above
COVID-19 Co-Morbid Impairments	Individual consideration	Individual consideration	Individual consideration	Age 55 - 79: We may decline applicants who are ratable (Class 5 or higher) for any combination of debits from active cardiovascular disease (including Hypertension), diabetes mellitus, or chronic respiratory disease.	Individual consideration
COVID-19 Diagnosis Impact	Lincoln will postpone any underwriting offer for one month following recovery for clients managed at home (outpatient) and will postpone for three months for clients who required hospitalization, and an Attending Physician's Statement (APS) will be required.	Any case where the proposed insured has been diagnosed with COVID-19 will be postponed for 30 days (Insured's requiring hospitalization for treatment will be a six month postpone from treatment ending). Upon completion of the postponement period, all considerations will be subject to review of routine underwriting age and amount requirements, favorable medical records, a current good health statement and all other applicable evidences.	If a proposed insured tests positive for the Coronavirus, we will postpone for 30 days from the time of recovery.	If a proposed insured tests positive for the Coronavirus, we will postpone for 30 days from the time of recovery. We may need updated medical records and will ask for a health statement amendment prior to placing the coverage in force.	Postpone until completely recovered and released from physician care. APS will be needed and written documentation from the client's MD that the client is free from COVID-19.
COVID-19 Exposure Impact	Any case where the proposed insured had known exposure to COVID-19 will be postponed for a minimum of 14-days of self-quarantined and exhibit no symptoms of COVID-19.	Any case where the proposed insured had known exposure to COVID-19 will be postponed for a minimum of 14-days of self-quarantined and exhibit no symptoms of COVID-19. ****Please note MOO will postpone front line workers (i.e. doctors and nurses) that are consistently exposed to COVID patients	If a proposed insured is exposed to the Coronavirus with no testing, we will postpone for 30 days post exposure and will require a health statement.	If a proposed insured is exposed to the Coronavirus with no testing, we will postpone for 30 days post exposure and will require a health statement.	Postpone until evidence of COVID-19 status is known.
Foreign Travel	Now accepting foreign travel and foreign nationals from CDC level 3 countries that can legally travel to the U.S.	Any case 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.	Any case where the proposed insured has plans to travel internationally between now and 1/1/2021 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.	Any case where the proposed insured has plans to travel internationally between now and January 1, 2021 will be postponed. We expect to follow our government guidelines and the current June date is expected to be extended. 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.	Case by case- NA will review US State Department Advisories
Will carrier continue to underwrite postponed cases?	We are still underwriting cases even if they are postponed or paused due to COVID-19 and providing "at best" offers. We will not, however, continue to order additional requirements on those cases until they are reopened.	We are Postponing immediately and they will have to resubmit later.	We would prefer to wait until after the postpone period to review files that fall into the scenario listed in your question. This will allow us to review the full file and any additional records or requirements needed and can be obtained after the postpone period.	We will stop underwriting once we know it is outside of the COVID-19 parameters	We will stop underwriting once we know it is outside of the COVID-19 parameters
SUL Availability?	Table Z uninsurable is ok to use for someone who now does not qualify for coverage, assuming the other life qualifies. **This cannot be rate reconsidered until after the first policy anniversary**	Mutual of Omaha does not currently offer survivorship products	The maximum issue age is capped at age 80. Other than that we are underwriting all cases as normal.	As long as insurable life is Class 4 or better we can consider an uninsurable rate class for survivorship. However, we will postpone if age 80 or above for either life.	North American does not currently offer survivorship products
Riders	Lincoln Care Coverage and LifeEnhance ABR's will be declined for ages 70 and up with sub-standard rate classes, independent of any life insurance approval	No change	No change	No change	No change

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## COVID-19 RELATED UNDERWRITING CHANGES

Carrier	Principal	Protective Life	Prudential	Securian	Symetra
Risk Class Limitations	Ages 81+: Postponed Ages 60 - 80: Table 2/Max flat extra of \$5 per \$1000 Ages ≤ 59: Table 6/Max flat extra of \$10 per \$1000	Ages 80+: Postponed Ages 70 - 79: Standard or better Ages 60 - 69: Table 4 or better Ages < 60: Will consider applicants with all medical impairments through Table 4. Applicants rated over Table 4 will be considered on a case-by-case basis if the individual has no significant underlying medical condition or treatment that makes him or her more susceptible to COVID-19 death.	Ages 80 +: Postponed Ages 65 - 79: Table C or better Any medical condition with a temp extra premium total of >\$25 per 1000 (e.g. \$10x1 and \$5x2 = 10 +10 or a total of \$20) requires a review by an UW officer, likely a postpone for medical reasons.	Ages 76+: Postponed Ages 61 - 75: Standard or better Ages 51 - 60: Table C or Better Ages ≤ 50: Table F or Better Cases with medical flat extras will be declined	Ages 80+: Postponed Ages 70 - 79: Standard Ages 66 - 69: Table 2 Ages 60 - 65: Table 4 We will look at FE's as long as the Table rated equivalent is not over stated guidelines and not impacted by Co-Morbid listed
Are Smokers Eligible?	Yes we are insuring smokers. No Changes in how we underwrite tobacco users (smokers)	Smokers are considered but there can't be any COVID-19 co-morbid impairments listed below	Yes with the same restrictions as the risk classification limitations as above	Yes with the same restrictions as the risk classification limitations as above	If Smoking, must be Preferred Smoker to qualify
COVID-19 Co-Morbid Impairments	Individual consideration	Individual consideration but case needs to meet Risk Class Limitations	Postponing any rated cases in which the client presents a chronic respiratory condition	Individual consideration	Individual consideration
COVID-19 Diagnosis Impact	If a proposed insured tests positive for the Coronavirus, we will postpone for 30 days from the time of recovery.	If a proposed insured tests positive for the Coronavirus, we will postpone for 30 days from the time of recovery.	Postponing any proposed insured who has tested positive for COVID-19 for 30 days with full recovery requiring no hospitalization. If hospitalized (not intensive) and no ongoing complications this will be a postpone for 3 months. If hospitalized and intensive/critical care was needed this is a 6 month postpone.	Any case where the proposed insured has been diagnosed with COVID-19 will be postponed for 30 days (Insured's requiring hospitalization for treatment will be a six month postpone from treatment ending). These postponed cases may be reconsidered after 30 days (or six months) 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.	Anyone who has been diagnosed with COVID-19 will be postponed for at least 30 days and be reconsidered at that time with APS information indicating the virus has cleared and health status has returned to baseline.
COVID-19 Exposure Impact	If a proposed insured is exposed to the Coronavirus with no testing, we will postpone for 30 days post exposure and will require a health statement.	If a proposed insured is exposed to the Coronavirus with no testing, we will postpone for 30 days post exposure and will require a health statement.	Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days.	Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days.	Anyone who has been exposed with COVID-19 will be postponed for 30 days and be reconsidered at that time with evidence showing no infectious process.
Foreign Travel	Any case 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.	Protective is following the State Department's guidance. As long as they remain as a Global Level 3 Health Advisory Protective will not routinely consider planned travel outside the U.S. unless they indicate they will not travel until/ if the health advisory is lifted at the time of departure.	Case By Case	Now accepting foreign travel to CDC level 3 countries	Any permanent resident or U.S. citizen who has traveled internationally within the past 30 days will be postponed for 30 days from the date of their return, unless prohibited by state law. Applicants with future plans to travel internationally in the next 60 days will also be postponed.
Will carrier continue to underwrite postponed cases?	We will stop underwriting once we know it is outside of the COVID-19 parameters	On informals we will indicate that we are unable to provide an offer at this time, but we will still evaluate them and provide the tentative at best rating with the subject to requirements that will be available once the limitations lift. On formals, we will be postponing applications that we identify are part of this group as we come across them in underwriting.	Generally we would continue to underwrite unless it was an obvious decline with or without the pandemic guidelines	We will stop underwriting once we know it is outside of the COVID-19 parameters	Unless the applicant is 80 and up we will review and advise case is postponed. Based on COVID 19 guidelines will reconsider in 45 days. We'll provide tentative assessment subject to necessary requirements.
SUL Availability?	We will not consider an SUL with a life above 80. Both lives need to be within our current parameters, which include above age 80.	Protective Life does not currently offer survivorship products	For survivorship cases, both lives need to meet the new guidelines. This includes anyone age 80 or above.	Both lives have to meet the age guidelines we have in place, so if one application is over age70 we are not accepting the application.	Symetra does not currently offer survivorship products
Riders	No change	No change	No change	No change	No change

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## COVID-19 RELATED UNDERWRITING CHANGES

Carrier	Transamerica	Zurich
Risk Class Limitations	Ages 76 +: Postpone No special rules on flat extras	Ages 80 - 85: normal guidelines apply; insured must be Standard or better Ages 70 - 79: we will continue to make offers on cases that are Table B or better Ages 60 - 69: we will continue to make offers on cases that are Table D or better Flat extras are being considered. Every \$2.50 flat extra is considered one table. (\$5.00 f/e = Table B, etc.).
Are Smokers Eligible?	Yes, insuring smokers, though we have specific guidelines for Vapers. Ages ≤ 55: Not eligible for nonmed underwriting. Best offer Standard smoker. Ages > 55: Decline	Yes with the same restrictions as the risk classification limitations as above
COVID-19 Co-Morbid Impairments	Individual consideration	Ages ≤ 59: 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/COPD/Chronic Kidney Disease/Diabetes/Heart Disease/Cancer/HTN/Immuno-compromised illness/solid organ or bone marrow transplants/long term use of immunosuppressive treatments
COVID-19 Diagnosis Impact	Postponing any proposed insured who has tested positive for COVID-19 for 60 days with full recovery.	If a proposed insured tests positive for the Coronavirus, we will postpone for 30 days from the time of recovery.
COVID-19 Exposure Impact	Any case where the proposed insured had known exposure to COVID-19 will be postponed for 60 days.	If a proposed insured is exposed to the Coronavirus with no testing, we will postpone for 30 days post exposure and will require a health statement.
Foreign Travel	Any case 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.	Now accepting foreign travel to CDC level 3 countries
Will carrier continue to underwrite postponed cases?	No. If the case is postponed due to COVID, it would be declined at that time without further investigation.	Generally would continue to UW unless it was an obvious decline with or without the pandemic guidelines
SUL Availability?	Transamerica does not currently offer survivorship products	For survivorship cases, both lives need to meet the new guidelines. This includes anyone age 80 or above.
Riders	Unable to offer LTC Riders or Chronic or Critical Living Benefit riders over age 55 (age 56+)	No change

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