

# AGENCY SERVICES INCORPORATED

## COVID Restrictions / Considerations

Carrier	Ages Below 50	Age 50-59	Age 60-65	Age 66-69	Age 70-75	Ages Above 75	Foreign Travel	Co-Morbid Conditions	COVID Isolation / Exposure Guidelines	Notes	Link to Document
<b>AIG</b> <b>As of 1/11/21</b>	All cases assessed greater than Table D and / or all medical flat extras postponed  All case with ratable BMI postponed	All cases assessed greater than Table D and / or all medical flat extras postponed  All case with ratable BMI postponed	All rated cases inclusive of all medical flat extras postponed  All rated pending cases postponed	All rated cases inclusive of all medical flat extras postponed  All rated pending cases postponed	All cases postponed	All cases are postponed	Foreign travel allowed following country codes and U.S. Department of State country-by-country travel guidance. Foreign travel not considered for the states of Florida and Georgia.	AIG will continue to apply the latest medical knowledge to co-morbid conditions relative to COVID-19		AIG has eliminated the use of credits on all pending cases.	<a href="#">Click Here</a>
<b>American National</b> <b>As of 11/2020</b>	Under \$250,000: Approving 91% of applications with no exam and no APS  \$250,000-\$1,000,000: Approving 70% of applications with no exam and no APS		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	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	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.  NIA / Good Health Statement is required on all cases (NY requires recorded interview)	Age 80+: postpone all cases until COVID-19 pandemic contained	Will not issue coverage to anyone with imminent foreign travel plans. Anyone returning from international travel will be postponed for 30 days		Isolation suggested by medical professional / waiting to be tested for COVI-19: underwriting will be postponed  Isolation w/ symptoms: less than 1 month - postpone. >1 month, underwrite normally  Self-isolation w/ no symptoms, no diagnosis: less than 1 month - postpone. >1 month - underwrite normally  Adhering to local lockdown restrictions w/ no symptoms or diagnosis: underwrite normally	*Special Underwriting considerations are in place for healthcare workers and first responders	<a href="#">Click Here</a>
<b>Global Atlantic</b> <b>As of 12/17/20</b>	Postponing applications for individuals with a rating class higher than Table D/4*  Requires a Good Health Statement at policy delivery  Fast Lane: up to \$1 million External Term Exchange: up to \$1 million Additional Insurance: up to \$1 million	Postponing applications for individuals with a rating class higher than Table D/4*  Requires a Good Health Statement at policy delivery  Fast Lane: 51-55 up to \$500,000. 56-60 up to \$250,000 External Term Exchange: up to \$1 million Additional Insurance: up to \$1 million	Postponing applications for individuals with a rating class higher than Table D/4*  Requires a Good Health Statement at policy delivery  External Term Exchange: up to \$1 million Additional Insurance: up to \$1 million	Postponing applications for individuals with a rating class higher than Table D/4  Requires a Good Health Statement at policy delivery	Standard or better only, up to \$10 million  Requires a Good Health Statement at policy delivery	Up to Age 79: Standard or better only, up to \$10 million  Requires a Good Health Statement at policy delivery	Underwriting offers for any permanent resident or US citizen who has traveled outside of the U.S within the past 30 days or has future plans to travel outside of the U.S will be postponed	Now accepting applications for U.S. Citizens or permanent U.S. Residents traveling outside the U.S.	Exposed to COVID or tested positive for COVID will be postponed for 30 days and will be reconsidered w/ evidence of full recovery.  If recovered from hospitalization from COVID, will be postponed for 6 months after treatment and will be reconsidered w/ evidence of full recovery	*For applicants 18-60, up to \$2 million, if applicant lives in a location where exam / labs cannot be completed, contact your Global Atlantic underwriter.  High Net Worth Foreign National Plan: Will accept cases that meet GA's regular guidelines. For Age 70+ - must be standard or better only up to \$10 million.	<a href="#">Click Here</a>

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# COVID Restrictions / Considerations

Carrier	Ages Below 50	Age 50-59	Age 60-65	Age 66-69	Age 70-75	Ages Above 75	Foreign Travel	Co-Morbid Conditions	COVID Isolation / Exposure Guidelines	Notes	Link to Document
<b>John Hancock As of 12/17/20</b>	Up to \$5 million - may consider recent and comprehensive medical records as alternative to current paramed or exam Case-by-case may be eligible for up to \$10 million An updated good health statement is required at delivery on all policies.	Up to \$5 million - may consider recent and comprehensive medical records as alternative to current paramed or exam Case-by-case may be eligible for up to \$10 million An updated good health statement is required at delivery on all policies	Up to \$5 million - may consider recent and comprehensive medical records as alternative to current paramed or exam Up to Age 60: Case-by-case may be eligible for up to \$10 million An updated good health statement is required at delivery on all policies	Up to \$3 million - may consider recent and comprehensive medical records as alternative to current paramed or exam Case-by-case may be eligible for up to \$5 million An updated good health statement is required at delivery on all policies	Up to Age 70: up to \$3 million - may consider recent and comprehensive medical records as alternative to current paramed or exam Up to Age 70: Case-by-case may be eligible for up to \$5 million An updated good health statement is required at delivery on all policies	An updated good health statement is required at delivery on all policies	Requires a statement in Part I, Section L of the application indicating if insured or household member has traveled or resided outside of the US, has traveled by cruise ship, or come into close contact known to be positive for COVID-19 within the past 30 days. If Yes, indicate where they traveled and when they returned		If positive for COVID-19: postpone for min of 30 days post-recovery until further evaluation can be completed Any medical professional consultations, completed, or pending tests related to COVID-19 should be disclosed I response to relevant application questions.		<a href="#">Click Here</a>
<b>Legal &amp; General America As of 10/1/20</b>	Requirements to sub Exam for Physical or APS - See link.  A Good Health Statement is required for all new / pending applications unless a valid TIAA is in place	Requirements to sub Exam for Physical or APS - See link.  If 55+ w/ a risk profile exceeding Table 6 that includes a listed co-morbidity; generally postpone for 6 months or deny  A Good Health Statement is required for all new / pending applications unless a valid TIAA is in place	Requirements to sub Exam for Physical or APS - see link.  Up to age 64 w/ a risk profile exceeding Table 6 that includes a listed co-morbidity; generally postpone for 6 months or deny.  Age 65 w/ a risk profile exceeding Table 4 that included a listed co-morbidity, generally postpone for 6 months or deny  A Good Health Statement is required for all new/pending applications unless a valid TIAA is in place	Age 65+ w/ a risk profile exceeding Table 4 that included a listed co-morbidity, generally postpone for 6 months or deny  A Good Health Statement is required for all new / pending applications unless a valid TIAA is in place	Age 70 w/ a risk profile exceeding Table 4 that includes a listed co-morbidity; generally postpone for 6 months or deny.  Age 71+ w/ a risk profile exceeding Standard that included a listed co-morbidity, generally postpone for 6 months or deny  A Good Health Statement is required for all new / pending applications unless a valid TIAA is in place	If insured has a risk profile exceeding Standard that included a listed co-morbidity, generally postpone for 6 months or deny  A Good Health Statement is required for all new / pending applications unless a valid TIAA is in place	Travel to a Level 1 or 2 country is acceptable. Travel to a Level 3 or 4 country due to COVID: If travel will be canceled or delayed until deemed safe, LGA will amend app and proceed with underwriting. Travel to a Level 3 or 4 country due to civil unrest / terrorism: LGA will postpone app until after travel takes place Applicants recently returning from international travel will no longer be postponed. LGA will assess their risk based on answers to LGA COVID-19 questions during the underwriting process.	Included but not limited to: Cardiovascular Disease - Arrhythmia including Atrial fibrillation, Anticoagulant use - Coronary artery disease (CAD) - Stroke, TIA - Other ratable cardiovascular disease Diabetes Lung Disease - Asthma - Chronic Obstructive Pulmonary Disease (COPD) Bronchitis / pneumonia - Other ratable lung disease	Postponed for at least 30 days after full recovery. Reconsideration parameters will depend on the severity of the disease and current health status.	Paramed can be substituted for a recent physical or APS in accordance with the temporary underwriting guidelines. See link for more information.	Underwriting Update: <a href="#">Click Here</a>  Exam and APS Substitutions: <a href="#">Click Here</a>

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<b>Lincoln Financial Group As of 11/16/20</b>	<p>Internal Retention: \$10 million max limit for term and permanent products. Preferred Plus, Preferred, and Standard only</p> <p>Postponed: All cases rated Table 5 and higher. All cases with a flat extra greater than \$7.50 per \$1,000. All cases with a table rating and flat extra.</p>	<p>Internal Retention: \$10 million max limit for term and permanent products. Preferred Plus, Preferred, and Standard only</p> <p>Postponed: All cases rated Table 5 and higher. All cases with a flat extra greater than \$7.50 per \$1,000. All cases with a table rating and flat extra.</p>	<p>Internal Retention: \$5 million max limit for term and permanent products. Preferred Plus, Preferred, and Standard only</p> <p>Postponed: All cases rated Table 5 and higher. All cases with a flat extra greater than \$7.50 per \$1,000. All cases with a table rating and flat extra.</p>	<p>Postponed: All cases rated Table 3 and higher. All cases with a flat extra greater than \$7.50 per \$1,000. All cases with a table rating and flat extra.</p>	<p>Postponed: All substandard rate classes. All cases with a flat extra greater than \$7.50 per \$1,000. All cases assessed with a table rating and flat extra.</p> <p>MoneyGuard: No new applications for Ages 71+</p>	<p>Up to Age 79: postpone all substandard rate classes</p> <p>Ages 80-85: postpone all rate classes</p> <p>Postponed: all cases with a flat extra greater than \$7.50 per \$1,000. All cases assessed with a table rating and flat extra.</p> <p>MoneyGuard: No new applications</p>	<p>U.S. Citizens - Travel restrictions continue to apply to the following countries: Afghanistan, Burundi, Central African Republic, Congo, Ivory Coast, Eritrea, Ethiopia, Haiti, Iran, Iraq, Sierra Leone, Mali, Niger, Nigeria, Pakistan, South Sudan, Syria, Tajikistan, Venezuela, Western Sahara.</p> <p>Foreign Nationals: Underwriting offers will be considered for any foreign national of a CDC Level 3 country that can legally travel to the U.S.</p>		<p>If client contracts COVID prior to policy delivery, they must disclose. Lincoln will determine if they can continue to offer or postpone until client recovers.</p> <p>Postpone for one month following recovery for outpatient cases. For inpatient cases, postpone for three months, will require an APS.</p> <p>If proposed insured has had known exposure to COVID, the case will be postponed for a minimum of 14 days of self-quarantine and exhibits no COVID symptoms</p>	<p>* The Declaration of Insurability Form [ICC18LFF11709] is required for all underwritten life insurance policies issued on or after 3/30/20. It is required to be signed after policy issue and will be a Delivery Requirement. If the client has COVID-19, it must be disclosed. Lincoln will then determine if it can continue to offer the policy or postpone until the client fully recovers. The DOI form will be required to initiate 1035 Exchanges.</p> <p>** TRP is suspended for all life insurance products until further notice.</p>	<a href="#">Click Here</a>
<b>Mutual / United of Omaha As of 4/15/20</b>	<p>All policies require a signed Statement of Good Health.</p>	<p>All policies require a signed Statement of Good Health.</p>	<p>All cases rated Table 2 or higher are postponed All policies require a signed Statement of Good Health. LTC applications for 65+ are not currently accepted</p> <p>FIT Underwriting Credit Program is temporarily suspended</p>	<p>All cases rated Table 2 or hire are postponed All policies require a signed Statement of Good Health. LTC applications are not currently accepted</p> <p>FIT Underwriting Credit Program is temporarily suspended</p>	<p>All cases are postponed</p>	<p>All cases are postponed</p>	<p>All fully underwritten life insurance cases where the proposed insured plans to travel internationally by the end of the year will be postponed. Postponed cases may be considered after all international travel is complete, insured has been back in the US minimum 30 days, and no further international travel is planned this year. Underwriting will be postponed for any case if the insured has traveled outside the US within the past 30 days.</p>		<p>Underwriting will be postponed for any case if the proposed insured or any household member has come into close contact with anyone know to have tested positive for COVID-19, or if the insured has tested positive for COVID-19 or has been hospitalized / quarantined for the virus.</p>		<a href="#">Click Here</a>

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<b>North American As of 12/18/20</b>	Max rating; Table 6 Max Flat Extra: \$9.00 per thousand	Max rating; Table 6 Max Flat Extra: \$9.00 per thousand	Age 60: Max rating - Table 6 Age 60: Max Flat Extra - \$9.00 per thousand  Ages 61+: Max rating: Table 4 Ages 61+: Max Flat Extra - \$6.00 per thousand	Max rating: Table 4 Max Flat Extra - \$6.00 per thousand	Age 70: Max rating - Table 4 Age 70: Max Flat Extra - \$6.00 per thousand  Ages 71+: Max rating: Table 2 Ages 71+: Max Flat Extra - \$3.00 per thousand	Ages 76-79: Max rating - Standard Ages 76-79: Max Flat Extra N/A  Ages 80+: Max rating - No offer, Postpone Ages 80+: Max Flat Extra - N/A	Will underwrite any planned international travel per underwriting guidelines		Known COVID diagnosis: Will postpone policy issuance for new business / policy change until proposed insured is completely recovered. Admitted past diagnosis of COVID - additional requirements will be requested on case-by-case basis.	A completed Statement of Health and Insurability form will continue to be required for all New Business and Policy Change cases. For non-1035 cases, the Statement of Health form will be required upon policy delivery. For 1035 cases, the Statement of Health will be required prior to initiating the 1035 exchange.	<a href="#">Click Here</a>
<b>OneAmerica As of 12/21/20</b>	All products require a Certificate of Insurability upon policy delivery. Must be received before policy can be put in force / paid.	All products require a Certificate of Insurability upon policy delivery. Must be received before policy can be put in force / paid.	Traditional business: Underwriting class must be T4 or better  All products require a Certificate of Insurability upon policy delivery. Must be received before policy can be put in force / paid.	Traditional business: Underwriting class must be T4 or better  All products require a Certificate of Insurability upon policy delivery. Must be received before policy can be put in force / paid.	Traditional business: All pay periods now available, underwriting class must be Standard or better  Care Solutions: Only single pay is allowed, COB must also be single pay, no rated cases allowed. If criteria not met case will be postponed Suspending: Asset Care Recurring Premium Whole Life, Asset Care 4, Asset care w/ Return of Premium  All products require a Certificate of Insurability upon policy delivery. Must be received before policy can be put in force / paid.	Traditional business: All pay periods now available, underwriting class must be Standard or better  Care Solutions: Only single pay is allowed, COB must also be single pay, no rated cases allowed. If criteria not met case will be postponed Suspending: Asset Care Recurring Premium Whole Life, Asset Care 4, Asset care w/ Return of Premium  All products require a Certificate of Insurability upon policy delivery. Must be received before policy can be put in force / paid.					<a href="#">Click Here</a>
<b>Pacific Life As of 1/11/21</b>	Postponed for any individual rated worse than a Table 4  Sub exam for alternate data sources only with face amount up to \$1 million and Standard or better risk classification  A Certificate of Health or Good Health Statement is required for all rated policies	Postponed for any individual rated worse than a Table 4  Sub exam for alternate data sources only with face amount up to \$1 million and Standard or better risk classification  A Certificate of Health or Good Health Statement is required for all rated policies	Postponed for any individual rated worse than a Table 4  A Certificate of Health or Good Health Statement is required on delivery if face amount is \$250,000+ or is a rated policy	Postponed for any individual rated worse than a Table 4  A Certificate of Health or Good Health Statement is required on delivery if face amount is \$250,000+ or is a rated policy	Age 70: postpone any application rated worse than a Table 4 Age 71+: postpone any applications rated worse than Standard  A Certificate of Health or Good Health Statement is required on delivery if face amount is \$250,000+ or is a rated policy	Up to Age 80: postpone any applications rated worse than Standard  A Certificate of Health or Good Health Statement is required on delivery if face amount is \$250,000+ or is a rated policy	Future foreign travel is being evaluated on a case-by-case basis		Insured with history of COVID-19 but not hospitalized: Wait 30 days before applying for coverage & provide statement from MD that they have fully recovered with no residuals.  Insured that was hospitalized with COVID-19: Application will be postponed min 6 months and will require full medical records.	PL Promise GUL face amount limit has been increased to \$5 million effective 1/11/21	<a href="#">Click Here</a>

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<b>Protective Life As of 7/21/20</b>	<p>Will consider all risks through table 4</p> <p>If over Table 4: will consider on case-by-case basis if no underlying condition that makes them more susceptible to COVID-19 death (see co-morbidities)</p> <p>All fully underwritten coverage requires a Statement of Health to be signed on delivery</p>	<p>Will consider all risks through Table 4</p> <p>If over Table 4: will consider on case-by-case basis if no underlying condition that makes them more susceptible to COVID-19 death (see co-morbidities)</p> <p>All fully underwritten coverage requires a Statement of Health to be signed on delivery</p>	<p>Must be Table 4 or better</p> <p>All fully underwritten coverage requires a Statement of Health to be signed on delivery</p>	<p>Must be Table 4 or better</p> <p>All fully underwritten coverage requires a Statement of Health to be signed on delivery</p>	<p>Must be standard or better</p> <p>All fully underwritten coverage requires a Statement of Health to be signed on delivery</p>	<p>Ages 76-79: Must be Standard or better Age 80+: postpone</p> <p>All fully underwritten coverage requires a Statement of Health to be signed on delivery</p>	<p>Any individual recently returned from any Level 4 country will have coverage postponed for 30 days following their return. Coverage will also be postponed on newly submitted or pending applications for individuals with any planned travel to these same countries</p>	<p>Includes but not limited to: Heart disease Significant cancer in the last 10 years Obesity rated higher than Table 4 Diabetes Pulmonary disease (COPD, Asthma, etc.) Autoimmune or Immunosuppressive Disease Any medication that causes immunosuppression (Biologic, Prednisone/Steroid, Methotrexate, etc.)</p>		<p>Exams will not be routinely waived, but a fully completed nonmedical (Part 1A) and recent medical records that include current labs and substantial evidence of insurability will be reviewed to determine if they can be used as a substitute. Substitution will be determined on a case-by case basis.</p>	<a href="#">Click Here</a>
<b>Prudential As of 12/18/20</b>	<p>Non-ratable respiratory or immunodeficiency combined w/ a rating for any other reason: likely postpone.</p> <p>Ratable chronic respiratory: postpone.</p> <p>Immunodeficiency: non-ratable - IC. Rated Table C and below - IC. Table D and higher - postpone.</p>	<p>Non-ratable respiratory or immunodeficiency combined w/ a rating for any other reason: likely postpone.</p> <p>Ratable chronic respiratory: postpone.</p> <p>Immunodeficiency: non-ratable - IC. Rated Table C and below - IC. Table D and higher - postpone.</p>	<p>Non-ratable respiratory or immunodeficiency combined w/ a rating for any other reason: likely postpone. Ratable chronic respiratory: postpone Immunodeficiency: non-ratable - IC. Rated Table C and below - IC. Table D and higher - postpone. Non-ratable CAD, COPD, or Lung Cancer - IC Ratable CAD: Table C or below - IC. Table D or higher - postpone Rating of Table D or higher for conditions not mentioned above: Up to Age 64 - IC. Age 65+ - Postpone Temp Extra Premium &gt;\$25 per \$1,000: IC, likely postpone</p>	<p>Non-ratable respiratory or immunodeficiency combined w/ a rating for any other reason: likely postpone. Ratable chronic respiratory: postpone Immunodeficiency: non-ratable - IC. Rated Table C and below - IC. Table D and higher - postpone. Non-ratable CAD, COPD, or Lung Cancer - IC Ratable CAD: Table C or below - IC. Table D or higher - postpone Rating of Table D or higher for any condition not mentioned above: postpone Temp Extra Premium \$25 per \$1,000: IC, likely postpone</p>	<p>Non-ratable respiratory or immunodeficiency combined w/ a rating for any other reason: likely postpone. Ratable chronic respiratory: postpone Immunodeficiency: non-ratable - IC. Rated Table C and below - IC. Table D and higher - postpone. Non-ratable CAD, COPD, or Lung Cancer - IC Ratable CAD: Table C or below - IC. Table D or higher - postpone Rating of Table D or higher for any condition not mentioned above: postpone Temp Extra Premium \$25 per \$1,000: IC, likely postpone</p>	<p>Up to Age 79 Non-ratable respiratory or immunodeficiency combined w/ a rating for any other reason: likely postpone. Ratable chronic respiratory: postpone Immunodeficiency: non-ratable - IC. Rated Table C and below - IC. Table D or higher - postpone. Non-ratable CAD, COPD, or Lung Cancer - IC Ratable CAD: Table C or below - IC. Table D or higher - postpone Rating of Table D or higher for any condition not mentioned above: postpone Temp Extra Premium \$25 per \$1,000: IC, likely postpone Ages 80+: Decline</p>		<p>Ratable Chronic respiratory conditions include but not limited to: COPD, asthma, lung cancer, etc. Does NOT include sleep apnea</p> <p>Immunodeficiency disorders include but not limited to: SLE, rheumatoid arthritis, ulcerative colitis, any treatment w/ immunosuppressant medication, etc.</p>	<p>Suspected COVID Infection: Within 30 days - postpone. &gt;30 days since symptoms resolved, quarantine or self-isolation ended - 0. Testing advises or planned: postpone for results Testing Completed: Negative result, asymptomatic - 0. Indeterminate and asymptomatic, postpone until confirmed result. Positive result, single infection: No hospitalization - postpone 30 days from full recovery, then 0. Confirmed by APS if available. Hospitalized - postpone 3 months after full recovery, confirmed by APS, then 0. Intensive / critical care needed - postpone 6 months after full recovery, confirmed by APS, then IC. Multiple COVID infections - IC</p>	<p>IC = Individual Consideration</p> <p>Pre-existing respiratory condition and / or Immunodeficiency Disorder: Full traditional underwriting requirements are generally required for consideration.</p>	<a href="#">Click Here</a>

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<b>SBLI As of 12/18/20</b>	<p>Table 6 or better: Applications accepted Table 7 or higher: Applications postponed until further notice</p> <p>A Statement of health is required upon policy delivery, except on cases with a Part 2 date within 2 weeks of issue.</p>	<p>Table 6 or better: Applications accepted Table 7 or higher: Applications postponed until further notice</p> <p>A Statement of health is required upon policy delivery, except on cases with a Part 2 date within 2 weeks of issue.</p>	<p>Table 2 (150%) or better: Applications accepted Table 3 or higher: Applications postponed until further notice</p> <p>A Statement of health is required upon policy delivery, except on cases with a Part 2 date within 2 weeks of issue.</p>	<p>Table 2 (150%) or better: Applications accepted Table 3 or higher: Applications postponed until further notice</p> <p>A Statement of health is required upon policy delivery, except on cases with a Part 2 date within 2 weeks of issue.</p>	<p>Table 2 (150%) or better: Applications accepted Table 3 or higher: Applications postponed until further notice</p> <p>A Statement of health is required upon policy delivery, except on cases with a Part 2 date within 2 weeks of issue.</p>	<p>Table 2 (150%) or better: Applications accepted Table 3 or higher: Applications postponed until further notice</p> <p>A Statement of health is required upon policy delivery, except on cases with a Part 2 date within 2 weeks of issue.</p>	<p>Travel plans to a Level 1 or 2 country are acceptable, subject to answers on COVID-19 questions indicating no symptoms, positive test, or self-isolation</p> <p>Travel plans to a Level 3 or 4 country will continue to be a postpone until 30 days after return with no COVID-19 symptoms, positive test, or self-isolation</p>		<p>Positive COVID-19 cases are postponed for 30 days after resolution of symptoms and back to normal activity. More severe / hospitalization cases will most likely require a longer postponement period, depending on severity.</p>	<p>SBLI has reactivated binding coverage with a Conditional Receipt and for the State of Kansas only, the Temporary Insurance Agreement.</p> <p>SBLI has also reactivated the Upsell Program. The program including an increased face amount max of \$750,000 in the Accelerated Underwriting process.</p> <p>SBLI is utilizing electronic health records as an option when medical records are required. If distribution has access to obtaining any electronic health records, SBLI is willing to review if submitted. SBLI has the right to request a traditional APS.</p>	<a href="#">Click Here</a>
<b>Securian Financial As of 1/1/21</b>	<p>WriteFit max face value - \$3 million max</p> <p>Traditional Life: Table F (250%) or better will be issued. All others postpone until 3/31/21</p> <p>SecureCare UL: Table B (150%) or better will be issued. Table C (175%) or worse, postpone until 3/31/21.</p>	<p>WriteFit: Up to Age 50 - \$3 million max. Ages 51-60 - \$1 million max.</p> <p>Traditional Life: Up to Age 50 – Table F (250%) or better will be issued. Ages 51-60 - Table C (175%) or better will be issued. All others postponed until 3/31/21</p> <p>SecureCare UL: Table B (150%) or better will be issued. Table C (175%) or worse, postpone until 3/31/21.</p>	<p>Traditional Life Age 60: Table C (175%) or better will be issued Age 61+: Standard or better will be issued. All others postponed until 3/31/21</p> <p>SecureCare UL: Table B (150%) or better will be issued. Table C (175%) or worse, postpone until 3/31/21.</p>	<p>Traditional Life: Standard or better will be issued. All others postponed until 3/31/21</p> <p>SecureCare UL: Table B (150%) or better will be issued. Table C (175%) or worse, postpone until 3/31/21.</p>	<p>Traditional Life: Standard or better will be issued. All others postponed until 3/31/21</p> <p>SecureCare UL: Table B (150%) or better will be issued. Table C (175%) or worse, postpone until 3/31/21.</p>	<p>Traditional Life: New applications not accepted. Pending applications Standard or better will be issued, pending rated worse than Standard will be postponed</p> <p>SecureCare UL: new applications not accepted. Pending with mortality assessed at Standard or better will continue, pending with worse than Standard will be postponed</p>	<p>If an applicant has planned travel/residency to a restricted area as deemed by the Centers for Disease Control (CDC) within the next six months, a postponement may be warranted.</p>		<p>If applicant has COVID-like symptoms: may require postponement for evaluation until 4 weeks after full recovery. If applicant tested positive for COVID: Mild symptoms w/ no hospitalization, may require postponement for evaluation until 4 weeks after full recovery. Moderate to severe and / or hospitalization - postpone until evidence of good health by APS is received more than 4 weeks post recovery.</p>	<p>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.</p> <p>Non-underwritten internal exchanges for individuals age 81+ are not available.</p> <p>Money will not be accepted with new applications until at least March 31st, 2021, and temporary insurance agreements will not be available during this time.</p> <p>Second-to-die policies with one insured age 75 or younger receiving a standard or better mortality evaluation, the other insured must be rated: Table H (300%) or better if insurance age is 50 or younger Table F (250%) or better if insurance age is 51-60 Table D (200%) or better if insurance age is 61-70 Table B (150%) or better if insurance age is 71-75</p>	<a href="#">Click Here</a>

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# COVID Restrictions / Considerations

Carrier	Age Below 50	Age 50-59	Age 60-65	Age 66-69	Age 70-75	Ages Above 75	Foreign Travel	Co-Morbid Conditions	COVID Isolation / Exposure Guidelines	Notes	Link to Document
<b>Symetra As of 10/15/20</b>	A Good Health Statement (Supplemental Statement of Health) is required to be signed at policy delivery or prior to initiating any 1035 exchange. Smokers who are not standard or better will be postponed.	A Good Health Statement (Supplemental Statement of Health) is required to be signed at policy delivery or prior to initiating any 1035 exchange. Smokers who are not standard or better will be postponed.	A Good Health Statement (Supplemental Statement of Health) is required to be signed at policy delivery or prior to initiating any 1035 exchange. Smokers who are not standard or better will be postponed. All risks over Table 4 Non-Nicotine: Postpone 45 days Age 65+: If the proposed insured vapes or uses vaping products, the case will be declined.	Having one or more co-morbidities or a single co-morbidity rated Table 2 or higher will automatically be postponed. Case will be declined if insured vapes or uses vaping products. Smokers who are not standard or better will be postponed. All risks over Table 2 Non-Nicotine: Postpone 45 days A Good Health Statement (Supplemental Statement of Health) is required to be signed at policy delivery or prior to initiating any 1035 exchange.	Having one or more co-morbidities or a single co-morbidity rated Table 2 or higher will automatically be postponed. Case will be declined if insured vapes or uses vaping products. Smokers who are not Standard or better will be postponed. All risks over Standard Non-Nicotine: Postpone 45 days. A Good Health Statement (Supplemental Statement of Health) is required to be signed at policy delivery or prior to initiating any 1035 exchange.	Having one or more co-morbidities or a single co-morbidity rated Table 2 or higher will automatically be postponed. Case will be declined if insured vapes or uses vaping products. Smokers who are not Standard or better will be postponed. Up to Age 79: All risks over Standard Non-Nicotine, postpone 45 days Ages 80+: Postpone 45 days A Good Health Statement (Supplemental Statement of Health) is required to be signed at policy delivery or prior to initiating any 1035 exchange.	Any individual who has traveled internationally within the past 30 days will be postponed for 30 days from the date of their return. Applicants with future plans to travel internationally in the next 60 days will also be postponed.	Coronary artery disease, diabetes, Pulmonary issues, obesity, and immunosuppression disorders	Anyone diagnosed with COVID-19 will be postponed at least 30 days and be reconsidered with APS information indicating the virus has cleared and health status has returned to baseline. Anyone exposed to COVID-19 will be postponed for 30 days and will be reconsidered with evidence showing no infection.	Foreign Nationals: Symetra is reverting to pre-COVID underwriting capabilities (for A & B countries up to \$20 million in capacity)	<a href="#">Click Here</a>
<b>TransAmerica As of 1/1/21</b>	See link for paramed sub requirements	LTC riders and LBR now available subject to normal underwriting rules  Up to Age 55: See link for paramed sub requirements Ages 56+: Cases rated over Table B for listed co-morbidities will require referral to Medical department for consideration.	LTC riders and LBR now available subject to normal underwriting rules  Cases rated over Table B for listed co-morbidities will require referral to Medical department for consideration.	LTC riders and LBR now available subject to normal underwriting rules  Cases rated over Table B for listed co-morbidities will require referral to our Medical department for consideration.  If diagnosed with COVID, should be postponed for 6 months from date of recovery. Individuals who have had COVID-19 in the last 6 months may not qualify for coverage.	If diagnosed with COVID, should be postponed for 6 months from date of recovery. Individuals who have had COVID-19 in the last 6 months may not qualify for coverage.  LTC riders and LBR now available subject to normal underwriting rules  Cases rated over Table B for listed co-morbidities will require referral to Medical department for consideration.	Not accepting applications for any products other than Final Expense Solutions Portfolio.		Including but not limited to: cardiac, cancer, respiratory, hypertension, and diabetes	If insured is diagnosed with COVID-19, postpone periods for all ages may vary and will be determined by age, severity of individual case, history of ratable comorbidities, and any residuals.	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.	<a href="#">Click Here</a>

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.