

American General

<p>Postpones</p>	<p>The below temporary guidelines are now implemented on both formal and informal cases until the COVID-19 situation has diminished:</p> <ul style="list-style-type: none"> -For individuals aged 70+, all cases will be postponed. -For individuals aged 60-69, all rated cases inclusive of all medical flat extras will be postponed. -For individuals aged 50-59, all cases assessed greater than Table B inclusive of all medical flat extras will be postponed -For individuals aged <50, all cases assessed greater than Table D and/or all medical flat extras will be postponed. <p>-Additionally, there are several conditions that, in general, make a person more susceptible to COVID-19 and its more severe health impacts, including but not limited to coronary artery disease, metabolic disorders, respiratory impairments and underlying malignancies. Individuals with these co-morbid conditions will also be postponed regardless of current risk assessment of their non-COVID impairments.</p> <p>- Processing of all currently pending business affected by the above COVID-19 guidelines will be suspended until further notice and a note will be placed on the file. Further, all approved and conditionally issued business will be reviewed and closed subject to our current case closeout rules.</p> <p>Postpones for Clients Diagnosed with COVID-19</p> <ul style="list-style-type: none"> •Any case where the proposed insured has been diagnosed with COVID-19 will be postponed for 30 days. These postponed cases may be reconsidered after 30 days from full recovery when submitted with APS information indicating that there is no evidence of current infection from COVID-19 and health status has returned to previous level. •Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days. •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. This approach is subject to change as the situation continues to evolve.
<p>Policy Updates</p>	<p>As announced on March 30, a Statement of Health (PHS) is required on all policy approvals until further notice.</p>

Banner

<p>Postpones</p>	<p>Applicants in the below age ranges will be postponed for a minimum of 6 months:</p> <p>Ages 50-64: risk profile exceeds Table 6 Ages 65 -70: risk profile exceeds Table 4 Ages 71-75: risk profile exceeds Standard</p> <p>Foreign Travel: any planned foreign travel will be postponed for a period of 30 days following the applicant’s return from their trip. If travel plans are confirmed to have been cancelled or indicated to only take place once the travel advisories are lifted, underwriting will approve the application and include an amendment to reflect the cancellation of travel plans or the parameters under which travel will occur.</p> <p>COVID-19 Disease Cases: Postponed for at least 30 days after full recovery. Reconsideration parameters will depend on the severity of the disease and current health status.</p>
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Exam Substitution	An applicant's routine physical will be accepted in lieu of paramed exam if rate class does not exceed Table 3, no flat extra and no evidence of non-disclosure.		
	Ages	Max Total Line Coverage	Physician Visit Within
	20-50	\$2 million	24 months
	51-60	\$1 million	18 months
	61-65	\$1 million	12 months
	66-70	\$500,000	6 months
APS Substitution	APS Substitution through Human API -May require physician portal information from the client		
	Ages	Max Total Line Coverage	
	20-50	\$2 million	
	51-60	\$1 million	

Cincinnati Life

Postpones	Effective April 20, we are implementing temporary changes to our life insurance underwriting guidelines for newly submitted applications received on or after April 27. These temporary guidelines do not apply to applications that are pending or cases that are issued or approved and awaiting policy issue requirements. Issue age and substandard rating limitations temporarily not accepting applications for the following: <ul style="list-style-type: none"> • Ages 60-79 with rating greater than Table 2 or any flat extra due to a medical impairment • Ages 80 and above
Policy Updates	Requiring a Statement of Good Health on delivery of every new policy (excludes voluntary payroll deduction policies).
Underwriting Changes	Extending our underwriting window by 30 days to allow additional time for exams to be completed and medical records to be received. Any premium collected with the application will still be returned after 60 days.
Travel Updates	Travel guideline modifications for countries with a level 3 or 4 advisory as noted by the U.S. Department of State https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/ (Does not apply to states who prohibit underwriting based on travel) <ul style="list-style-type: none"> • Recent Travel - if applicant is returning from a country with a level 3 or 4 advisory, we will not consider coverage until 30 days after their return • Future Travel - if applicant has current plans to travel to a country with a level 3 or 4 advisory, we will not consider coverage until 30 days after their return

John Hancock

Expansion of FastTrack (Accelerated Underwriting)	<ul style="list-style-type: none"> • The traditional paper application has been added as an ExpressTrack submission option. Please remember, all submissions must include the application ("Part I"), the medical supplement ("Part II") is not automatically included in the application kit and it should be completed by the agent. • JH Life eTicket, iPipeLine's Drop Ticket and Applicant Multi-Carrier Drop Ticket for term will include a telephone interview with the client to complete medical questions. • JH Paper Ticket for all single-life products including LTC rider will include a telephone interview with the client to complete medical questions.
Postpones	Postponing underwriting on clients ages 80 and over.
Exam Substitution	For the following ages and amounts we will routinely consider recent medical records as an alternative to a current paramed or exam. <ul style="list-style-type: none"> -Face amounts up to \$5 million for ages 18-65 -Face amounts up to \$3 million for ages 66-70

	<ul style="list-style-type: none"> • We may be able to apply this practice to face amounts up to \$10 million for ages 18-60, and up to \$5 million for ages 61-70, subject to individual case consideration. • For these cases, medical records should include a comprehensive visit with a physical and labs within the last 12 months, accompanied by a completed Part II medical supplement form. This includes cases in New York. All other submissions will be subject to routine age and amount requirements. • If a case is already pending with us, the firm/Producer must notify us if they would like the case to be reviewed within these parameters.
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Lincoln

Postpones	<p>Postpones - All cases meeting the following criteria will be postponed:</p> <ul style="list-style-type: none"> • Ages 65 and under, rated Table 5 and higher • Ages 66-79, rated Table 3 and higher • Ages 80-85, all classes <p>Accelerated Benefit Riders (ABR) - All applications for an ABR meeting the following criteria, the rider only will be declined:</p> <ul style="list-style-type: none"> • Ages 70 and up, with sub-standard rate classes • Applicable for Lincoln Care Coverage® ABR and Lincoln LifeEnhance ABR only <p>MoneyGuard Underwriting Updates – Postpones:</p> <ul style="list-style-type: none"> • Ages 70 and up, deemed to be sub-standard, up to Table 4 <p>(Lincoln currently issues Lincoln MoneyGuard cases up to Table 4 at a standard rating) After the COVID-19 Underwriting restrictions have been lifted, clients who would have been eligible prior to this update could be considered for the Lincoln MoneyGuard product available in the market at the time of the offer.</p> <p>Additional updates on: Foreign Travel, Verification of Health Status, Obtaining medical records (see document from Tony Collazo).</p>
Table Reduction Program	<p>Table Reduction Program (TRP) - Temporary Table Reduction Program Guidelines:</p> <ul style="list-style-type: none"> • Ages up to 65: No changes to current TRP guidelines • Ages 66-70: Limited offers with consideration up to Table 2 only. All other classes will be postponed • Ages 71 and up: No changes to current TRP guidelines; TRP not available
Internal Retention	<p>Lincoln’s Internal Retention will be reduced to the following limits:</p> <ul style="list-style-type: none"> • \$5 million maximum limit for term and permanent products • Available up to age 65 only • Preferred Plus, Preferred and Standard rate classes only

Mutual of Omaha

Postponed	<p>Effective Thursday, April 16, 2020:</p> <p>-No LTC applications for individuals age 65 and older. All LTC cases not already approved or issued will be postponed and processed as an incomplete application.</p>
Prequalification	<p>-Prequalification of applicants 64 and younger will continue. The prequalification will be good for 60 days. If the health of the client changes or the prequalification is past 60 days, you will need to prequalify the applicant again.</p>
Important Reminders	<p>Below are some important reminders:</p> <ul style="list-style-type: none"> • If the proposed insured or any member of his or her household has traveled or resided outside of the United States within the past 30 days, the application will be postponed until 30 days following their return. • If the proposed insured or any member of his or her household has come into close contact with anyone known to the insured to have tested positive for COVID-19, the application will be postponed until 30 days following their exposure. • In addition, anyone testing positive for the COVID-19 virus or those who have been hospitalized or quarantined for the virus will have their application postponed for a minimum of 90 days.

Nationwide

Expansion of DB on Accelerated Underwriting	-Up to \$2M for ages 18-50 -Up to \$1M for ages 51-60
Product Changes	1. No-Lapse Guarantee UL II pricing (effective 4/20/20) 2. Change in maximum issue age for CareMatters (effective 4/3/2020) 3. Change in maximum face amount for IUL and SIUL (effective 4/3/2020) 4. Fixed account 0.25% rate decrease for IUL and VUL (effective 4/1/2020) 5. Fixed account 0.25% rate decrease on CareMatters (effective 4/1/2020)
Traditional Underwriting	No change in underwriting requirements.

Pacific Life

Postpones	Effective April 7, 2020: Life Insurance Applications Temporarily Postponed For applicants that meet either of the following criteria, we are temporarily postponing acceptance of all applications for PL Promise Term and PL Promise GUL: - Individuals aged 71 and older; or - Individuals of any age rated worse than a Table Four.
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Principal

Underwriting Changes	<ul style="list-style-type: none"> • Insured ages up to 59 will have a maximum table rating of either Table 6 or a flat extra of \$10.00/1000 • Insured ages 60-80 will have a maximum table rating of either Table 2 or a flat extra of \$5.00/1000 • Ages 81+ will not be considered at any rate class until further notice <p>For survivorship cases, both lives need to meet the new guidelines. Additionally, risks with a combination of a table rating and flat extra will be postponed, and as a regular practice, we do not convert table ratings to flat extras nor flat extras to table ratings.</p> <p>Principal is limiting total annual premium to \$1,000,000</p> <ul style="list-style-type: none"> • A \$1 million annual premium limit applies in all policy years. • Premium includes all recurring premiums, 1035 Exchange values, lump sums, and multiple applications on the same insured. • Individual consideration may be given for select cases over \$1 million. Contact Richard or Patrick for assistance. • Applications signed on or after April 13th
Exam Substitution	<p>Applicant ages 18-40</p> <ul style="list-style-type: none"> -Up to and including \$1,000,000 - no change to Accelerated Underwriting program -\$1,000,001 to \$2,500,000, and meets the following requirements: -Case meets regular Accelerated Underwriting guidelines for eligibility -Applicant has had a complete physical, including labs, with all results normal within the prior 24 months -We can confirm the exam and lab results through digital health data <p>Applicant ages 41-60</p> <ul style="list-style-type: none"> -Up to and including \$1,000,000 - no change to Accelerated Underwriting program -\$1,000,001 to \$2,000,000, and meets the following requirements: -Case meets regular Accelerated Underwriting guidelines for eligibility -Applicant has had a complete physical, including labs, with all results normal within the prior 24 months -We can confirm the exam and lab results through digital health data
APS/Digital Health Data	Digital health data or attending physician statements (APS) -Principal will initiate the requests for digital health data, including the use of patient portal information through the vendor Human API. We have other sources of digital health data as well, so please do not request patient portal information or traditional APS without first consulting with your Principal underwriter.
Policy Updates	Effective immediately, we will request a statement of health at policy delivery.
Travel Postpones	<ul style="list-style-type: none"> • With the global spread of the pandemic, the U.S. Department of State has advised against any travel outside the U.S. by airplane or cruise ship.

	<ul style="list-style-type: none"> - Anyone planning to travel outside the U.S. may be subject to postponement of their application until travel is completed and an appropriate time has passed since traveling. - For anyone who has traveled outside the U.S. by airplane or cruise ship, applications will be postponed until 30 days after the date of their return to the U.S. • Anyone who has been tested or been treated for COVID-19 is expected to disclose any tests or treatments on their life insurance application or supplement we provide.
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Protective

E-Policy Delivery	<p>Reduce your paperwork and get your clients covered faster by enrolling in Electronic Policy Delivery (EPD). With Electronic Policy Delivery, you can:</p> <ul style="list-style-type: none"> • Review, approve and deliver policies to clients electronically. • Speed up the delivery process by signing up for direct-to-customer EPD. • Track delivery status. • View and download completed policies and delivery requirements.
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Prudential

Postpones	<ul style="list-style-type: none"> -Temporarily restricting new applications at age 80 and over—we will no longer accept any application at age 80 and over until further notice, effective April 6, 2020. -Postponing any applications at ages 65 and over with a rating class of Table D or higher. -Postponing any rated case in which the client presents a chronic respiratory condition. -Postponing any proposed insured who has tested positive for COVID-19 for 30 days with full recovery. -Allowing extensions of 30 days to Further Information Unobtainable (FIU) dates and placement periods on Cash on Delivery (COD) business.
Increase of DB for FastTrack (Accelerated Underwriting)	<ul style="list-style-type: none"> • PruFast Track increased from \$1 million to \$3 million.
Exam Requirements	<ul style="list-style-type: none"> • Discontinuing the need for medical exams/labs, where possible: face amounts of less than or equal to \$3M for individuals 60 years of age and under.
Medical Records	<ul style="list-style-type: none"> -Prudential will take on the responsibility for ordering medical requirements in all cases and only if needed. Using sources such as electronic health records, we will determine whether an exam is required. We are also in the process of expanding the use of electronic medical records (Human API) along with other methods to drive fast decisions with minimal requirements. o Please note that cases will NOT be eligible for PruFast Track if medical requirements are submitted with the application or indicated to have been ordered. -Implementing a full end-to-end process to electronically deliver policies from application submission to policy placement. While traditional, paper policies will continue to be available upon request.

SBLI

Postpones	<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, we are postponing applications 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, we are postponing applications until further notice. • We have temporarily suspended binding coverage with a Conditional Receipt. • Any proposed insured who has recently returned from any country listed on the CDC website will be postponed for 30 days immediately following their return and must show no signs of COVID-19 or positive test results. Any proposed insured with future travel to any of these countries will be postponed for 30 days after they return and must show no signs, symptoms, or positive COVID-19 test results.
Policy Updates	<p>A statement of health will be required on all cases going forward on policy delivery and must be signed and returned.</p>

	Please note, our e-Policy delivery system enables the policyholder to accept, sign and pay for the policy online, as well as fulfill any state delivery requirements without any human contact.
Vendor Information	<ul style="list-style-type: none"> • Tele-meds: The tele-med interview service from our vendors is continuing as usual and remains up to date. • Medical records: We are continuing to receive medical records daily from our medical retrieval vendors and are monitoring various processing metrics and any facility closures. We may also try to obtain Digital Health Portal information from Human API if necessary. If we are unable to obtain records, we will review submitted applications on a case-by-case basis. • Laboratory Processing: Our laboratory processing is up to date and business is continuing as usual. • Exams: Our paramedical examiners are continuing to operate and have safety protocols in place. They are managing and assigning cases, updating status records, and answering phones and responding to questions. Their overall operations continue to be challenged with exam completion in certain localized markets and have had to suspend services in certain areas, such as Vermont.
E-Policy Delivery	We are continuing to evaluate our policy printing and mailing service, and in the interim we are strongly encouraging the use of our e-policy delivery system. This enables the policy owner to accept, sign, and pay for the policy online, as well as fulfill any state delivery requirements without any human contact. If you'd like your agency to be set up or if you need any additional information or training on our e-policy delivery system and process, please contact our Brokerage Sales Desk at 1-888-224-7254 (option 1) or email brokerage@sbli.com for assistance with this.

Securian

Increase of DB for WriteFit (Accelerated Underwriting)	The maximum face amount for WriteFit applicants ages 18 through 50 is being increased from \$2 million to \$3 million. Applicants ages 51 through 60 continue to be eligible for up to \$1 million of coverage via the WriteFit platform. Eligibility for WriteFit is determined by answers to the tele-interview.
Postpones	<p>Traditional Life Underwriting (includes underwritten policy changes)</p> <ul style="list-style-type: none"> • Insurance ages 71 and older: new applications will not be accepted. Currently pending applicants rated standard or better will be issued. Currently pending applicants who are rated worse than standard will be postponed until at least June 15, 2020. • Insurance ages 61 through 70: offers for new and pending applicants who are rated Table B or worse will be postponed until at least June 15, 2020. • Insurance ages 51 through 60: offers for new and pending applicants who are rated Table C or worse will be postponed until at least June 15, 2020. • Insurance ages 50 and younger: offers for new and pending applicants who are rated Table G or worse will be postponed until at least June 15, 2020. • Money may not be submitted with new applications, and temporary insurance agreements will not be available until at least June 15, 2020.

Symetra

Postpones	<p>Effective April 15, 2020:</p> <ul style="list-style-type: none"> • Ages 80 and above: Postpone 45 days • Ages 70-79 (all risks over Standard Non-Nicotine): Postpone 45 days • Ages 66-69 (all risks over Table 2 Non-Nicotine): Postpone 45 days • Ages 60-65 (all risks over Table 4 Non-Nicotine): Postpone 45 days <p>These guidelines will apply to new formal and informal cases, as well as any cases that are currently with Symetra where an underwriting decision has not been made.</p> <p>-Smokers must be Preferred or better, otherwise they will be postponed. We will decline any cases over age 60 where the proposed insured vapes or uses vaping products.</p> <p>-Cases ages 60 and older with the following comorbidities will be automatically postponed for 45 days: coronary artery disease, diabetes, pulmonary issues, obesity/weight builds and immunosuppression disorders.</p>
Policy Delivery	Good health statement on all cases.

Transamerica

Postpones/Updates	<p>Starting on 4/8/2020, these new guidelines will be in effect until further notice for Trendsetter Super, Trendsetter LB, Transamerica Financial Foundation IUL, and Transamerica Lifetime</p> <ul style="list-style-type: none"> • 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 on clients over the age of 75 for all life insurance products and unable to offer LTC Riders or Chronic or Critical Living Benefit riders through age 55 (age 56+) • Requests to reduce face amounts to nonmed levels to waive medical requirements will be honored; contact your Underwriter to request 																								
Exam Substitutions	<table border="1"> <thead> <tr> <th data-bbox="562 246 751 272">Face amount</th> <th data-bbox="760 246 1465 272">Ages 0-55</th> <th data-bbox="1474 246 1654 272">Ages 56-75</th> <th data-bbox="1663 246 1995 272">Over age 75</th> </tr> </thead> <tbody> <tr> <td data-bbox="562 279 751 305">\$25,000-\$99,999</td> <td data-bbox="760 279 1465 305">No changes</td> <td data-bbox="1474 279 1654 305">No changes</td> <td data-bbox="1663 279 1995 305">Will not be accepted.</td> </tr> <tr> <th data-bbox="562 311 751 337">Face amount</th> <th data-bbox="760 311 1465 337">Ages 0-55</th> <th data-bbox="1474 311 1654 337">Ages 56-75</th> <th data-bbox="1663 311 1995 337">Over age 75</th> </tr> <tr> <td data-bbox="562 344 751 743">\$100,000-\$1,000,000</td> <td data-bbox="760 344 1465 743"> <p>Medical Requirements in lieu of traditional paramed and fluids*: Completed Nonmedical Application Part 2*: <i>Transamerica Financial Foundation IUL®</i> - long form FFIUL app/U327 <i>Trendsetter Super®/Trendsetter® LB</i> - nonmedical part 2 <i>Lifetime Whole LifeSM</i> – Medical History Questions part II</p> <p>Product and rate classes available with alternative requirements: <i>Transamerica Financial Foundation IUL® & Lifetime Whole LifeSM</i>: Preferred NT / Tobacco <i>Trendsetter® Super</i>: Standard Plus / Standard smoker <i>Trendsetter® LB</i>: Standard Plus / Standard smoker</p> <p>*If underwriting is able to make an offer based on Part II and fast data sources (Rx, MIB, MVR, Etc.) 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