



## COVID-19 RELATED UNDERWRITING CHANGES

CARRIER	ANICO	Corebridge	EQUITABLE	F & G ANNUITIES AND LIFE
Risk Class Limitations	With history of COVID but no indication of hospitalization, ok to allow best class qualifies for.	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.
Are Smokers Eligible?	Yes	Yes	Yes	Yes
COVID-19 Co-Morbid Impairments	We are unable to consider insurable HIV positive applicants who have been fully vaccinated for COVID19	Corebridge will continue to apply the latest medical knowledge to co-morbid conditions.	Equitable will continue to apply the latest medical knowledge to co-morbid conditions.	Continue to apply the latest medical knowledge to co-morbid conditions.
COVID-19 Diagnosis Impact	History of COVID, still having symptoms require postpone until ALL symptoms have resolved.	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.	If a person has a history of Covid 19 – if they indicate they are fully recovered, no complications or residuals, returned to normal activities and are no longer quarantined - we can consider an application.
COVID-19 Exposure Impact	History of self-isolating with symptoms based on medical advise or confirmed disease, fully recoved without any complications, returned to normal activities can be considered Standard or better risk. Self-isolation due to possible or known contact to COVID19, without symptoms, no diagnosis, return to normal activities, greater than 1 month, no rate.	Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days. ****Please note Corebridge 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.	If a person has been exposed to Covid 19 and currently quarantined – application will be postponed. Once quarantine has ended and there is no indication they developed Covid – an application can be considered
Foreign Travel	Foreign travel questionnaire required on ALL cases where foreign travel is indicated (regardless of country and face amount).	Corebridge will use the state department website and will postpone any category 3 or 4 countries.	Foreign Travel to Level 4 countries is now acceptable if country is Level 4 due to COVID-19 only.	Currently no restriction regarding COVID
Will carrier continue to underwrite postponed cases?	No, Can reconsider once fully recovered.	N/A	N/A	We will stop underwriting and start a new application will berequired when outside the individual meets the guidelines states above.
SUL Availability?	Yes	Corebridge does not currently offer survivorship products	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.
Riders	No restrictions as long as not over Table 4	No change	No change	No change



## COVID-19 RELATED UNDERWRITING CHANGES

CARRIER	FORESTERS	GLOBAL ATLANTIC	JOHN HANCOCK	LEGAL AND GENERAL
Risk Class Limitations	No Changes: Consideration on a case by case basis over age 70	Ages 80+: Postpone Ages 76 - 79: Table 4 or better Up to Age 75: Normal Pre-Covid Underwriting guidelines	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.
Are Smokers Eligible?	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.	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	Yes
COVID-19 Co-Morbid Impairments	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.	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	Legal and General will continue to apply the latest medical knowledge to co-morbid conditions.
COVID-19 Diagnosis Impact	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.	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	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.
COVID-19 Exposure Impact	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.	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days.
Foreign Travel	Any recent travel or upcoming travel require 14 day postponement on upon return in those states that allow	Now accepting foreign travel from state department level 3 countries	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	Legal and General will use the state department website and will postpone any category 3 or 4 countries.
Will carrier continue to underwrite postponed cases?	We will stop underwriting once we know it is outside of the COVID-19 parameters	N/A	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	N/A
SUL Availability?	Foresters does not currently offer survivorship products	Global Atlantic does not currently offer survivorship products	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	Legal and General does not currently offer survivorship products
Riders	No change	No change	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	No change



## COVID-19 RELATED UNDERWRITING CHANGES

CARRIER	LINCOLN	MASSMUTUAL	MUTUAL OF OMAHA	NATIONWIDE
Risk Class Limitations	Ages 81 and over: Postpone Ages 0 -70: OK up to Table 8 Ages 71 - 80: up to Table 6 Flat Extra up to \$10.00 is acceptable Table Reduction Program is now available	With vaccination: We are BAU  Without COVID Vaccination: Ages up to and including 70: Max Table D (with COVID related condition), No Credits allowed All other conditions: BAU Ages 71-80: Any COVID condition - no offer All other conditions, must be Standard or better Ages >80: No offer without vaccination	Age 80+: Postpone Ages 75 - 79: Table 6 or better Ages 0-74: Table 8 or better FIT Underwriting Credit Program is reinstated for ages 18-75	No Changes
Are Smokers Eligible?	Yes, we are insuring smokers. Please see the max rating table above	Yes (see above)	Yes we are still insuring smokers.	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.
COVID-19 Co-Morbid Impairments	Individual consideration	Substandard COVID-related conditions are defined as DM, CV, or respiratory debits of more than +25 (BP >+44)	Individual Consideration	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.	Asymptomatic • < 2 weeks from last positive test is individual consideration • 2 weeks from last positive test is no limitation Symptomatic • Not fully recovered = postpone for recovery • Treated at home o 2 weeks+ since last tested positive or recovered (whichever is later) is no limitation • Hospitalized o < 6 months = postpone o > 6 months = individual consideration	• A Statement of Good Health is required if: o The client has had a positive COVID diagnosis within the past 3 months o The client was hospitalized due to a positive COVID diagnosis within the last 6 months • If the client indicates they have had a positive COVID diagnosis, outside of the stated 3-month range but were NOT hospitalized and their symptoms have been resolved with no further care or residual effects, we will no longer require an Attending Physicians Statement (APS).	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 a minimum of 14-days of self-quarantined and exhibit no symptoms of COVID-19.	Symptomatic = postpone 30 days since full recovery Asymptomatic = no postpone period Foreign national - 15 day postpone period post foreign travel subject to individual consideration.	N/A	Underwriting for proposed insureds who have been exposed to COVID-19 but have not had any symptoms for 14 days or include a negative COVID-19 test are eligible as "Otherwise Qualifies" with a Good Health Statement.
Foreign Travel	Now accepting foreign travel and foreign nationals from level 3 state department countries	See below (chart copied below)	Now accepting foreign travel on state department level 3 countries or better	Travel restrictions for COVID-19 expired on December 31, 2020. We are back to "business as usual" with our international underwriting guidelines, effective January 1, 2021.
Will carrier continue to underwrite postponed cases?	N/A	N/A	N/A	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.
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**	If Vaccinated: Uninsurable rate for SWL is available up to age 70 IF the other life is standard or better and has no COVID co-morbid conditions.  If Not vaccinated varies based on age.	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.
Riders	Lincoln Care Coverage and Life Enhance 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



## COVID-19 RELATED UNDERWRITING CHANGES

CARRIER	NEW YORK LIFE	NORTH AMERICAN	PRINCIPAL	PROTECTIVE LIFE
Risk Class Limitations	Age 80+: Postponed	Age 80+: Postpone Ages 75 - 79: Table 2 Ages 66 - 74: Table 4 Ages 0 - 65: Table 8	Ages 81+: Postponed Ages 66 - 80: Table 4/Max flat extra of \$10 per \$1000 Ages ≤ 65: Table 6/Max flat extra of \$10 per \$1000	Ages 80+: Postponed Ages 61 - 79: Table 4 or better. Protective can consider coverage higher than Table 4 with evidence of vaccination and no history of immunodeficiency or impairments requiring IVIG Treatment or Prednisone dependency. Ages 0 - 60: Back to Pre-Covid Guidelines
Are Smokers Eligible?	Yes with the cap of Table 5 rates	Yes, we are insuring smokers. Please see the max rating table above	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
COVID-19 Co-Morbid Impairments	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), Build, diabetes mellitus, or chronic respiratory disease.	Individual consideration	Individual consideration	Individual consideration but case needs to meet Risk Class Limitations
COVID-19 Diagnosis Impact	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.	We will postpone policy issuance for new business and policy change until the proposed insured is completely recovered. APS may be required – case by case.	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.
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.	Postpone until evidence of COVID-19 status is known.	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.
Foreign Travel	Now accepting foreign travel to countries categorized at level 3 or better from the CDC website. CDC Level 4 countries will be declined if travel is planned within 90 days of the application.	Accepting foreign travel and following travel guidelines provided by RGA.	Now accepting foreign travel to CDC level 3 countries	Pre-Covid Travel guidelines based on country and case-by-case consideration
Will carrier continue to underwrite postponed cases?	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	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.
SUL Availability?	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	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
Riders	No change	No change	No change	No change



## COVID-19 RELATED UNDERWRITING CHANGES

CARRIER	PRUDENTIAL	SECURIAN	SYMETRA	TRANSAMERICA
Risk Class Limitations	COVID Restrictions Eliminated	COVID Restrictions Eliminated	Ages 80+: Postponed Ages 79 or less: Now applying routine underwriting assessment and criteria (Pre-Covid Guidelines). Symetra's underwriting team will continue to conduct a thorough review for all cases with co-morbidities however.	Pre-Covid Guidelines
Are Smokers Eligible?	COVID Restrictions Eliminated	COVID Restrictions Eliminated	Accepting Smokers	N/A
COVID-19 Co-Morbid Impairments	COVID Restrictions Eliminated	COVID Restrictions Eliminated	Co-morbidities include coronary artery disease, diabetes, pulmonary issues, obesity and immunosuppression disorders.	N/A
COVID-19 Diagnosis Impact	COVID Restrictions Eliminated	Minor sx: Postpone 1 month Treated with monoclonal antibody or antiviral treatment: Postpone 3-6 months Hospitalized: Postpone 1 year Hospital on ventilator: Postpone 2 years	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.	Current guideline Non-hospitalized with DX in last 2 weeks postpone. >2 weeks recovered +0. Hospitalized <3mos postpone. >3mos fully recovered +0.
COVID-19 Exposure Impact	COVID Restrictions Eliminated	COVID Restrictions Eliminated	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.	N/A
Foreign Travel	COVID Restrictions Eliminated	COVID Restrictions Eliminated	Foreign Travel is back to Pre-COVID restrictions	N/A
Will carrier continue to underwrite postponed cases?	COVID Restrictions Eliminated	COVID Restrictions Eliminated	N/A	N/A
SUL Availability?	COVID Restrictions Eliminated	COVID Restrictions Eliminated	Symetra does not currently offer survivorship products	Transamerica does not currently offer survivorship products
Riders	COVID Restrictions Eliminated	COVID Restrictions Eliminated	No change	NA

