

Company	Maximum Issue Age	Maximum Underwriting Offer				Comments and Restrictions
		Age 50-59	Age 60-69	Age 70-79	Age 80-90	
Allianz	80	No Change	No Change	No Change	No Change	Foreign travel restrictions
American General	75	Table 4	Table 4	Standard	-----	Table 4 max offer for ages 0-65 Standard max offer for ages 66-75
American National	79	No Change	Table 4	Table 4	-----	Foreign travel restrictions
Banner Life	75	Table 6	Table 4	Standard	-----	More than one "at risk" medical condition could result in a decline
Cincinnati Life	79	No Change	Table 2	Table 2	-----	Foreign travel restrictions
Equitable	80	Table 4	Table 4	Standard	Standard	Table 4 max offer for ages 0-69 (Table 3 for ages 50-69 with "at risk" medical conditions)
Global Atlantic	79	Table 4	Table 4	Standard	-----	Table 4 max offer for ages 0-69
Guardian	90	No Change	No Change	No Change	No Change	No changes through age 90
John Hancock	90	No Change	No Change	No Change	Standard	Up to \$10,000,000 without an exam possible through age 60
Lincoln	79	Table 4	Table 2	Standard	-----	Table 4 max offer for ages 0-65
Mutual of Omaha	79	No Change	Table 2	Standard	-----	Table 4 max offer for ages 0-59 with "at risk" medical conditions, FIT not available age 60+
Nationwide	85	No Change	No Change	No Change	No Change	No changes through age 85
New York Life	79	No Change	No Change	No Change	-----	Foreign travel restrictions
North American	79	Table 6	Table 4	Standard	-----	Table 2 max offer for ages 71-75
Pacific Life	80	Table 4	Table 4	Standard	Standard	Table 4 max offer for ages 0-70
Principal	80	Table 6	Table 2	Table 2	Table 2	Table 6 max offer for ages 40-59
Protective	79	Table 4	Table 4	Standard	-----	Table 4 max offer for ages 0-69
Prudential	79	No Change	Table 3	Table 3	-----	CAD, Respiratory & Immunodeficiency disorders could be declined
SBLI	80	Table 6	Table 2	Table 2	Table 2	Table 6 max offer for ages 0-59
Securian	75	Table 3	Standard	Standard	-----	Table 6 max offer for ages 0-50
Security Mutual	85	No Change	No Change	No Change	No Change	Highly rated "at risk" medical conditions could be declined
Symetra	79	No Change	No Change	Standard	-----	Std max offer for ages 66-79 with "at risk" medical conditions, rated smokers & all vape users postponed
Transamerica	75	No Change	No Change	No Change	-----	No Living Benefits ages 56-75
Zurich	85	Table 8	Table 4	Table 2	Standard	Table 4 max offer for ages 0-69 with "at risk" medical conditions

Highlighted companies are offering the most efficient social distancing underwriting and/or the most consistently fair underwriting decisions. Maximum issue ages vary by product and state. Positive COVID-19 test will result in a postpone for 30-60 days, longer with hospitalization. Regardless of the guidelines/restrictions above, the underwriter has the final say on the availability of coverage, regardless of age or medical history.