



# COVID-19 Underwriting Restrictions

800-749-9900

Company	Maximum Issue Age	Maximum Underwriting Offer				Comments and Restrictions
		Ages 50-59	Ages 60-69	Ages 70-79	Ages 80-90	
Allianz	80	No Change	No Change	No Change	No Change	Foreign national and travel restrictions
American General	85	No Change	No Change	No Change	No Change	All COVID restrictions lifted
American National	85	No Change	Table 4	Table 4	Table 4	Ages 60-79 available over Table 4 with vaccination. Foreign travel restrictions apply.
Banner Life	75	No Change	No Change	No Change	No Change	Highly rated "at risk" medical conditions could be postponed.
Cincinnati Life	85	No Change	No Change	No Change	Standard	Standard max offer for ages 80+
Equitable	80	No Change	No Change	No Change	No Change	Foreign national and travel restrictions
Global Atlantic	79	No Change	Table 6	Table 4	-----	Table 6 max offer for ages 66-75
Guardian	90	No Change	No Change	No Change	No Change	Highly rated "at risk" medical conditions could be postponed.
John Hancock	90	No Change	No Change	No Change	Standard	Up to \$10,000,000 without an exam possible through age 60
Lincoln	80	Table 4	Table 4	Table 4	Table 4	Table 4 max offer for ages 0-80. Table 3 to Std through age 70 reinstated.
MassMutual	90	No Change	No Change	No Change	No Change	Highly rated "at risk" medical conditions could be postponed
Mutual of Omaha	79	No Change	Table 6	Table 6	-----	Table 6 max offer for ages 0-59 with "at risk" medical conditions.
National Life	85	No Change	No Change	No Change	No Change	No underwriting exceptions for those with "at risk" conditions.
Nationwide	85	No Change	No Change	No Change	No Change	No underwriting exceptions for those with "at risk" conditions.
New York Life	79	No Change	No Change	No Change	-----	Table 4 max offers for ages 55+ with "at risk" medical conditions.



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North American	79	Table 6	Table 4	Standard	-----	Table 2 max offer for ages 71-75
Pacific Life	80	Table 8	Table 4	Standard	Standard	Table 8 max offer for ages 0-65
Principal	80	Table 6 (Term) Table 10 (Perm)	Table 4	Table 4	Table 4	Max offer through age 65 is Table 6 on Term and Table 10 on Perm.
Protective	79	Standard	Table 4	Standard	-----	Table 4 max offer for ages 60+
Prudential	79	No Change	Table 6	Table 6	-----	No cap on Table ratings through age 64. Immunodeficiency disorders and "at risk" conditions could be postponed.
Savings Bank Mutual	80	Table 6	Table 2	Table 2	Table 2	Table 6 max offer for ages 0-60
Securian	85	No Change	Table 4	Table 3	Standard	Table 3 max offer for ages 71-80. Case-by-case for ages 81+.
Security Mutual	85	No Change	No Change	No Change	No Change	Highly rated "at risk" medical conditions could be postponed
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	85	No Change	No Change	No Change	No Change	All COVID restrictions lifted
Zurich	75	Table 8	Table 4	Table 2	Standard	\$10,000,000 max face for ages 61-69 \$5,000,000 max face for ages 70-75

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 will always have the final say on the availability of coverage.