

MILLENNIUM BROKERAGE GROUP

COVID-19

Carrier	AIG	Global Atlantic	John Hancock	Lincoln	Mutual of Omaha
Risk Class Limitations	Normal Pre-COVID-19 underwriting guidelines in effect for all ages.	Ages 80+: Postpone Ages 76 - 79: Table 4 or better up to \$10M Ages 66 - 75: Table 6 or better Up to Age 65: Normal Pre-Covid Underwriting guidelines Yes, we are considering flat extra ratings. We will underwrite more prudently if they have a chronic underlying condition at higher risk to COVID-19. Retention and Auto-bind can be reduced at older higher rated cases	Ages 80+: Standard or Better	Ages 81 and over: Postpone Ages 80 and below: Table 4 or better Flat Extra up to \$10.00 is acceptable Table Reduction Program is now available	Ages 80+: Postpone Ages 60 - 79: Table 4 or better Ages 0-59: All risk classes - Please note, if the individual has co-morbid conditions resulting in a rating higher than Table 4, it may be postponed FIT Underwriting Credit Program is reinstated for ages 18-75 except for those with co-morbid condition. Flat extras for medical and avocational reasons are still eligible
Are Smokers Eligible?	Yes	Yes. We will underwrite more prudently if they have a chronic underlying condition at higher risk to COVID-19.	Smokers are eligible but will be reviewed closely with John Hancock's current guidelines	Yes, we are insuring smokers. Please see the max rating table above	Yes we are still insuring smokers.
COVID-19 Co-Morbid Impairments	AIG will continue to apply the latest medical knowledge to co-morbid conditions.	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.	Individual consideration	Individual consideration	Smoker, BMI > 38, lung disease including bronchial asthma, diabetes mellitus, cardiovascular disease, kidney disease, immune system disease or drug treatment that affects the immune system, neurological system disease, and cancer
COVID-19 Diagnosis Impact	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 (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.	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). Upon completion of the postponement period, all considerations will be subject to review of routine underwriting age and amount requirements, favorable medical records, a current good health statement and all other applicable evidences.	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.	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 six month postpone from treatment ending). Upon completion of the postponement period, all considerations will be subject to review of routine underwriting age and amount requirements, favorable medical records, a current good health statement and all other applicable evidences. Evidence of full recovery confirmed via APS following postpone period.
COVID-19 Exposure Impact	Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days. ****Please note AIG 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.	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.	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.	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. ****Please note Individual Consideration for front line workers (i.e. doctors and nurses) that are consistently exposed to COVID patients
Foreign Travel	AIG will use the state department website and will postpone any category 3 or 4 countries.	Now accepting foreign travel and foreign nationals from state department level 3 countries that can legally travel to the U.S. Please see Global Atlantic's High Net Worth Foreign National Program	Case by case- JH will review US State Department Advisories	Now accepting foreign travel and foreign nationals from level 3 state department countries	Now accepting foreign travel on state department level 3 countries or better
Will carrier continue to underwrite postponed cases?	N/A	N/A	Deferring all assessments on Insured's age 80 and above	N/A	We are Postponing immediately and they will have to resubmit later.
SUL Availability?	AIG does not currently offer survivorship products	Global Atlantic does not currently offer survivorship products	No change	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**	Mutual of Omaha does not currently offer survivorship products
Riders	No change	No change	No change	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

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Carrier	Nationwide	Principal	Protective Life	Prudential	Securian
Risk Class Limitations	No Changes	Ages 81+: Postponed Ages 60 - 80: Table 2/Max flat extra of \$5 per \$1000 Ages ≤ 59: 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	Ages 80+: Postponed Ages 65 - 79: Table C or better Any medical condition with a temp extra premium total of >\$25 per 1000 (e.g. \$10x1 and \$5x2 = 10 + 10 or a total of \$20) requires a review by an UW officer, likely a postpone for medical reasons.	Ages 81+: Postponed Ages 76 - 80: STD or better Ages 71 - 75: Table B or Better Ages 61 - 70: Table D or Better Ages 60 or less: No rating restrictions
Are Smokers Eligible?	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.	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	Yes with the same restrictions as the risk classification limitations as above	Yes with the same restrictions as the risk classification limitations as above
COVID-19 Co-Morbid Impairments	Individual consideration	Individual consideration	Individual consideration but case needs to meet Risk Class Limitations	Postponing any rated cases in which the client presents a chronic respiratory condition	Individual consideration
COVID-19 Diagnosis Impact	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.	If a proposed insured tests positive for the Coronavirus, we will postpone for 30 days from the time of recovery.	Postponing any proposed insured who has tested positive for COVID-19 for 30 days with full recovery requiring no hospitalization. If hospitalized (not intensive) and no ongoing complications this will be a postpone for 3 months. If hospitalized and intensive/critical care was needed this is a 6 month postpone.	Any case where the proposed insured has been diagnosed with COVID-19 will be postponed for 30 days. Insured's requiring active treatment but no hospitalization will be postponed for 6-months (Insured's requiring hospitalization for treatment will be a 1-Year postpone (2-years if a Ventilator was needed)). These postponed cases may be reconsidered after 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	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.	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.	Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days.	Any case where the proposed insured had known exposure to COVID-19 will be postponed for 30 days.
Foreign Travel	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.	Now accepting foreign travel to CDC level 3 countries	Pre-Covid Travel guidelines based on country and case-by-case consideration	Foreign Travel is back to Pre-COVID restrictions	Now accepting foreign travel to CDC level 3 countries
Will carrier continue to underwrite postponed cases?	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.	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.	Generally we would continue to underwrite unless it was an obvious decline with or without the pandemic guidelines	We will stop underwriting once we know it is outside of the COVID-19 parameters
SUL Availability?	The maximum issue age is capped at age 80. Other than that we are underwriting all cases as normal.	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	For survivorship cases, both lives need to meet the new guidelines. This includes anyone age 80 or above.	Second-to-die policies will require both lives meet the rate class requirement for their respective ages
Riders	No change	No change	No change	No change	No change

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Carrier	Symetra	Zurich
Risk Class Limitations	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.	Ages 76+: Postpone Ages 70 - 75: we will continue to make offers on cases that are Table B or better Ages 61 - 69: we will continue to make offers on cases that are Table D or better Flat extras are being considered. Every \$2.50 flat extra is considered one table. (\$5.00 flat = Table B, etc.). Through Age 60 - Table H or better but max of Table D if co-morbid COVID-19 conditions exist Obesity, COPD, Asthma, Emphysema, CKD, Diabetes, Heart disease, Cancer, HTN, Immunocompromised illness, Solid organ or bone marrow transplants and Immunosuppressive treatments
Are Smokers Eligible?	Accepting Smokers	Yes with the same restrictions as the risk classification limitations as above
COVID-19 Co-Morbid Impairments	Co-morbidities include coronary artery disease, diabetes, pulmonary issues, obesity and immunosuppression disorders.	Ages ≤ 60: We will continue to make offers on cases that are Table H or better, except if one of the following COVID-19 comorbidity conditions exists. If one of the following conditions exists, we will make offers on cases that are Table D or better. Obesity/COPD/Chronic Kidney Disease/Diabetes/Heart Disease/Cancer/HTN/Immunocompromised illness/solid organ or bone marrow transplants/long term use of immunosuppressive treatments
COVID-19 Diagnosis Impact	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.	Tested positive, no hospitalization: Postpone 30 days from date of positive test Require all medical records including CBC performed (Age 70 and over) since virus recovery Tested Positive with hospitalization: Please contact the AIN Underwriting team for rules
COVID-19 Exposure Impact	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.	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	Foreign Travel is back to Pre-COVID restrictions	Now accepting foreign travel to CDC level 3 countries
Will carrier continue to underwrite postponed cases?	N/A	Generally would continue to UW unless it was an obvious decline with or without the pandemic guidelines
SUL Availability?	Symetra does not currently offer survivorship products	For survivorship cases, both lives need to meet the new guidelines. This includes anyone age 80 or above.
Riders	No change	No change