



U.S. MARKETING  
CORPORATION  
YOUR FINANCIAL PRODUCTS COMPANY

414-278-7576

Life insurance guidelines being applied to ALL applications in light of the COVID- 19 pandemic.				
Carrier	Policy	Max Age	Max Health	As of
AIG	All	aged 70+	all cases will be postponed	1/11/21
AIG	All	60-69	all rated cases inclusive of all medical flat extras	1/11/21
AIG	All	up to 59	All cases assessed greater than Table D and/or all medical flat extras postponed	1/11/21
AIG	All - BMI	BMI	All cases with ratable BMI postponed	1/11/21
AIG	All - Co-Morbid Conditions	Co-Morbidity	AIG will continue to apply the latest medical knowledge to co-morbid conditions relative to COVID-19	1/11/21
AIG	All - Credits	Credits	Use of credits eliminated for all cases	1/11/21
ANICO	All	80+	all cases will be postponed	2/8/21
ANICO	All	60-79	higher than table 4 or flat-extra of \$5 per thousand or more for a medical reason	2/8/21
ANICO	All	70+	Good Health Statement is required on all cases	2/8/21
ANICO	COVID diagnosis	at minimum	No hospitalization - Postpone 30 days from recovery	2/8/21
ANICO	COVID diagnosis	at minimum	Hospitalization without ventilator - Postpone 6 months from recovery	2/8/21
ANICO	COVID diagnosis	at minimum	Hospitalization with ventilator (aggressive treatment) - Postpone 12 months from recovery	2/8/21
ANICO	COVID VACCINATION	If a proposed insured can provide documentation of full vaccination against COVID-19, normal underwriting rules can be applied for cases within retention.		3/3/21
Banner	All	71+	Standard	10/1/20
Banner	All	65-70	Table 4	10/1/20
Banner	All	55-64	Table 6	10/1/20
Banner	All	0-54	All available	10/1/20
Banner	COVID diagnosis	at minimum	Postponed minimum 30 days from recovery, reconsideration will depend on severity and current health status	10/1/20
Global Atlantic	All	80+	Postpone	5/3/21
Global Atlantic	All	76-79	Table 4 or better	5/3/21
Global Atlantic	All	66-75	Table 6 or better	5/3/21
Global Atlantic	All	0-69	Normal underwriting guidelines	5/3/21
John Hancock	All	0-90	resumed accepting and processing applications on individuals up to and including age 90	6/25/20
John Hancock	COVID diagnosis	at minimum	Postponed at least 30 days post-recovery based on severity until further evaluation can be completed.	4/1/20
John Hancock	COVID VACCINATION	underwriting assessment of an applicant's insurability is not impacted by the vaccination status of the individual.		3/15/21
Lincoln	All	80-85	all cases will be postponed	4/13/20
Lincoln	All	70-79	Standard or better	4/13/20
Lincoln	All	66-69	Table B	4/13/20
Lincoln	All	up to 65	table D	4/13/20
Lincoln	All		Removed restriction on foreign national and foreign travel cases	8/1/20
Lincoln	All		Table reduction is planned to come back in 2021	10/29/20
Mutual of Omaha	All	70+	all cases will be postponed	4/15/20
Mutual of Omaha	All	60-69	Table 2	4/15/20
Mutual of Omaha	COVID diagnosis	at minimum	Quarantined, testing positive, or hospitalized for COVID-19, will be postponed for a minimum of 90 days	4/15/20
North American	All	80 +	all cases will be postponed	4/14/20
North American	All	76-79	Standard and no flat extras allowed	4/14/20
North American	All	71-75	Table 2 or \$3.00 per Thousand	4/14/20
North American	All	61-70	Table 4 or \$6.00 per Thousand	4/14/20
North American	All	0-60	Table 6 or \$9.00 per Thousand	4/14/20
North American	COVID diagnosis	at minimum	postpone policy issuance and policy changes until the proposed insured is completely recovered.	4/14/20
Pacific Life	PL Promise GUL and Term	71-80	Standard or better risk classes	4/29/21
Pacific Life	PL Promise GUL and Term	66-70	all ratings through Table D	4/29/21
Pacific Life	PL Promise GUL and Term	0-65	all ratings through Table H	4/29/21
Pacific Life	Guaranteed no exam PL Promise GUL and Term	50-69	Up to \$1,000,000 with comprehensive physical and labs with in past 18 months, APS ordered for all cases, Possible face amount increase in Q1 2021	
Protective	All	80+	All cases will be postponed	4/15/20
Protective	All	70-79	Standard	4/15/20
Protective	All	60-69	Table 4	4/15/20
Protective	All	0-59	Table 4 - over table 4 considered on case by case basis	4/15/20
Prudential	All	80+	All cases will be postponed	4/6/20
Prudential	All	65-79	Table 4	4/6/20
SBLI	All	60+	Table 2	4/17/20
SBLI	All	0-59	Table 6	4/17/20
SBLI	Guaranteed no exam All Term and WL	18-60	Up to \$750,000	
Securian	Traditional life policies	76+	Not accepted	3/26/21
Securian	Traditional life policies	61-75	allow table B (150%) or better	3/26/21
Securian	Traditional life policies	51-60	allow table D (200%) or better	3/26/21
Securian	Traditional life policies	18-50	Table F (250%) or better	3/26/21
Securian	Traditional life policies	All	No check with application accepted and no temporary insurance agreements allowed	3/26/21
Securian	Survivorship life policies	one insured ages 75 or younger receiving a table B (150%) or better mortality evaluation, the other insured must be rated as follows:		
Securian	Survivorship life policies	71-75	Table B (150%)	3/26/21
Securian	Survivorship life policies	61-70	Table D (200%)	3/26/21
Securian	Survivorship life policies	51-60	Table F (250%)	3/26/21
Securian	Survivorship life policies	Under 50	Table H (300%)	3/26/21
Securian	Survivorship life policies	All	No check with application accepted and no temporary insurance agreements allowed	3/26/21
Securian	Secure Care	76+	Not accepted	3/26/21
Securian	Secure Care	Up to 75	Table B (150%)	3/26/21
Securian	Secure Care	All	No check with application accepted and no temporary insurance agreements allowed	3/26/21
Transamerica	All	75+	All cases will be postponed	4/8/20
Transamerica	LTC and Chronic riders	56-75	resumed accepting applications with Long Term Care (LTC) and Living Benefit Riders (LBRs)	1/1/21
Transamerica	COVID diagnosis	at minimum	Reconsider 60 days to one year, depending on age and evidence of resolution of virus and no residuals	4/8/20

For agent use only

All information is believed to be accurate as of the date this list was compiled.

Carriers can change their protocols and underwriting requirements at any time with or without an announcement.

5/4/2021