



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 Applications	Up to age 70+	Normal pre-COVID-19 underwriting guidelines in effect.	5/12/21
AIG	Foreign travel		Foreign travel allowed following published Foreign Travel guidelines.*	5/12/21
AIG	Good Health Statement		Current statement of Health required on all policy approvals.	5/12/21
ANICO	All Applications	80+	Postponed without vaccination - Table 4 with proof of vaccination	6/24/21
ANICO	All Applications	60-79	Table 4 without vaccination- greater than Table 4 with proof of vaccination.	6/24/21
ANICO	Good Health Statement	70+	Good Health Statement is required on all cases	6/24/21
ANICO	COVID diagnosis	At minimum	No hospitalization - Postpone 30 days from recovery	6/24/21
ANICO	COVID diagnosis	At minimum	Hospitalization without ventilator - Postpone 6 months from recovery	6/24/21
ANICO	COVID diagnosis	At minimum	Hospitalization with ventilator (aggressive treatment) - Postpone 12 months from recovery	6/24/21
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.	6/24/21
Banner	All Applications	71+	Tentative rating exceeding Table 2 and the risk profile includes any of the referenced underlying chronic conditions.	6/3/21
Banner	All Applications	70 and under	Full consideration based on pre-COVID underwriting guidelines	6/3/21
Banner	COVID diagnosis	At minimum	Postponed minimum 30 days from recovery, reconsideration will depend on severity and current health status	6/3/21
Cincinnati Life	All Applications	80+	All cases will be postponed	6/9/21
Cincinnati Life	All Applications	60-79	Rating greater than Table 4 or Flat Extra greater than \$5 per \$1,000 due to medical impairments	6/9/21
Cincinnati Life	All Applications	59 and under	Normal underwriting guidelines	6/9/21
Cincinnati Life	COVID diagnosis	At minimum	Anyone who has had COVID and was asymptomatic, we can consider after 30 days post quarantine.	6/9/21
Cincinnati Life	COVID diagnosis	At minimum	If hospitalization was involved, we can consider after 6 months.	6/9/21
Cincinnati Life	COVID diagnosis	at minimum	If the client was in the ICU, we can consider after 12 months.	6/9/21
Cincinnati Life	Good Health Statement	All policies	Required when the issue date is more than 30 days after the application date (excludes payroll deduction)	6/9/21
Global Atlantic	All Applications	80+	Postpone	5/3/21
Global Atlantic	All Applications	76-79	Table 4 or better	5/3/21
Global Atlantic	All Applications	66-75	Table 6 or better	5/3/21
Global Atlantic	All Applications	0-69	Normal underwriting guidelines	5/3/21
John Hancock	All Applications	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 Applications	80-85	All cases will be postponed	4/13/20
Lincoln	All Applications	70-79	Standard or better	4/13/20
Lincoln	All Applications	66-69	Table B	4/13/20
Lincoln	All Applications	up to 65	Table D	4/13/20
Lincoln	All Applications		Removed restriction on foreign national and foreign travel cases	8/1/20
Lincoln	All Applications		Table reduction is planned to come back in 2021	10/29/20
Mutual of Omaha	All Applications	80+	All cases will be temporarily postponed	8/1/22
Mutual of Omaha	All Applications	0-79	Risk class must be Table 6 or better	8/1/22
Mutual of Omaha	FIT Underwriting program	0-74	Reinstating the FIT underwriting program for individuals through age 75 and through Table 4	8/1/22
Mutual of Omaha	COVID diagnosis	At minimum	Positive test - 30 day postponement; Hospitalization - 90 day postponement and no residual effects	8/1/22
North American	All Applications	80 +	All cases will be postponed	4/14/20
North American	All Applications	76-79	Standard and no flat extras allowed	4/14/20
North American	All Applications	71-75	Table 2 or \$3.00 per Thousand	4/14/20
North American	All Applications	61-70	Table 4 or \$6.00 per Thousand	4/14/20
North American	All Applications	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	Up to and including Table 6	7/1/21
Pacific Life	PL Promise GUL and Term	0-70	Returning to pre-pandemic underwriting guidelines	7/1/21
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 Applications	80+	All cases will be postponed	8/4/21
Protective	All Applications	61-79	Postpone coverage if individuals are rated higher than Table 4	8/4/21
Protective	All Applications	0-60	Pre-COVID-19 underwriting guidelines (no restrictions)	8/4/21
Protective	COVID VACCINATION		Evidence of completed COVID-19 vaccination, at least two weeks since final injection, no history of immunodeficiency, impairments requiring IVIG treatment or prednisone dependency	8/4/21
Prudential	All Applications	80+	All cases will be postponed	2/1/21
Prudential	All Applications	65-79	Table 4	2/1/21
Prudential	All Applications	All Ages	Postponing any application with a ratable chronic respiratory condition.	2/1/21
Prudential	All Applications	All Ages	Postponing any application with a rating table D or higher for an immunodeficiency disorder	2/1/21
Prudential	COVID diagnosis	At minimum	Postpone 30 days from full recovery	2/1/21
Prudential	COVID diagnosis	At minimum	Hospitalized - postpone 3 months from full recovery	2/1/21
Prudential	COVID diagnosis	At minimum	Hospitalized with intensive/critical care - postpone 6 months from full recovery, then individual consideration	2/1/21
SBLI	All Applications	60+	Table 2	4/17/20
SBLI	All Applications	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	81+	New applications will not be accepted.	7/1/21
Securian	Traditional life policies	76-80	Standard or better	7/1/21
Securian	Traditional life policies	71-75	Table B (150%) or better	7/1/21
Securian	Traditional life policies	61-70	Table D (200%) or better	7/1/21
Securian	Traditional life policies	18-60	Removing rate class restrictions for applicants up to age 60	7/2/21
Securian	Traditional life policies	All Ages	No check with application accepted and no temporary insurance agreements allowed	7/1/21
Securian	Survivorship life policies	All Ages	Both lives must meet the rate class requirement for their respective ages.	
Securian	Survivorship life policies	All Ages	No check with application accepted and no temporary insurance agreements allowed	7/1/21
Securian	Secure Care UL	All Ages	Table D (200%) or better	7/1/21
Securian	Secure Care UL	All Ages	No check with application accepted and no temporary insurance agreements allowed	7/1/21
Transamerica	All Applications	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

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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.

8/16/2022