



## Age Guidelines during COVID-19

CARRIER	THE BELOW CASES ARE TEMPORARILY POSTPONED
AIG	Age 70+: All cases 60-69: All rated cases (including medical flat extras) 50-59: Cases rated greater than Table B (including medical flat extras) <50: Cases assessed greater than Table D and/or medical flat extras
American National	80+: All cases 60-79: Cases rated greater than Table 4 or 5\$ medical flat extra
Assurity	70+: All cases
AXA Equitable	70+: Any rated case <70: Any case rated greater than Table 4
Global Atlantic	70+: All cases <69: Any case rated greater than Table 4
John Hancock	Age 80+: All cases
Legal & General	71-75: Cases rated greater than standard 65-70: Cases rated greater than Table 4 50-64: Cases rated greater than Table 6
Lincoln Financial	80+: All cases 66-79: Cases rated greater than Table 3 <65: Cases rated Table 5 and greater
MassMutual	70+: All cases <69: Cases rated greater than Table 4 or flat extra of 5\$
Mutual of Omaha	70+: All cases 60-69: Cases Rated greater than Table 2
New York Life	80+: All cases
North American	80+: All cases 76-79: Cases rated greater than standard 71-75: Cases rated greater than Table 2 61-70: Cases rated greater than Table 4 <60: Cases rated greater than Table 6
PacLife	71+: All cases <71: Any case rated greater than Table 4
Principal	81+: All cases 60-80: Cases greater than Table 2 or flat extra of 5\$ <59: Greater than Table 6 or flat extra of 10\$
Protective	80+: All cases 70-79: Cases rated greater than standard 60-69: Cases rated greater than Table 4 <59: Any case greater than Table 4 will be a case-by-case basis
Prudential	80+: All cases 65-79: Cases rated Table D or Greater
SBLI	60+: Cases rated greater than Table 2 <60: Cases rated Greater than Table 7
Securian	71+: All new cases (Current cases at standard will be issued) 61-70: Cases rated greater than Standard 51-60: Cases rated greater than Table 2 <50: Cases rated greater than Table 6
Symetra	80+: All cases 70-79: Cases rated greater than standard 66-69: Cases rated greater than Table 2 60-65: Any case greater than Table 4 Smokers of all ages must be preferred or better. All vapes are declined over age 60
Transamerica	75+: All cases 56-74: Any case Rated greater than Table 2 due to Cardiac, Cancer, Respiratory, Hypertension and diabetes
Zurich	80-85: Cases rated greater than Standard 70-79: Cases rated greater than Table 2 60-69: Cases rated greater than Table 4 <60: Certain cases with COVID-19 comorbid conditions (Obesity, COPD, kidney disease, diabetes, CAD, Cancer, etc)

Information as of May 2020. The information contained here is a summary obtained from the carriers listed. No guarantee either expressed or implied is given regarding the accuracy of the information provided. ORG is not liable for any obligation created from the use of this information. Refer to carrier specific guidelines and bulletins for complete details.

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