

OLDER AGE PRODUCT AND RATE CLASS DETAILS

Carrier	Available Products		Available Underwriting Classes	Age Last/Nearest Birthday	Notes
	Issue Age 81 - 85	Issue Age 86 - 90		(All Products)	
ANICO	Executive Universal Life (not in NY or MT) Sig. Performance IUL	N/A	Preferred Plus Non-Nicotine User, Preferred Non-Nicotine User, Preferred Nicotine User, Standard Plus Non-Nicotine User, Standard Non-Nicotine User, Standard Nicotine Use and Table 1-16	Age Nearest	N/A
Banner	Not Available	Not Available	N/A	N/A	N/A
Corebridge Financial	AG Ultra One Value+ Protector III	N/A	Preferred, Standard, Preferred Tobacco or Standard Tobacco	Age Nearest Cannot "save age" to qualify for policy issue.	N/A
Equitable	BrightLife Grow TermOne VUL Legacy VUL Optimizer VUL Survivorship	VUL Survivorship	Standard or Better	Age Nearest Cannot "save age" to qualify for policy issue.	Maximum Issue Ages for Survivorship are 90 for older insured and 85 for younger insured
F&G Life	N/A	N/A	N/A	Age Last	N/A
Foresters Financial	SMART UL (Medical UW Only) Advantage Plus II (Medical UW Only) PlanRight (Preferred & Standard Plans)	N/A	Table 4 or Better	Age Nearest (Plan Right final expense is Age Last)	N/A
Global Atlantic	Global Accumulator Lifetime Builder Elite Lifetime Foundation	N/A	Standard or Better	Age Nearest	N/A
John Hancock	Accumulation IUL Accumulation VUL Accumulation SVUL Protection IUL Protection SIUL Protection UL Protection VUL Protection SUL	Accumulation IUL Accumulation VUL Accumulation SVUL Protection IUL Protection SIUL Protection UL Protection VUL Protection SUL	Ages 81 - 85: Table D or Better Ages 86 - 90: Standard or Better	Age Nearest	N/A
Lincoln Financial	AssetEdge Exec VUL AssetEdge VUL LifeGuarantee SUL LifeGuarantee UL SVULone VULone WealthAdvantage IUL 2 Wealth Accumulate 2 IUL WealthPreserve 2 IUL	N/A	Table 4 or Better	Age Nearest	Ages 81+ are postponed due to COVID-19 Guidelines
MassMutual	MassMutual Whole Life 100 MassMutual Survivorship WL 100 MassMutual UL Guard MassMutual SUL Guard	MassMutual Whole Life 100	Ultra Preferred Non-Tobacco, Select Preferred Non-Tobacco and Tobacco, Non-Tobacco, and Tobacco	Age Nearest for all products	
Mutual Of Omaha	AccumUL Answers Income Advantage IUL Life Protection Advantage IUL Living Promise Whole Life-Level DB	N/A	Standard Only	Age Last	N/A
Nationwide	VUL Accumulator VUL Protector Indexed UL Accumulator II 2020 Indexed UL Protector II 2020 No-Lapse Guarantee UL II 2020	N/A	Standard or Better	Age Nearest	Only one insured may have a Table Rating above Table F
New York Life	N/A	N/A	Select preferred, preferred, preferred II, nonsmoker, select standard, standard, special classes nonsmoker & standard 2-14. – (Secure Wealth Plus WL& Market Wealth Plus VUL : Premier Plus, Premier, Quality and Minor)	Age Nearest	Survivorship Whole Life - The younger insured must be 70 years or younger for the 10-pay option, 60 or younger for the 20-pay option, 50 or younger for the 30-pay option. Important Note: COVID MODIFICATIONS Applicants age 80 and above- until the pandemic is fully under control, we will not accept applications on clients who are age 80 and above.

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North American	Custom Guarantee Protection Builder IUL	N/A	Table 2 and/or a \$3/permanent or temporary flat extra OR better	Age Nearest Custom Guarantee Protection Builder IUL ADDvantage Term Classic Term Age Last Builder Plus IUL SMART Builder IUL	N/A
OneAmerica	Annuity Care (Base only up to Age 87) Indexed Annuity Care Legacy Care	Legacy Care (Issued Up to Age 99)	N/A	Age Last	N/A
Principal	Indexed Universal Life Flex II IUL Accumulation II Universal Life Provider Edge II Universal Life Flex III VUL Income IV SUL Provider	SUL Provider	Table 3 or Better	Age Nearest	SUL Provider - If client is 86-90 the other insured must be max age 85 and table 3 or better
Protective Life	Advantage Choice UL 12-19 Lifetime Assurance UL	N/A	Non-tobacco, Preferred NT, Tobacco	Age Nearest	
Prudential	PruLife Custom Premier II Prulife Essential UL PruLife Founders Plus UL PruLife Index Advantage PruLife SUL Protector PruLife Survivorship Index UL PruLife SVUL Protector PruTerm One VUL Protector	N/A	Table 4 or Better	Age Last	Maximum Age Difference on Survivorship is 25 years
Sagicor	Sage IUL Sage WL Wealth Care IUL	N/A	All classes available	Age Last	N/A
Securian Financial	Eclipse Survivor II IUL Premier VUL	N/A	Table 4 or Better	Age Nearest	N/A
Symetra	Accumulator IUL CAUL Protector IUL Accumulator VUL	N/A	Table 4 or Better	Age Nearest	N/A
Transamerica	Financial Foundation IUL	N/A	Table 4 or Better	Age Last	Financial Foundation IUL: Maximum issue age in FL is age 75
William Penn	Not Available	Not Available	N/A	N/A	N/A
Zurich	N/A	N/A	N/A	N/A	N/A

* Please also review the COVID Underwriting Restrictions Cheat Sheet for additional information