

OLDER AGE PRODUCT AND RATE CLASS DETAILS

Carrier	Available Products		Notes	Available Underwriting Classes	Age Last/Nearest Birthday (All Products)
	Issue Age 81 - 85	Issue Age 86 - 90			
AIG	AG Secure Survivor II+ AG Ultra One Value+ IUL Value+ Protector IUL	AG Secure Survivor II	For AG Secure Survivor II, issue ages cannot be more than 30 years apart	Standard or Better	Age Nearest Cannot "save age" to qualify for policy issue.
AXA	Athena Survivorship UL Athena UL BrightLife Grow BrightLife Grow Survivorship BrightLife Protect BrightLife Protect Survivorship BrightLife TermOne Incentive Life Legacy Incentive Life Optimizer	BrightLife Grow Survivorship BrightLife Protect Survivorship Athena Survivorship BrightLife TermOne	N/A	Standard or Better	Age Nearest Cannot "save age" to qualify for policy issue.
Brighthouse Financial	One Year Term Premier Accumulator UL	N/A	N/A	Standard or Better	Age Nearest
Global Atlantic	Lifetime Assure Lifetime Builder Lifetime Builder Elite Lifetime Foundation Lifetime Provider Survivorship Builder	Survivorship Builder	Survivorship Builder - If the Issue Age of the 2nd Insured is between 86-90, the 1st Insured age cannot be greater than 85.	Standard or Better	Age Nearest
Foresters Financial	SMART UL (Medical UW Only) Your Legacy	N/A	N/A	Table 4 or Better	Age Nearest (Plan Right final expense is Age Last)
John Hancock	Accumulation IUL Accumulation SVUL Accumulation UL Accumulation VUL Premier Life Protection IUL Protection SIUL Protection SVUL Protection UL Protection VUL UL-G	Accumulation IUL Accumulation SVUL Accumulation UL Accumulation VUL Premier Life Protection IUL Protection SIUL Protection SVUL Protection UL Protection VUL UL-G	N/A	Ages 81 - 85: Table D or Better Ages 86 - 90: Standard or Better	Age Nearest
Lincoln Financial	AssetEdge Exec VUL AssetEdge VUL LifeCurrent UL LifeGuarantee SUL LifeGuarantee UL LifeReserve IUL Accumulator LifeReserve UL PreservationEdge SVUL SVULone VULone WealthAdvantage IUL WealthAccumulate 19 IUL WealthPreserve 17 IUL WealthPreserve Survivorship IUL	N/A	N/A	Table 4 or Better	Age Nearest

Updated 4/16/2019

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Mutual Of Omaha	AccumUL Answers AccumUL Plus GUL Income Advantage IUL Life Protection Advantage IUL Living Promise Whole Life	N/A	N/A	Standard or Better	Age Last
Nationwide	VUL Accumulator VUL Protector YourLife Accumulation VUL YourLife Current Assumption UL YourLife Indexed UL YourLife Indexed UL Accumulator YourLife Indexed UL Protector YourLife NLG SUL II YourLife No-Lapse Guarantee UL YourLife Protection VUL YourLife Survivorship VUL	N/A	Only one insured may have a Table Rating above Table F	Standard or Better	Age Nearest
New York Life	Custom Survivorship UL Guarantee Custom Survivorship Whole Life ¹ One Year Non-Renewable Term Survivorship Universal Life Universal Life Value Whole Life Whole Life	Custom Survivorship UL Guarantee Custom Survivorship Whole Life ¹ One Year Non-Renewable Term Survivorship Universal Life Universal Life Value Whole Life 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, and 90 or younger for the pay-to-100 option.	Standard or Better	Age Nearest
OneAmerica	Annuity Care Indexed Annuity Care Legacy Care	Legacy Care	N/A	N/A	Age Last
Principal	Indexed Universal Life Flex Indexed Universal Life Flex Accumulation Indexed Universal Life Flex II Survivorship Universal Life Protector II UL Provider Edge Universal Life Accumulation II Universal Life Flex II Universal Life Protector IV VUL Income III	Survivorship Universal Life Protector II	N/A	Table 3 or Better	Age Nearest
Protective Life	Advantage Choice UL 2-16 One-Year Term Preserver II ProClassic II UL ProClassic UL 1-11 Survivor UL 1-13	N/A	Age range may vary by class	Table 4 or Better	Age Nearest

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Prudential	PruLife UL Plus PruLife Universal Protector 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	PruLife UL Plus	Maximum Age Difference on Survivorship is 25 years	Table 4 or Better	Age Last
Securian Financial	Accumulator IUL Eclipse IUL Eclipse Protector IUL Eclipse Survivor IUL Eclipse Survivor Pro IUL Secure Accumulator Whole Life Secure Protector Whole Life	Accumulator UL Eclipse Survivor IUL Secure Accumulator Whole Life Secure Protector Whole Life	N/A	Table 4 or Better	Age Nearest
Symetra	Accumulator IUL 1.0 CAUL 2.0 UL-G 3.0	N/A	N/A	Table 4 or Better	Age Nearest
Transamerica	Financial Foundation IUL	N/A	Financial Foundation IUL: Maximum issue age in FL is age 75	Table 4 or Better	Age Last - Trendsetter Super (non-NY) All Other Products - Age Nearest
Zurich	Accumulation Index UL Guaranteed Death Benefit UL Protection Index UL Protection UL Survivorship Index UL Value Index UL	None	Max Issue age in State of CA is Age 80. Maximum Age Difference is 20 years.	Standard or Better	Age Nearest

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