

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 Ultra One Value+ Protector IUL	N/A	N/A	Standard or Better	Age Nearest Cannot "save age" to qualify for policy issue.
AXA	BrightLife Grow BrightLife Grow Survivorship BrightLife Protect Survivorship BrightLife TermOne Incentive Life Legacy Incentive Life Optimizer IUL Protect VUL Legacy VUL Optimizer Survivorship Incentive Life Legacy	BrightLife Grow Survivorship BrightLife Protect Survivorship BrightLife TermOne BrightLife TermOne	Maximum Issue Ages for Survivorship are 90 for older insured and 85 for younger insured	Standard or Better	Age Nearest Cannot "save age" to qualify for policy issue.
Brighthouse Financial	One Year Term	N/A	N/A	Standard	Age Nearest
Foresters Financial	SMART UL (Medical UW Only) PlanRight	N/A	N/A	Table 4 or Better	Age Nearest (Plan Right final expense is Age Last)
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
John Hancock	Accumulation IUL Accumulation SVUL Accumulation UL Accumulation VUL Protection IUL Protection SIUL Protection SVUL Protection UL Protection VUL UL-G	Accumulation IUL Accumulation SVUL Accumulation UL Accumulation VUL 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

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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 II YourLife Indexed UL Protector II 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 One Year Non-Renewable Term Survivorship Universal Life Universal Life Value Whole Life Whole Life	Custom Survivorship UL Guarantee Custom Survivorship Whole Life One Year Non-Renewable Term Survivorship Universal Life Universal Life Value Whole Life Whole Life	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, and 90 or younger for the pay-to-100 option.	Standard or Better	Age Nearest
OneAmerica	Annuity Care (Base only up to Age 87) Indexed Annuity Care Legacy Care	Legacy Care (Issued Up to Age 99)	N/A	N/A	Age Last
Principal	Indexed Universal Life Flex IUL 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

Updated 10/25/2019

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Prudential	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 Essential UL	Maximum Age Difference on Survivorship is 25 years	Table 4 or Better	Age Last
Securian Financial	Accumulator UL Eclipse IUL Eclipse Protector IUL Eclipse Survivor IUL Eclipse Survivor Pro IUL Premier VUL Secure Accumulator Whole Life Secure Protector Whole Life VUL Defender	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 Protector IUL 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 - All Products Except TransAce CV & GWL (Conversion Products) - Age Nearest
Zurich	Accumulation Index UL Guaranteed Death Benefit UL Protection Index UL Protection UL Survivorship Index UL Value Index UL Wealth Builder IUL	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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