

Carriers Who Use Last Birthday vs Nearest Birthday



CARRIER	AGE NEAREST or AGE LAST
ALLIANZ – ALL PRODUCTS	Age Last Birthday
AMERICAN GENERAL – ALL PRODUCTS	Age Nearest Birthday
AMERICAN NATIONAL – EXECUTIVE UNIVERSAL LIFE	Age Last Birthday
AMERICAN NATIONAL – ALL OTHER PRODUCTS	Age Nearest Birthday
BRIGHTHOUSE FINANCIAL – ALL PRODUCTS	Age Nearest Birthday
CINCINNATI LIFE – ALL PRODUCTS	Age Last Birthday
EQUITABLE – ALL PRODUCTS	Age Nearest Birthday
GLOBAL ATLANTIC – ALL PRODUCTS	Age Nearest Birthday
GUARDIAN – ALL PRODUCTS	Age Nearest Birthday
JOHN HANCOCK – ALL PRODUCTS	Age Nearest Birthday
LEGAL AND GENERAL/BANNER – ALL PRODUCTS	Age Nearest Birthday
LINCOLN FINANCIAL – ALL PRODUCTS	Age Nearest Birthday
MUTUAL OF OMAHA – ALL PRODUCTS	Age Last Birthday
NATIONWIDE – ALL PRODUCTS	Age Nearest Birthday
NEW YORK LIFE – ALL PRODUCTS	Age Nearest Birthday
NORTH AMERICAN – BUILDER PLUS IUL & RAPID BUILDER IUL	Age Last Birthday
NORTH AMERICAN – ALL OTHER PRODUCTS	Age Nearest Birthday
PAC LIFE – ALL PRODUCTS	Age Nearest Birthday
PENN MUTUAL – ALL PRODUCTS	Age Nearest Birthday
PRINCIPAL – ALL PRODUCTS	Age Nearest Birthday
PROTECTIVE – ALL PRODUCTS	Age Nearest Birthday
PRUDENTIAL – ALL PRODUCTS	Age Last Birthday
SBLI – ALL PRODUCTS	Age Nearest Birthday
SECURIAN FINANCIAL – ALL PRODUCTS	Age Nearest Birthday
SYMETRA – ALL PRODUCTS	Age Nearest Birthday
TRANSAMERICA – ALL PRODUCTS	Age Last Birthday
ZURICH – ALL PRODUCTS	Age Nearest Birthday