



EQUITABLE BULLETIN

Life Business

- ☐ New
- ☒ Update

Category

- ☐ Products
- ☒ Underwriting
- ☐ New Business
- ☐ Marketing
- ☐ Compliance/Legal
- ☐ Miscellaneous

Channel: Retail and Independent

Bulletin number: FB21-122 and AD21-0726 (July 26, 2021)

Subject: Removing temporary COVID-19 underwriting guidelines

What: Last year, Equitable announced temporary underwriting guidelines to address the risk associated with the COVID-19 pandemic. We are pleased to announce that effective July 26, 2021, we will **discontinue all temporary COVID-19 guidelines for domestic business** and reintroduce options for international clients.¹

The following changes will go into effect at that time:

- International Underwriting Program (IUP) and Americans Living Abroad (Equitable Advisors and eligible third-party customers)
 - Return to traditional guidelines for acceptable countries who are U.S. State Departments level 3 or better
 - Applicants who reside in acceptable U.S. State Department level 4 countries may be considered if the following criteria are met:
 - Country is Level 4 due to COVID-19 only
 - Max age 65
 - Medically Standard or better
 - APS records available and reflect routine medical care
- The COVID-19 amendment will continue to be added to applicable policies.

Who: Financial Professionals

When: July 26, 2021

For more info, contact your Equitable Life Underwriter.

¹ As the COVID-19 pandemic is ever changing, Equitable will continue to monitor all relevant data and reserve the right to make changes to our current underwriting guidelines if necessary.

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