

UNDERWRITING

COVID-19 Guidelines

Here are Prudential's underwriting guidelines related to COVID-19. Contact your Underwriting team if you have any questions.

COVID-19 diagnosis or suspected infection:

- Postpone 30 days from full recovery*
- Hospitalized - postpone 3 months from full recovery
- Hospitalized with intensive/critical care needed - postpone 6 months from full recovery, then individual consideration

*Full recovery means the individual has returned to normal physical function and activities.

Underwriting Restrictions:

- Currently not accepting applications for age 80 and over
- Postponing any application at age 65 and over with a rating class of table D or higher or a temporary extra premium of >\$25 per \$1000 (e.g. \$10x3 = a total of \$30)
- Postponing any application with a ratable chronic respiratory condition (i.e. COPD, asthma, lung cancer)
- Postponing any application at all ages with a rating table D or higher for an immunodeficiency disorder
- Additional attention will be paid to any ratable immunodeficiency disorder at all ages and of any coronary artery disease, COPD, or lung cancer history in applicants ages 60 and over. The underwriter will look for good follow-up with the client's personal physician, as well as excellent control of the respective medical condition.

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