

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:

- Clients between the ages of 65 and 79,:
 - Individual applications will be considered with:
 - A substandard rating class of Table F or lower
 - An assessed temporary extra premium with a total $\leq \$30$ per \$1000 (e.g., $\$10 \times 3 =$ a total of \$30) and a substandard rating of Table B or lower
 - Survivorship applications will be considered when:
 - The highest rated life is Table F or lower
 - The highest rated life is Table G or higher when the other life is rated Table F or lower
- Clients between the ages of 80 and 85:
 - There is a \$1,000,000 maximum internal retention limit with corresponding auto-issue limit of about \$7.75 million.
 - Individual applications will be considered with:
 - A substandard rating class of Table D or lower.
 - An assessed temporary extra premium with a total $\leq \$30$ per \$1000 (e.g., $\$10 \times 3 =$ a total of \$30) and a substandard rating of Table B or lower
 - Survivorship applications will be considered when the highest rated life is Table D or lower, regardless of the age of the second proposed insured.

Special attention will continue to be paid to co-morbid conditions (diabetes, coronary artery disease, chronic respiratory conditions, immunocompromised, etc.) with the unique risks for each potential insured individual evaluated.

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