

## TEMPORARY CHANGES TO OUR UNDERWRITING GUIDELINES

April 15, 2020

As the COVID-19 situation continues to progress, we are constantly assessing our guidelines and procedures to ensure that they are evolving with these unprecedented events. Additionally, we continuously monitor updates from the U.S. Department of State and CDC, as well as other local, state and federal agencies.

Today, we are announcing temporary changes to our underwriting guidelines as they relate to older ages, smokers and clients with additional comorbidities. These changes are an update to our March 24, 2020 communication and will be effective Wednesday, April 15, 2020, until further notice. Changes are detailed below.

- Ages 80 and above: Postpone 45 days
- Ages 70-79 (all risks over Standard Non-Nicotine): Postpone 45 days
- Ages 66-69 (all risks over Table 2 Non-Nicotine): Postpone 45 days
- Ages 60-65 (all risks over Table 4 Non-Nicotine): Postpone 45 days

These guidelines will apply to new formal and informal cases, as well as any cases that are currently with Symetra where an underwriting decision has not been made.

We will continue to require a good health statement on all cases.

Smokers must be Preferred or better, otherwise they will be postponed. We will decline any cases over age 60 where the proposed insured vapes or uses vaping products.

Cases ages 60 and older with the following comorbidities will be automatically postponed for 45 days: coronary artery disease, diabetes, pulmonary issues, obesity/weight builds and immunosuppression disorders.

Please note that for any cases that are postponed, Symetra will re-underwrite the risk and review any new additional evidence after the postponement period.

We want to assure you that we are open for business and our team is here to assist you and your clients with any and all of your product, coverage and service needs.

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