



Revised COVID-19 Underwriting Guidelines

Effective March 15, 2021, Lafayette Life Insurance Company, is pleased to announce the removal of all COVID-19 underwriting restrictions for most* applicants who have received a complete FDA-authorized COVID-19 vaccine regimen. Applicants must provide evidence of the vaccination and be at least 2 weeks post-completion of their full vaccination. We will continue to follow the latest COVID-19 research/developments and announce additional revisions as circumstances allow.

For life insurance applications received March 15, 2021 and after (and until further notice) the following underwriting guidelines will be implemented:

| Insured Age/Factor | Revised COVID-19 Underwriting Guidelines |
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| 81 to 85 | <ul style="list-style-type: none"> Only modified death benefit policies with a death benefit that is limited to the return of premium during the first two policy years. |
| 71 to 80 | <p><u>COVID-19 Vaccinated</u></p> <ul style="list-style-type: none"> Routine age/amount requirements. International travel may be permitted to countries rated 'A' or 'B' risks according to RGA's International Risk Guidelines. Any policy issued to applicants/proposed insureds insurable at Table D or better and with up to a \$10.00 flat extra. <p><u>Unvaccinated</u></p> <ul style="list-style-type: none"> Require a pharmacy history, telephone interview for all cases, and medical records for cases exceeding \$100,000 in addition to routine requirements. The telephone interview will include specific questions about recent illness and COVID-19. Only U.S. Citizens or Permanent Resident Aliens (green card holders) with no anticipated foreign travel — where permissible. Any policy issued to applicants/proposed insureds insurable at standard, non-tobacco or better and the proposed insured must have no history of lung disease or heart disease and must not show signs of frailty (falls, hospitalization, unexplained weight loss). Maximum face amount of \$7,000,000. Permanent insurance plans only, will not accept Term applications from insured over the age of 70. |
| 61 to 70 | <p><u>COVID-19 Vaccinated</u></p> <ul style="list-style-type: none"> Routine age/amount requirements. International travel may be permitted to countries rated 'A' or 'B' risks according to RGA's International Risk Guidelines. No mortality or risk amount restrictions. |



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| <p>61 to 70 <i>(continued)</i></p> | <p><u>Unvaccinated</u></p> <ul style="list-style-type: none"> • Require a pharmacy history and telephone interview (APS at \$1,000,000 per routine rules) that will include specific questions about recent illness and COVID-19. • Only U.S. Citizens or Permanent Resident Aliens (green card holders) with no anticipated foreign travel — where permissible. • Maximum face amount of \$10,000,000. • Any policy issued to applicants/proposed insureds insurable at Table C or better and with up to a \$5.00 flat extra — also, provided the insured is not rated for any of the following conditions that would complicate a COVID-19 infection: cancer, chronic kidney disease, COPD, obesity, heart disease (including coronary artery disease, heart failure, or cardiomyopathies) or diabetes. |
| <p>0 to 60</p> | <p><u>COVID-19 Vaccinated</u></p> <ul style="list-style-type: none"> • Routine Age/Amount Requirements. • International travel may be permitted to countries rated 'A' or 'B' risks according to RGA's International Risk Guidelines. • No Mortality or Risk Amount Restrictions. <p><u>Unvaccinated</u></p> <ul style="list-style-type: none"> • Routine Age/Amount Requirements. • Maximum Rating of Table F. |

For all policies, a good health statement is required at policy delivery.

Additional Information

Evidence of Vaccination

Most patients receive a vaccination card documenting their completed vaccination. We will accept copies of this card as evidence. Legible cell phone photos of the completed vaccination card will also be accepted. Evidence found in medical records or electronic medical records may also be accepted.

- **Producers are encouraged to proactively provide copies of vaccination records when submitting an application.**
- If a copy is not provided, we will request evidence if vaccination would improve our underwriting decision. Applicants who do not submit evidence of vaccination with the application will be considered unvaccinated for the purpose of underwriting requirement determination.



***Exceptions to the Vaccination Rule**

COVID-19 related restrictions will continue to apply for applicants age 81 or older, applicants age 71-80 rated Table E or higher, and certain high-risk immunocompromised individuals of all ages, including but not limited to insureds with the following histories:

- Sickle-cell disease and other hemoglobinopathies
- Chronic renal failure
- Nephrotic syndrome
- Hematological malignancy such as leukemia, Hodgkin lymphoma, non-Hodgkin lymphoma, multiple myeloma, etc.
- Certain immunosuppression therapies
- Bone marrow and/or stem cell transplant
- Other high-risk immunocompromised conditions as may be determined at the company's discretion

Thank you again for your valued partnership and for the business you entrust to Lafayette Life.