

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 application for currently symptomatic and suspected or confirmed COVID-19
- Hospitalized:
 - No intensive/critical care - postpone 30 days from hospital release
 - With intensive/critical care needed - postpone 6 months from hospital release, then individual consideration

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., \$10x3 = 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., \$10x3 = 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.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. Client seeking information regarding their particular investment needs should contact a financial professional.

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR CONSUMER USE.

© 2023 Prudential Financial, Inc. and its related entities.

NR-ISG_LT_ILI47_01 Ed. 01/2023

