

**Field
Bulletin**

Underwriting Updates

In September 2020, we announced temporary underwriting guidelines to address the risks associated with the COVID-19 pandemic. These changes were necessary to ensure that Global Atlantic’s underwriting philosophy and processes remain a strategic advantage in a rapidly changing environment.

We are pleased to announce the following updates to the temporary guidelines put in place in response to COVID-19:

	Current Underwriting Guidelines September 1, 2020	Applications will be accepted Effective April 30, 2021¹
Domestic Applications	Postpone applications up to age 69 with rating higher than Table D/4. Individuals ages 70-79, standard or better only, up to \$10 million.	Up to age 65, normal underwriting guidelines Ages 66-75 Table 6 or better Ages 76-79 Table 4 or better Ages 80+ Postpone
High Net Worth Foreign National Program	Foreign National cases that meet Global Atlantic’s regular guidelines with age 70+ standard or better only, up to \$10 million.	Foreign National cases that meet Global Atlantic’s regular guidelines.
Foreign Travel	U.S. citizens or permanent U.S. residents traveling outside the U.S.	U.S. citizens or permanent U.S. residents traveling outside the U.S.
All policies	Good Health Statement will be required at policy delivery attesting that there has been no change to the insured’s health.	Good Health Statement when underwriting evidence is greater than 60 days old or substandard risk class.

Global Atlantic will continue to employ a prudent underwriting approach for cases at higher risk to Covid19 based on age and medical condition.

¹ Amounts of coverage may be limited by auto-bind and internal retention limits.

The world recently marked the one-year anniversary of the COVID-19 pandemic. With the extraordinary efforts now being undertaken to provide COVID-19 vaccinations, questions may surface regarding how COVID-19 vaccines may impact a client's life insurance policy or their ability to qualify for an insurance policy.

Accordia Life insurance applications do not include any questions regarding COVID-19 vaccination. To the extent an applicant voluntarily discloses such information during the application process, this information would not be taken into consideration in determining the applicant's eligibility for coverage or underwriting classification.

Accordia Life insurance policies do not contain any exclusions for COVID-19 or COVID-19 vaccination.

Claims on Accordia Life insurance policies continue to be processed according to its standard claim practices and procedures.

For more information related to the Covid-19 emergency visit
www.globalatlanticlife.com/covid19

globalatlantic.com

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