

March 16, 2020

To our valued customers, partners, financial advisors and agents:

As society confronts the turbulent environment created by the coronavirus (COVID-19) pandemic, you are on our minds. The virus is testing the resiliency of businesses, schools, communities and, most importantly, families. First and foremost, we would like you to know that the welfare of you, your families and our employees is our top priority. We hope you are all doing well despite the current uncertainty.

We realize that our products are promises that you count on in uncertain times like these. We take our responsibility to uphold those promises very seriously. As a business, Global Atlantic remains financially strong and well-positioned. We are conservative with our investments and our capital, and our risk management capabilities are exceptional. We have built a balanced business that is designed to withstand pressures like the ones we are facing today.

Early on, we established a cross-functional Business Resilience team. These leaders meet at least once a day, ensuring that we can react in real time to the risks to our people and impact to our business. As a result, we were very well prepared when we asked employees to work remotely from March 16 through the end of the month, while we monitor for potential expansion. By the time we made this change, we had already completed large-scale testing of our remote work capabilities. We have invested heavily in a technology infrastructure that supports our remote productivity, and we expect the experience will be transparent to you. We are also working closely with our critical service partners and monitoring the steps that they are taking to ensure continuity.

Global Atlantic is experienced at managing through various market cycles. We remain focused on safeguarding the welfare of our many constituents, [ensuring the continuity of our operations and actively managing the business](#) in response to economic changes and market volatility. We will continue to monitor the overall situation, including its effects on financial markets, and we will take all appropriate action to protect our people, our partners, and our policyholders. Thank you for your confidence in us. Be well and stay safe.



Allan Levine
Chairman and CEO



Robert Arena Jr.
President