

MAY 9, 2022



LIFE ESSENTIALS

Good News!

As a result of the improving COVID-19 situation, as of Monday, May 2, 2022, many of Prudential's underwriting restrictions related to the pandemic have been liberalized.

- Clients between the ages of 65 and 79, individual applications will now be considered when:
 - The substandard rating class is Table F or lower.
 - A temporary extra premium is assessed with a total \leq \$30 per \$1,000 (e.g., $\$10 \times 3 =$ a total of \$30) and a substandard rating of Table B or lower.
- Clients between the ages of 65 and 79, survivorship applications will now be considered when:
 - The highest rated life is Table F or lower.
 - The highest rated life is Table G through T if the other life is Standard or better.
- Applications for ages 80 and over will continue to not be considered.

While we have removed condition-specific restrictions, we will continue to pay special attention to co-morbid conditions (diabetes, coronary artery disease, chronic respiratory conditions, immunocompromised, etc.) and evaluate the unique risks for each potential insured individual.

We will continue to monitor COVID-19 data and make future adjustments as necessary.

Thank you for your continued partnership!

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