



Customer Contingency Program

Using alternative, non-invasive, no-touch underwriting resources to underwrite cases submitted prior to 3/15/20

Equitable remains steadfast in our commitment to our clients and distributors during these challenging times. To evolve with changes related to COVID-19 and underwrite life insurance applications submitted prior to March 15, 2020, we have developed the Customer Contingency Program.

Program goal

We understand that these applications may be at risk due to the inability to access typical underwriting requirements. We will proactively review each pending application that is missing an examination and/or lab result and will expand our use of alternative, non-invasive, no-touch underwriting resources to evaluate the application.

Program details

- Applications submitted on or before 3/15/20
- Applicants ages 16-69
- Permanent products with face amounts up to \$3,000,000
- Term face amounts up to \$2,000,000 (ART is excluded from this program)
- Standard or better risks; all levels of Preferred are available
- S.T.E.P. Underwriting Credit Program will not be applied on these applications We will be using a variety of non-invasive, no-touch underwriting resources to assess these applications.

What do we need from you?

Nothing. If you have a case that meets the criteria, we will reach out to you. We will keep you updated on the status and what we are doing to reach a decision.

We will do everything we can to move these applications forward in a timely and proactive manner.

We thank you for your business and patience as we move forward together.

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