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Dear :

Following up on last month's COVID-19 underwriting update, we want to touch base with you to verify that the second phase of our adjusted COVID-19 guidelines will go into effect as previously announced. Effective Monday, January 11:

- All rated pending cases for ages 60-65 will be postponed
- We will eliminate the use of credits on all pending cases

Please see the table below for our complete COVID-19 guidelines.

We sincerely regret that this step is necessary, but the number of cases, hospitalizations and deaths due to COVID-19 continue to climb to new records daily. Be assured we will closely monitor trends and the effectiveness of vaccination efforts, and our goal is to relax our guidelines as quickly as circumstances allow.

If you have any questions or concerns, please reach out to your contacts in underwriting, sales or case management and let us know how we can help.

Sincerely,

Two handwritten signatures are shown. The one on the left is for Tim Heslin and the one on the right is for Mark Peterson.

COVID-19 underwriting guidelines

Effective January 11, 2021

Age band or factor	Guidance
Ages 59 and below	All cases assessed greater than Table D and/or all medical flat extras postponed.
Age 60-69	All rated cases inclusive of all medical flat extras postponed.
Age 70+	All cases postponed.
Foreign travel	Foreign travel allowed following country codes and U.S. Department of State country-by-country travel guidance.*
BMI	All cases with ratable BMI postponed.

Co-Morbid Conditions	AIG will continue to apply the latest medical knowledge to co-morbid conditions relative to COVID-19.
Credits	Use of credits eliminated for all cases.

* Foreign travel not considered for the states of Florida and Georgia.

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