



FIELD BULLETIN

In March 2020, we announced temporary underwriting guidelines to address the risks associated with the Covid19 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 Covid19:

	Current Underwriting Guidelines March 2020	Applications will be accepted Effective September 1, 2020
Domestic Applications	Postpone applications for ages 70+.	Individuals ages 70-79, standard or better only , up to \$10 million.
High Net Worth Foreign National Program	Postponed	Foreign National cases that meet Global Atlantic's regular guidelines. For age 70+ standard or better only, up to \$10 million . Click HERE for more information.
Foreign Travel	Postpone U.S. citizens or permanent residents for 30 days after travel outside the U.S.	U.S. citizens or permanent U.S. residents traveling outside the U.S.
All policies	Postpone applications up to age 69 with rating higher than Table D/4. Global Atlantic will continue to employ a prudent underwriting approach for cases at higher risk to Covid19 based on age and medical condition. Good Health Statement will be required at policy delivery attesting that there has been no change to the insured's health.	

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