



EQUITABLE

An important message from Ron Herrmann

Head of U.S. Life and Employee Benefits at Equitable

As the uncertainty of the past few weeks continues, we are committed to supporting and serving you and your clients — safely and effectively — with limited disruption to your business. Like many of you, we are evolving and changing the way we operate to accommodate the recommended and mandated guidelines for social distancing. To that end, we'd like to let you know about some important changes we're making within the Life business at Equitable:

Streamlined underwriting program

We will temporarily offer a streamlined underwriting program, eliminating lab and paramed requirements on qualifying cases. Instead, we will be using non-invasive, no-touch medical and non-medical resources to underwrite cases.

[Read this Field Bulletin](#) for qualifying criteria and additional details.

Customer contingency program

We will be proactively reviewing pending applications for cases submitted prior to March 15, 2020, that are at risk due to missing labs or exams, and will be making accommodations by expanding our use of alternative and innovative data sources.

Assurance to our customers

We understand that it may be hard for clients to pay their premiums. Therefore, to prevent our clients from losing their important life insurance and long-term care coverage, we will be extending the grace period to pay premiums to 60 days. All claims will be honored, provided premiums are current at the time of claim submission.

Virtual capabilities

We are fully prepared and equipped to conduct business virtually. We have the digital tools in place to make it easy for you to do business with us completely over email and online, so that you can keep your distance, stay safe and make sure your clients get the protection they need.

[View the simple steps](#) you can take to conduct business with Equitable Life.

Enduring strength

For 161 years,* Equitable has been helping clients face the future with confidence through serious events and periods of market uncertainty. Today, we remain steadfast in our commitment to making your job easier and helping your clients' secure financial well-being. Let's work together to make sure that, despite what's happening in the world around us, our clients can look to the future with courage, strength and wisdom.

We value your relationship and appreciate the trust you've placed in us. Thank you for your continued support as we navigate this challenge, and I hope everyone remains healthy and safe.

Sincerely,
Ron Herrmann
Head of U.S. Life and Employee Benefits



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