



March 25, 2020

First and foremost, we hope you and your family are staying healthy during this global pandemic.

It has been 13 days since we last spoke, and as we're all aware, much has changed during that time. We recognize that you are getting inundated with emails and updates from everyone with whom you are associated. However, we also realize that you have entrusted us with your business, so we feel that it is our duty to provide you with regular updates as this situation is still very fluid. We remain steadfast in our commitment to providing you the best-in-class service that you have come to expect from us, while also maintaining the health and well-being of our teams and partners with secure remote processing.

Sagicor has made adjustments throughout the COVID-19 situation and is committed to securely maintaining our business operations. While a pandemic was not necessarily on our radar six (6) years ago when we first introduced Accelewriting® to the marketplace, we definitely believe that we have positioned all of us to be very successful in this new environment. **Through Sagicor's Accelewriting process, you can continue your business without any face-to-face interaction with your clients and prospects.** Accelewriting (eApplication, no fluids or parameds ever, and eDelivery) is available on all Sagicor life insurance products, including Term, No Lapse UL, IUL, Whole Life and WealthCare Indexed Single Premium UL. And, Sagicor's Multi Year Guaranteed Annuities, as well as Fixed Indexed Annuities, are also available for submission via eApplication.

We've added new requirements effective immediately with regard to our Underwriting Guidelines and Policy Delivery, in addition to the government's updates to the tax filing and payment deadlines. These changes will remain in effect until further notice.

- **Underwriting Guidelines**
 - All applications of applicants who have traveled internationally within the past 30 days will be postponed for 30 days from the date of their return, unless prohibited by state law.

- All applications of applicants with future international travel plans in the next 90 days will be postponed.
 - Anyone exposed to the COVID-19 infection will have their application postponed for 30 days and will be reconsidered with evidence showing no current disease.
 - A good health statement will be required on all cases. This good health statement will attest that there has been no change to the applicant's health from the time of submitting the application.
- **Policy Delivery**
 - Where available, the only option for life insurance policy delivery will be electronic; for the time being, paper policies will no longer be available.
 - This will apply to any new Acelewriting applications.
 - We have removed the maximum payment rule of \$2,500 for eDelivery.
- **Tax Filing Deadlines**
 - IRA contributions are deferred to July 15, 2020.
 - As of last Saturday, changes were made to defer the tax filing deadline to July 15, 2020, to be in line with the tax payment deadline of July 15, 2020.

There is a lot going on in this world, but we want you to know that we will continue to work around the clock to ensure the safety of our employees and their families, while also providing you with excellent service. You can always visit [SagicorProducer.com](https://www.sagicorproducer.com) for marketing tools and support, as well as log in to the Agent Portal for application and policy information. If there's anything that we can do to assist you, please don't hesitate to reach out to us.

During times of uncertainty, know that Sagicor is ready to serve you. We're here for you, and we're so very grateful that you're part of our family.

Bart Catmull

President

Insurance and annuities issued by Sagicor Life Insurance Company. Home office: Scottsdale, AZ.

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