



# EQUITABLE BULLETIN

## Life Business

- New
- Update

## Category

- Products
- Underwriting
- New Business
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**Channel:** Retail and Independent

**Bulletin number:** FB21-122 and AD21-0726 (July 26, 2021)

**Subject:** Removing temporary COVID-19 underwriting guidelines

**What:** Last year, Equitable announced temporary underwriting guidelines to address the risk associated with the COVID-19 pandemic. We are pleased to announce that effective July 26, 2021, we will **discontinue all temporary COVID-19 guidelines for domestic business** and reintroduce options for international clients.<sup>1</sup>

The following changes will go into effect at that time:

- International Underwriting Program (IUP) and Americans Living Abroad (Equitable Advisors and eligible third-party customers)
  - Return to traditional guidelines for acceptable countries who are U.S. State Departments level 3 or better
  - Applicants who reside in acceptable U.S. State Department level 4 countries may be considered if the following criteria are met:
    - Country is Level 4 due to COVID-19 only
    - Max age 65
    - Medically Standard or better
    - APS records available and reflect routine medical care
  - The COVID-19 amendment will continue to be added to applicable policies.

**Who:** Financial Professionals

**When:** July 26, 2021

**For more info, contact your Equitable Life Underwriter.**

<sup>1</sup> As the COVID-19 pandemic is ever changing, Equitable will continue to monitor all relevant data and reserve the right to make changes to our current underwriting guidelines if necessary.

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