

An Important Underwriting Update for AIG Life US

As the COVID-19 pandemic continues to evolve, AIG remains focused on protecting the health and safety of our colleagues and those around us, as well as continuing to serve clients, policyholders, business partners and other stakeholders.

AIG has activated its Business Continuity Plans and colleagues across our business remain available to help meet the needs of clients and other business partners with both in-force and new business. Our call centers also remain accessible to provide support and information.

Below please find updates on our business:

- **Underwriting Standards:** As the impact of COVID-19 is felt across the globe, we are monitoring advisories by federal and international agencies to determine how they may affect underwriting. We will require a statement of health for all life insurance policy approvals moving forward, however, the vast majority of our underwriting requirements remain unchanged. This situation remains fluid and we may adjust accordingly as new information becomes available. If you have a specific case needing special attention or review, please reach out to your Underwriting Team Manager directly.
- **Vendors:** We are in touch with our key vendors, who have provided us with updates on their own business continuity plans.
 - **Processing Lab Results:** Our labs have confirmed that they are fully operational and have business continuity plans in place. At this time, we are not anticipating delays with lab companies processing lab results.
 - **Paramedical Exams:** We have been in contact with our exam vendors to verify that they have plans in place to ensure examiner safety and continue to provide paramedical services. We will continue monitoring this environment.

We understand your clients may have concerns about being in close contact with other people at this time, and this may extend to paramedical examiners. If paramedical exams are unavailable in your client's area, or if you have a client who is uncomfortable completing an exam, we're here to help. Please contact your Underwriting Team Manager so we can determine if other requirements may be substituted.

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- **Medical Records (APS):** Our APS vendors are operational, but they have advised us that some doctors' offices and medical facilities are closed or operating on limited staff, so there may be delays in receiving records. Should records be unavailable, we will determine if other requirements may be substituted.

Helping individuals, businesses and communities prepare for times of uncertainty is at the heart of what we do at AIG. We are closely monitoring this evolving situation and will continue to provide updates.

You can be confident that no one will work harder to help you serve your clients. Thank you for your continued loyalty and partnership. Our hope is that you and your families are healthy and safe.

