

COVID-19 (coronavirus) Foreign Travel Underwriting Update

March 20, 2020

We continue to actively monitor the spread of the coronavirus (COVID-19), as well as the Level 3 travel restrictions that have been listed by the Centers for Disease Control and Prevention (CDC), due to the outbreaks occurring in many countries.

Due to the rapidly changing environment we have updated the guidelines that were previously published on March 16, 2020.

Effective immediately and until further notice, the following guidelines will apply to any Lincoln life insurance application, including Lincoln *MoneyGuard*® Solutions, and are subject to change. We will continue to monitor the situation and will provide you with any updates or changes to these guidelines as they occur.

Underwriting Guidelines for Foreign Travel

- **Any planned travel intended to be completed by June 30, 2020 to a Level 3 country identified by the CDC will be postponed indefinitely, or 14 to 30 days after the CDC lowers the alert status**
- Each situation will be evaluated on its own merits and we will provide further guidance as more information is known about the pandemic status
- **Indication of planned travel after June 30, 2020 to a level 3 country identified by the CDC will be evaluated on a case by case basis depending on the situation. Postponement is likely, but limited face amount options could be considered depending on the age and county travelled to**
- Lincoln will reevaluate our position in June 2020, as the situation changes, and as the CDC and World Health Organization gives further guidance
- If travel plans to a level 3 country are cancelled, we will amend the application and proceed with completing the underwriting process
- CDC website [[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)]

If you have any questions, please contact your dedicated Lincoln Underwriting team for guidance.