

At Americo, the well-being of our agents, policyholders, and associates is of the utmost importance. We realize that you may have concerns and uncertainties surrounding the Coronavirus (COVID-19) and how it may affect you, your family and your business in the coming weeks.

Americo is committed to supporting you and your policyholders in the same manner that you've come to expect from us. We want to provide you with an update to ensure you are well-informed on what Americo is doing to keep it 'business as usual'. We are taking specific steps as part of our business continuity plan to maintain the level of service you have been accustomed to receiving from us, including:

- Employees are working remotely to ensure business is processed, commissions are paid, and you continue to receive the same excellent support you are accustomed to with Americo.
- Working closely with our IT department to make sure we have any additional equipment and supplies needed to take care of our associates and, by extension, our agents and policyholders.
- Continuing to provide online tools like the Agent Portal to manage and track your business, and Sales Connection to run illustrations and write eApplications.

95% of our business is received through our 100% instant decision eApplication. Your clients will know they are covered and no follow-up phone calls or visits are required. In addition, our eApplication for Final Expense, Mortgage, and Medicare Supplement has remote signing capabilities.

As always, the health, safety, and well-being of our agents, policyholders, and associates is of paramount concern. We will continue to monitor this evolving situation and are here to assist our agents and policyholders as needed.

For additional information about COVID-19, visit the Centers for Disease Control and Prevention at cdc.gov.

Sincerely,

Phil Polkinghorn

President & Chief Executive Officer

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