

FIELD BULLETIN

MEMO #: 2020-33

Date: March 16, 2020

Dear members of the Prosperity Life Group Community -

During these unprecedented times, our thoughts are first and foremost with you and those near and dear around you. We hope this finds you safe and healthy.

We also realize that it is precisely at times such as these that our products and services can provide and important level of comfort to our policyholders. To that end, we wanted to reach out briefly to let you know we are fully open for business and share with you what we are doing here at Prosperity to support all of you in an uninterrupted manner, while of course, also working to ensure the health and safety of our employees that provide support to you day in and day out.

First, we have **invested significantly in technology to be able to handle a majority of our business with very limited manual intervention**. These include our e-app, e-underwriting, e-signature and e-submit capabilities. Secondly, our team is spread amongst multiple locations to help mitigate the impact on any one area, as we are seeing in New York. And last but not least, we have built most of our service capabilities to function virtually, such that our associates are able to work remotely with access to the same tools and systems that they have in the office. For processes that are not able to be done remotely, we have business continuity plans developed that are being implemented and that are constantly being reviewed / updated to ensure we can function with limited disruption. The same applies to the many vendors that support us, with whom we are in constant contact.

So while the current environment can be unnerving, hopefully you can take some comfort in the fact that we as an organization are keeping a close eye on developments, focusing on being prepared for any eventuality and enabling our team to **continue to provide you with the service and support you need**, especially now.

Nicholas von Moltke President & CEO