



Dear Valued AOPA Member:

We extend our deepest sympathies to the people whose lives have been affected by the COVID-19 virus outbreak. We are here to help.

The New Jersey Department of Banking and Insurance recently issued guidance to extend grace periods and give you other rights under your life insurance policy/certificate if you have been experiencing financial hardship as a result of the novel coronavirus ("COVID 19") pandemic. These grace periods and rights are currently in effect but are temporary, though they may be extended further.

As a result of this guidance, if you have experienced financial hardship as a result of the COVID-19 pandemic, we will extend to 90 days the applicable grace period for the payment of premiums and fees under your life insurance policy/certificate. If you do not make a timely premium payment due to financial hardship as a result of the COVID-19 pandemic, we will not impose any late fees relating to the premium payment or report you to a credit reporting agency or a debt collection agency regarding such premium payment.

Additionally, we will permit you to pay the overdue premium over a period of up to 12-months if you did not make a timely premium payment due to financial hardship as a result of the COVID-19 pandemic and are still experiencing financial hardship as a result of the COVID-19 pandemic. This also applies if we sent you a nonpayment cancellation notice prior to receiving this notice. Please contact us if you wish to exercise the option.

If your life insurance coverage is currently being funded via electronic funds transfer (EFT) or monthly bank draft, please be aware we have continued to draft your bank account. If you wish to terminate this process, please contact us to communicate this as soon as possible.

If you have any questions or concerns about this letter or any features of your life insurance coverage, please call the Mercer Contact Center at 1-844-304-AOPA (2672). We will be happy to assist you.

Sincerely,

Jiri Marousek

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Insurance products underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies.