

## **New Jersey Life and Disability Insurance Policyholders COVID-19 Relief**

### **Extended Grace Period for Payment of Premiums**

In accordance with recent regulatory actions to assist policyholders who are experiencing financial hardship as a result of the COVID-19 pandemic, we are pleased to announce special accommodations to extend grace periods for the payment of premiums or to exercise certain rights or benefits under life and disability insurance policies owned by New Jersey policyholders. An immediate 90-day grace period for the payment of premiums is available to a policyholder who requests such an extension and can demonstrate financial hardship. Late fees during this period will be waived.

Upon request, we will also provide a policyholder with the flexibility to pay the premiums over an extended period of up to 12 months. In addition, we will not report the policyholder to a credit reporting agency or a debt collection agency regarding these accommodations.

If you have any questions about this notice or wish to obtain more information concerning requests for extensions of premium payment periods, please contact your local Mutual of America office.

Thank you for your continued trust in us and for allowing us to serve you and your financial needs.