



FAMILY MATTERS. NO MATTER WHAT.®

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## A MESSAGE FROM OUR CEO

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We hope that you are doing as well as possible during these unprecedented times. As the impacts of COVID-19 and the novel coronavirus evolve, we continue to monitor the situation closely. We remain committed to acting in the best interests of our policyholders, producers, and employees.

Our priority is the well-being of those we serve and our employees, and ensuring our ability to continue to support our client's needs. We have engaged our business continuity program to facilitate our preparations to do just that.

Following state and federal guidelines for COVID-19, our office is currently operating under alternate work arrangements to protect our staff and their families. We have taken a number of precautionary actions to create the safest possible work environment for all employees while serving our customers' needs.

As the situation continues to develop, we remain focused on doing what is right by our policyholders – delivering on our promises in your time of need. We are working diligently to address inquiries and ensure we continue to follow best practices. Boston Mutual Life Insurance Company makes coverage determinations based on the facts and policy language associated with each claim, as well as federal and state guidance.

We realize the recent reports from the financial markets may be overwhelming and want to assure you that Boston Mutual Life has the financial strength to deliver on our promises. That strength begins with a strong balance sheet. The AM Best rating agency has assigned Boston Mutual Life an overall financial strength rating of “A” with a stable outlook, which is an excellent rating and considers our balance sheet strength in their highest possible rating category. Additionally, we conduct rigorous financial stress testing to ensure our ability to meet our financial commitments in the event of situations like the COVID-19 outbreak.

As a mutual company, our concern extends beyond just our producers, policyholders, and employees to the communities around us, and I am grateful for all of those on the front line helping others in these uncertain times.

While the situation continues to evolve, we want you to know we remain committed to acting in the best interests of all of those who rely on us. Our employees continue to work together to do everything we can to take care of our producers, policyholders, and each other.

We appreciate your patience and understanding as we do our best to navigate this unprecedented situation, and extend our hope that you and your loved ones stay safe.

Sincerely,

A handwritten signature in black ink that reads "Paul A. Quaranto, Jr." in a cursive script.

Paul A. Quaranto, Jr. MBA, LLIF  
Chairman, Chief Executive Officer and President