

To Our Valued Distribution Partner:

Accordia Life and Annuity Company is now entering the final stages of our conversion. As we renew our focus on returning to business as usual, we want to thank you for your patience throughout this process. We also want to share progress we have made and what remains as we work to complete the conversion project.

Until earlier this year we were concentrated on working to convert policies to our new administrative system. Our focus has evolved to getting converted policies in good order or IGO, which essentially gets a policy back to business as usual.

To get a policy in good order, the primary focus is to work with each policy owner to get their premiums caught up and deliver an annual statement. A letter will be sent to the policy owner and servicing agent regarding the back premium payments.

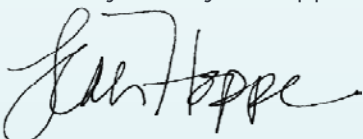
What you can expect from us now and into early 2018 for policies not yet IGO:

- Preparing the remaining 5% of policies to be converted
- Focusing on getting all converted policies in good order
- Providing you with copies of letters in advance of mailings
- Giving you relevant information needed to assist policy owners
- Completing the conversion in early 2018

We understand you need information on this project to help serve your customers. We hope you find the following questions and answers helpful as you work to service affected policy owners. **In addition, please visit our conversion website, globalatlanticlife.com/policy-conversion, for more detailed information, including status updates as we work to bring the conversion project to a close.**

We recognize that the conversion process has been challenging and we thank you for your patience. We will continue to provide relevant updates so you may stay informed on the remaining steps to the completion of this project.

Thank you for your support!



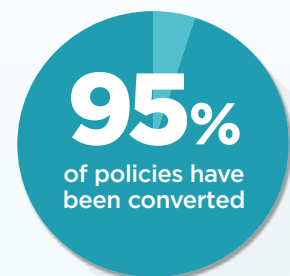
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Since our last conversion communication much progress has been made:





In Good Order “IGO” Questions and Answers

What are the steps to getting a policy in good order after it is converted?

We work with each policy owner to get their premiums caught up and deliver an annual statement:

- We will mail letters to policy owners (and agents) regarding their back premium payments.
- We will apply fixed interest on back premium from the original bill dates.
- The policy owner has 60 days to catch up on back premium payments.
- Policy owners may enter into a special payment arrangement if 60 days is not enough time.
- Premium payments will be applied upon completion of special payment arrangements.
- Commissions are generated as premium payments are applied.
- All outstanding annual statements will be issued once premiums are applied.

When will the policies move to IGO status and function normally?

We anticipate a great deal of progress through the remainder of this year and completing the project in early 2018.

What if my policy owner has entered into a special payment arrangement?

Going forward, if a special payment arrangement is made a confirmation will be sent to the policy owner and agent. When they bring their policy current, eligible commissions will be generated and a statement will be issued. IGO will only occur after special payment arrangements are complete.

What is available to my policy owner while their policy is *not* IGO?

Policy owners can call and request policy values and non-financial transactions. Requests for annual statements and illustrations are being fulfilled manually and it may take up to 8 weeks to complete these requests.

What is available to a policy owner when their policy is IGO?

It will be business as usual for a policy owner in IGO status. They will receive immediate policy value quotes and we will be able to easily process any transaction associated with their policy.

When will renewal commissions be paid for converted policies?

Policies must be current, meaning all premium and back premium are received and applied in order for commissions to generate. Policy owners must also complete their special payment arrangements before commissions are generated.

Will policies lapse due to this conversion?

During the conversion process, no policies lapsed. Moving forward, as we put policies IGO, the normal lapse process will resume.

Can I expect future updates?

Yes. We will continue to copy you on mailings sent to policy owners, provide periodic bulletins, and regularly update the website.

Again, please visit our conversion website, globalatlanticlife.com/policy-conversion, for more detailed information, what you can expect in the near future, and status updates as we work to bring the conversion project to a close.
