



Term Life Insurance with Accelerated Underwriting

More Options. Less Cost. Less Time.

There are no trade-offs on time, cost or quality with Assurity's new Term Life with Accelerated Underwriting. Our innovative process uses real-time data to **provide instant approvals on up to 50% of applicants** who qualify based on age, personal history and face amount requirements. By selling Term Life from Assurity, your clients could get an instant decision and a policy issued in a matter of a few days.

1 Submit an E-Application

During the E-App process, the client gives permission to gather third-party data.



2 Underwriting Decision Engine

Our underwriting engine gathers publicly available data such as motor vehicle reports, prescription drug histories, and MIB Inc. information. Based on this data and the application information, the underwriting engine provides an instant decision: Approved, Referred to Underwriting, or Rejected.



3 E-Signature Needed

Applications that are Approved or Referred to Underwriting are e-signed and submitted.



4 Issue or Review

- Approved applications go immediately to policy issue.
- Applications Referred to Underwriting may require something as simple as an underwriter review or it may transition into full medical underwriting.



Advantages

Term Life with Accelerated Underwriting provides your clients:

- A less invasive, streamlined approach for faster application approvals
- Flexible face amounts from \$25,000 to \$10 million on all underwriting classes
- Flexible conversion options and/or additional return of premium* benefits
- An overall better customer experience with competitive premiums

With Accelerated Underwriting, all applicants are considered for approval at the time of application without further underwriting; not all will qualify. For those who don't receive instant approval, Accelerated Underwriting seamlessly transitions their applications into a more traditional underwriting process for the same product with the same available premium classes.

Eligibility Requirements

Common factors that automatically require additional underwriting:

- Face amounts above \$500,000 for ages 18-50, and over \$350,000 for ages 51-65
- Build is outside of the allowable weight limits (see below)
- History of bankruptcy in the last 2 years
- DUI or reckless driving charges in the last 2 years
- Prior felony conviction
- High-risk activities or hobbies like private aviation or skydiving
- Prescription drugs taken for, or a history of the following conditions:
 - AIDS/HIV
 - Cancer
 - Chronic pulmonary disease
 - Kidney disease
 - Bipolar disorders
 - Multiple Sclerosis (MS)
 - Heart disease
 - Parkinson's disease
 - Stroke

Applicants with the following builds are ineligible for coverage:

| Height | 4'8" | 4'9" | 4'10" | 4'11" | 5' | 5'1" | 5'2" | 5'3" | 5'4" | 5'5" | 5'6" | 5'7" | 5'8" |
|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Weight | ≥ 206 | ≥ 213 | ≥ 221 | ≥ 229 | ≥ 236 | ≥ 244 | ≥ 252 | ≥ 260 | ≥ 269 | ≥ 277 | ≥ 286 | ≥ 295 | ≥ 303 |

| Height | 5'9" | 5'10" | 5'11" | 6' | 6'1" | 6'2" | 6'3" | 6'4" | 6'5" | 6'6" | 6'7" | 6'8" | 6'9" |
|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Weight | ≥ 312 | ≥ 321 | ≥ 331 | ≥ 340 | ≥ 350 | ≥ 359 | ≥ 369 | ≥ 379 | ≥ 389 | ≥ 399 | ≥ 409 | ≥ 420 | ≥ 430 |

To learn more about Term Life with Accelerated Underwriting, call your Regional Sales Team.

*Return of premium benefit also known as the Endowment Benefit Rider (ROP Rider in some states)

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Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state. Policy Form No. I L1702 and Rider Form No. R I1705 underwritten by Assurity Life Insurance Company, Lincoln, NE.



WHAT IS ACCELEWRITING®?

Sagicor's Accelewriting® process is an automated underwriting system that will provide an underwriting decision in minutes with no telephone interview, medical exams, bodily fluids or Attending Physician's Statements (APS) required.¹ Accelewriting® is used in conjunction with an eApplication and is fully tablet compatible.

Accelewriting® is available on the following Periodic Premium Products:

| Sage Term | Sage NLUL | Sage Whole Life |
|--|---|---|
| Face Amounts: \$50,000 - \$500,000 | Face Amounts: \$25,000 ² - \$400,000 | Face Amounts: \$25,000 ² - \$250,000 |
| Issue Ages: 18 years - 65 years | Issue Ages: 16 years - 65 years | Issue Ages: 16 years - 65 years |
| 5 Risk Classes: Preferred Non-Tobacco Standard Non-Tobacco Rated Non-Tobacco Preferred Tobacco Standard Tobacco | 5 Risk Classes: Preferred Non-Tobacco Standard Non-Tobacco Rated Non-Tobacco Preferred Tobacco Standard Tobacco | 5 Risk Classes: Preferred Non-Tobacco Standard Non-Tobacco Rated Non-Tobacco Preferred Tobacco Standard Tobacco |
| Conversion Program | Built in Lapse Protection ³ | Guaranteed Cash Accumulation |
| Inherent Rider: Accelerated Benefit Insurance Rider for Terminal Condition or Nursing Home Confinement ⁴ | Inherent Rider: Accelerated Benefit Insurance Rider for Terminal Condition or Chronic Illness ⁴ | Inherent Rider: Accelerated Benefit Insurance Rider for Terminal Condition ⁴ |
| Optional Riders: - Accidental Death Benefit Rider - Children's Term Rider - Waiver of Premium Rider | Optional Riders: - Accidental Death Benefit Rider - Children's Term Rider - Waiver of Monthly Deductions | Optional Riders: - Accidental Death Benefit Rider - Children's Term Rider - Waiver of Premium Rider |
| <i>The above mentioned products may be available for other issue ages and face amounts with our fully underwritten and/or juvenile applications.</i> | | |

THE 7 STEPS OF ACCELEWRITING®

STEP 1

VERIFY THE PROPOSED INSURED IS ELIGIBLE FOR ACCELEWRITING® BY ASKING THEM THE FOLLOWING QUESTIONS FROM THE eAPPLICATION:

1. Does the Proposed Insured currently receive health care at home, or require assistance with bathing, dressing, feeding, taking medications or use of toilet? ___Yes ___No
2. Is the Proposed Insured currently in a Hospital, Psychiatric, Extended or Assisted Care, Nursing facility? ___Yes ___No
3. Is the Proposed Insured currently incarcerated due to a misdemeanor or felony conviction? ___Yes ___No
4. Has the Proposed Insured ever tested positive for the HIV virus or been diagnosed by a member of the medical profession as having AIDS or the AIDS Related Complex (ARC)? ___Yes ___No
5. Has the Proposed Insured ever tested positive for or been diagnosed by a member of the medical profession as having Alzheimer's or Dementia, Cirrhosis, Emphysema or Chronic Obstructive Pulmonary Disease (COPD)? ___Yes ___No
6. In the past 10 years has the proposed insured had 2 or more of the following impairments: Cancer, Diabetes, coronary artery disease (including Heart Attack), Stroke or TIA (Transient Ischemic Attack), carotid artery disease, heart valve replacement, Peripheral Vascular Disease (PVD), Peripheral Artery Disease (PAD) or had multiple strokes or transient ischemic attacks (TIA)? ___Yes ___No
7. Has the Proposed Insured in the past 12 months been advised by a physician to be hospitalized or to have Diagnostic Tests, Surgery, or any medical procedure that has not yet been completed or for which the results are not yet available, except those tests related to the Human Immunodeficiency Virus (AIDS)? ___Yes ___No
8. Has the Proposed Insured in the past 24 months been diagnosed as having or advised by a physician to have treatment for Cancer (other than Basal Cell Carcinoma), Heart Attack, Stroke or TIA (Transient Ischemic Attack), Alcohol or Drug Abuse? ___Yes ___No
9. Has the Proposed Insured in the past 24 months had a Driver's License revoked or suspended, or been convicted of 2 or more moving violations, or been convicted of a violation for driving while intoxicated or under the influence, or for driving while ability impaired because of the use of alcohol and/or drugs? ___Yes ___No

- *If the Proposed Insured answered "No" to all of these questions, continue to Step 2.*
- *If the Proposed Insured answered "Yes" to any of these questions, they are not eligible for the products available through the Accelewriting® process. Please see the Sagicor Producer Portal for fully underwritten product options.*

STEP 2

VERIFY THE PROPOSED INSURED'S BUILD FALLS WITHIN THE UNISEX BUILD TABLE BELOW.

Minimum, Preferred, Standard and Rated risk class weights are listed in pounds. Weights listed for Preferred, Standard and Rated are maximum weights. Preferred and Standard risk classes apply to both Tobacco and Non-Tobacco. Rated risk class applies only to Non-tobacco use.

ACCELEWRITING® UNISEX BUILD TABLE

| Height | Minimum | Preferred | Standard | Rated |
|--------|---------|-----------|----------|-------|
| 4'8" | 75 | 139 | 147 | 186 |
| 4'9" | 77 | 144 | 151 | 192 |
| 4'10" | 79 | 149 | 155 | 199 |
| 4'11" | 82 | 154 | 161 | 206 |
| 5'0" | 85 | 159 | 166 | 213 |
| 5'1" | 88 | 164 | 172 | 220 |
| 5'2" | 91 | 169 | 178 | 227 |
| 5'3" | 94 | 174 | 184 | 235 |
| 5'4" | 97 | 179 | 190 | 242 |
| 5'5" | 100 | 184 | 196 | 250 |
| 5'6" | 103 | 189 | 202 | 258 |
| 5'7" | 106 | 194 | 208 | 265 |
| 5'8" | 109 | 200 | 215 | 273 |
| 5'9" | 112 | 205 | 221 | 282 |
| 5'10" | 115 | 211 | 228 | 290 |
| 5'11" | 118 | 216 | 235 | 298 |
| 6'0" | 123 | 223 | 242 | 306 |
| 6'1" | 128 | 228 | 248 | 315 |
| 6'2" | 132 | 235 | 255 | 324 |
| 6'3" | 137 | 241 | 263 | 333 |
| 6'4" | 142 | 247 | 270 | 341 |
| 6'5" | 146 | 254 | 277 | 350 |
| 6'6" | 150 | 261 | 284 | 360 |
| 6'7" | 154 | 268 | 292 | 369 |
| 6'8" | 158 | 275 | 299 | 378 |
| 6'9" | 162 | 282 | 307 | 388 |
| 6'10" | 167 | 290 | 315 | 398 |
| 6'11" | 172 | 298 | 323 | 408 |

- *If the Proposed Insured's build falls within this table, continue to Step 3.*
- *If the Proposed Insured's build falls outside of this table, they are not eligible for the products available through the Accelewriting® process. Please see the Sagikor Producer Portal for fully underwritten product options.*

Automated Underwriting

Instant underwriting decisions
and fast application process.



Mutual of Omaha offers Automated Underwriting on the e-Applications for Living Promise® Final Expense and Term Life Express®. You can deliver instant underwriting decisions and a faster underwriting process to your clients.

4 Reasons Why You'll Like Automated Underwriting



Reason #1

Get instant underwriting decisions for your Living Promise or Term Life Express e-App.

Get a decision whether it's 10:00 on Tuesday morning or 8:00 on Sunday evening. It's decisions all day, every day.



Reason #2

Easy to use. The e-App guides you step by step, tells you which questions to ask, and gives your client an underwriting decision on the completed application.



Reason #3

You'll always have the right forms. When using iGO e-App, all the required forms have been pre-loaded so you don't have to worry about missing a form or using the incorrect one.



Reason #4

Faster sales process. Close the sale faster with quicker underwriting decisions.

Getting Started is Easy

Use the same iGO e-App you're familiar with today. The Automated Underwriting feature will work in the background, while you complete the e-App. It's that easy.

Here are Some Helpful Tips:

- **Where to start** – Select the “Electronic Applications” link on the home page of Sales Professional Access. Then scroll down to the “Life e-Application” section. Select “Start New Case”
- **Possible Underwriting outcomes** – Approved, Referred to Underwriting (you or your client will be contacted for more information), or Declined
- **Hardware requirements** – Use your desktop, laptop or mobile device
- **Need help?** – Monday-Friday 7:30 a.m. - 5:00 p.m. CST, Underwriting Call Center 800-775-7896

Make the purchasing process even quicker and easier on your clients by using the e-Applications for Living Promise and Term Life Express.

Fixed index
universal
life (FIUL)
insurance

(R-4/2019)

Allianz Life Insurance Company of North America

Fast-track your business with accelerated underwriting

Our program is designed to give your clients a better underwriting experience, get your business issued more quickly, and pay your commissions faster.

Personal History Interview **scheduling tips:**

The PHI can be scheduled by the financial professional or client.

The sooner the PHI is complete, the faster your client may receive an accelerated underwriting offer.

Scheduling number
800.729.9566

Hours of operation

Monday – Friday
7:00 a.m. - 10:00 p.m.
Central time
and Saturday
9:00 a.m - 2:00 p.m.
Central time

It's easier for your clients and for you.

- You have the ability to schedule the Personal History Interview (PHI).
- There are fewer underwriting requirements so the process is more streamlined for your clients.
- The underwriting offer can be made much more quickly than the full underwriting process, so your business is issued faster.

Accelerated underwriting eligibility criteria:

PRODUCT AVAILABILITY: Single life
FIUL products

ISSUE AGES: 25-60

DEATH BENEFIT AMOUNT: \$1.5 million or less
(includes existing coverage)

RISK CLASSES: Preferred Nontobacco and
Preferred Plus Nontobacco

The customer experience

OLD UNDERWRITING PROCESS



Paper app/
worksheet



PHI
7-9 DAYS



FULL UNDERWRITING
10-24 DAYS

= 17-33 DAYS

NEW UNDERWRITING PROCESS



Paper app/worksheet
or ApplyNOW



SCHEDULED PHI
2-4 DAYS



FULL UNDERWRITING
10-24 DAYS

= 12-28 DAYS



ACCELERATED
UNDERWRITING
1-8 DAYS

= 3-12 DAYS

Get your life insurance business on the fast track with Allianz accelerated underwriting. For questions, call the Life Case Design Team at 800.950.7372.

For all that's ahead.®

Allianz

For financial professional use only – not for use with the public.

Product and feature availability may vary by state and broker/dealer.

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. www.allianzlife.com

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962

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John Hancock ExpressTrack[®]

A fast and easy path to underwriting decisions —
now available for face amounts up to \$3M!

ExpressTrack offers
key advantages
to eligible clients

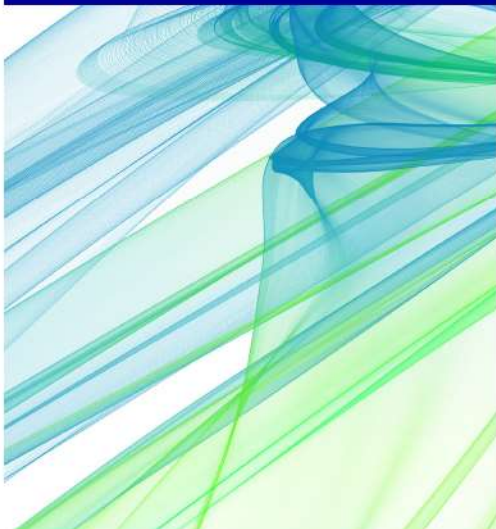
NO in-person medical
screenings

NO lab work

NO pre-issue medical
requirements¹

Underwriting decision
(Standard to Super
Preferred) in as little as

3 days²



Eligibility parameters

- Applications initiated via a John Hancock proprietary Ticket or AppliCnT's Express Complete Multi-Carrier Ticket³
- Ages 18-60
- **NEW:** Face amounts up to and including \$3 million
- Single-life term and permanent products (including the Long-Term Care rider)
- Generally considered Standard or better risk class
- U.S. permanent residents

How it works

Track the submission's progress via your usual pending case status tools.



Producer submits ticket

- JH Life eTicket, JH Life Paper Ticket, or AppliCnT's Express Complete Multi-Carrier Ticket
- Prior to the client being contacted to complete his/her tele-interview, provide the client with our **Preparing For Your Telephone Interview** flyer



Telephone interview with client

- Conducted by a John Hancock representative who completes the application and orders paramedical exam if needed
- Client signs application (eSignature is encouraged for quicker processing)



Case proceeds to underwriting

Underwriting review — will be considered for ExpressTrack or go through traditional underwriting



Policy issued and delivered

Examples that will prompt traditional underwriting



Medical impairments⁴

- Diabetes/gestational diabetes
- Cancer history (other than basal and squamous cell skin cancers)
- Stroke/TIA
- Lupus/autoimmune disorders
- COPD/emphysema
- CAD
- Moderate/severe ulcerative colitis
- Fatty liver
- Hepatitis
- Heart murmurs, valvular disease, arrhythmias
- Rheumatoid arthritis
- Seizures
- Significant mental health disorders



Non-medical impairments⁴

- Aviation & hazardous sports (resort diving is eligible)
- Professional athletes & entertainers
- Hazardous occupations
- History of DUI or bankruptcy
- Criminal histories
- Premium financing
- Increasing riders
- Prior submissions, including trial or formal applications, received in the past 12 months
- Previously rated or declined
- Histories of substance abuse
- Complex ownerships such as charities or "to-be-established" Trusts

For more information, please contact
John Hancock Underwriting.



1. John Hancock will be requesting post-issue attending physician statements (APS) on ExpressTrack cases for quality assurance review purposes.
2. Elapsed time to generate underwriting decision from the time Underwriting receives the interview results.
3. Submissions via firm-proprietary Tickets may not be eligible for ExpressTrack.
4. The considerations listed above are illustrative only and not exhaustive, and John Hancock reserves the right to require additional underwriting requirements in connection with any application for insurance.

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Insurance policies and/or associated riders and features may not be available in all states.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY060917046

Page 2 of 2. Not valid without all pages.

Your client may be eligible for accelerated, lab-free approval

For qualified applicants, the underwriting process may be faster and more convenient with no medical exams, labs or APSs.



Eligible Applicants Through AppAssist

Will your client qualify for accelerated underwriting?

Use this guide to help you determine if your client might qualify for lightning-fast, lab-free underwriting when submitting applications with AppAssist. It's best not to set the expectation that qualification is automatic; and explain to your client that full underwriting may be required after the telephone interview and is only available for Banner business. Applicants who do not qualify for accelerated approval seamlessly continue through traditional underwriting, with the same great product and pricing!

Use these parameters to help determine if your client might be eligible:

| OPTerm 15, 20, 25, 30, 35, 40 | OPTerm 10 |
|---|---|
| Ages 20-40, Amounts \$100,000 - \$1 million | Ages 20-50, Amounts \$100,000 - \$500,000 |
| Ages 41-45, Amounts \$100,000 - \$750,000 | |
| Ages 46-50, Amounts \$100,000 - \$500,000 | |

- ✓ Drop ticket submitted through AppAssist process (voice signature required)
- ✓ Client will likely qualify for Standard Plus Non-Tobacco or better
- ✓ Client is within the height and weight limits (refer to chart)
- ✓ Client does not reside in Connecticut, Hawaii, Alaska or New York

Disqualifying Non-Medical Circumstances:

- Bankruptcy in the past five years
- DWI/DUI in the past five years
- Felony conviction
- Internal policy lapse or internal replacement within the last two years
- Tobacco or marijuana use in the past 12 months (exception 12 or fewer tobacco cigars)
- Premium financing
- Risky avocations
- Aviation

Disqualifying Medical Conditions

Conditions that will almost always disqualify an applicant from the program:

- Alcohol or drug abuse/treatment
- Cancer (except Basal or Squamous Cell)
- Heart Disease or heart surgery
- COPD or Emphysema
- Bipolar Disorder
- Crohn's Disease
- Diabetes
- Multiple Sclerosis (MS)
- Peripheral Artery or Vascular Disease
- Stroke/Deep Vein Thrombosis/Transient Ischemic Attack (TIA)
- Rheumatoid Arthritis
- Parkinson's Disease
- Sickle Cell Anemia

Conditions that may disqualify an applicant, but not always:

- Barrett's Esophagus
- Diagnosed Depression
- Epilepsy/Seizures
- Gestational Diabetes
- Graves' Disease
- Hepatitis A
- Human Papillomavirus (HPV)
- Physician-prescribed pain medication (within the last 12 months)
- Kidney Stones
- Ulcerative Colitis
- Sleep Apnea

IS YOUR CLIENT A GOOD FIT?

| Height | Min Weight | Max Weight |
|--------|------------|------------|
| 4'10" | 89 | 155 |
| 4'11" | 92 | 160 |
| 5'0" | 95 | 166 |
| 5'1" | 98 | 171 |
| 5'2" | 101 | 177 |
| 5'3" | 104 | 183 |
| 5'4" | 108 | 188 |
| 5'5" | 111 | 194 |
| 5'6" | 115 | 200 |
| 5'7" | 118 | 207 |
| 5'8" | 122 | 213 |
| 5'9" | 125 | 219 |
| 5'10" | 129 | 225 |
| 5'11" | 133 | 232 |
| 6'0" | 136 | 239 |
| 6'1" | 140 | 245 |
| 6'2" | 144 | 252 |
| 6'3" | 148 | 259 |
| 6'4" | 152 | 266 |
| 6'5" | 156 | 273 |
| 6'6" | 160 | 280 |
| 6'7" | 164 | 287 |
| 6'8" | 168 | 295 |
| 6'9" | 173 | 302 |
| 6'10" | 177 | 309 |
| 6'11" | 181 | 317 |



Lifestyle Elements That May Affect Eligibility

Many factors are taken into consideration during the client interview, including scores from third-party data sources, as well as medical and personal histories. The below lifestyle factors may have an adverse impact on determining an applicant's eligibility. While one or two of these circumstances usually has no effect, cumulatively they may negatively impact risk classification. This may lower an underwriting offer by one class, or cause an applicant to be ineligible for accelerated underwriting.

Automated checks run during the AppAssist interview:

- Identity verification
- Medical Information Bureau (MIB)
- Motor Vehicle Reports (MVR)
- Prescription history check
- FCRA consumer database check

Lifestyle factors to keep in mind:

- Home ownership
- Level of education
- High amounts of debt or delinquent debt
- Evictions
- Criminal History
- Low credit scores



Path To Accelerated Underwriting



STEP 1

Review the eligibility requirements, as well as the disqualifying non-medical circumstances and medical conditions listed on page 1.



STEP 2

Submit a drop ticket to AppAssist.



STEP 3

Legal & General America's AppAssist Call Center conducts a telephone interview with the client to complete the formal application. Third-party data checks are run simultaneously.



STEP 4

Client uses voice-signature to sign the application over the phone.



STEP 5

The decision to allow an applicant through accelerated underwriting is usually made during the interview. At the end of the interview, the client may be approved instantly, or within 48 hours of the interview. If the client does not qualify, then a paramed exam will be scheduled and traditional underwriting requirements will continue.

Learn More:

lgamerica.com/appassist

Lincoln lab-free consideration

Presubmission qualification guidelines utilizing Tele-App

Lincoln's Tele-App process offers the opportunity to waive labs for qualifying clients. Use this guide to determine if your client may qualify for lab-free consideration.*

General lab-free qualification guidelines

- Clients ages 18–60
- Face amount: \$1 million or less
- Consideration for all preferred plus, all preferred and most standard rate classes
- No major medical conditions
- Within height/weight limits
- Maximum lifetime lab-free consideration is \$1,000,000
- Applicant is a U.S. citizen or permanent resident

Nonmedical conditions that prompt the need for labs/vitals

- Use of tobacco products
- History of DUI or distracted driving convictions in the last 5 years
- History of multiple motor vehicle violations in the last 3 years
- Felony conviction in the last 7 years
- Hazardous sports activity (vacation participation or club activity is usually fine)
- Private pilot without Instrument Flight Rules (IFR) qualification
- Submission of a prior trial (informal) or formal application to Lincoln Financial Group within the last 12 months
 - If there are valid labs on file from a previous formal submission, they may be used in place of ordering new labs.

Medical conditions that prompt the need for labs/vitals

Note: This list is not all-inclusive. Due to the complexity of individual medical histories, multiple medical conditions could prompt the need for labs/vitals, even if not listed below.

- Alcohol abuse and/or treatment
- Atrial fibrillation
- Bipolar disorder
- Cancer history (other than basal and squamous cell skin cancers)
- Cardiomyopathy
- Carotid artery disease
- Elevated cholesterol without treatment
- Chronic obstructive pulmonary disease (COPD/emphysema)
- Cirrhosis
- Crohn's disease/ulcerative colitis
- Diabetes/gestational diabetes
- Drug abuse and/or treatment
- Emphysema
- Epilepsy/seizure
- Gastric bypass/lap band
- Heart disease/surgery (all types)
- Hepatitis B or C
- Hypertension
- Kidney disease
- Melanoma
- Multiple sclerosis (MS)
- Muscular dystrophy (MD)
- Parkinson's disease
- Peripheral artery disease (PAD)/peripheral vascular disease (PVD)
- Prescription narcotic use

*Note: Lab-free consideration is not available in New York, with Lincoln *MoneyGuard*® solutions or *Lincoln LifeElements*® One-Year Term.

Insurance products issued by:
The Lincoln National Life Insurance Company

For agent or broker use only. Not for use with the public.

Height and weight guidelines for lab-free consideration

Our height and weight guidelines apply to both men and women. We use these guidelines with your client's event and medical history to help determine policy approval.

| Ages 18-44 | | Ages 45-60 | |
|------------|---------|------------|---------|
| Height | Weight | Height | Weight |
| 4'8" | 82-167 | 4'8" | 82-171 |
| 4'9" | 85-173 | 4'9" | 85-177 |
| 4'10" | 88-179 | 4'10" | 88-184 |
| 4'11" | 91-185 | 4'11" | 91-190 |
| 5'0" | 94-192 | 5'0" | 94-197 |
| 5'1" | 98-198 | 5'1" | 98-203 |
| 5'2" | 101-205 | 5'2" | 101-210 |
| 5'3" | 104-211 | 5'3" | 104-217 |
| 5'4" | 108-218 | 5'4" | 108-224 |
| 5'5" | 111-225 | 5'5" | 111-231 |
| 5'6" | 114-232 | 5'6" | 114-238 |
| 5'7" | 118-239 | 5'7" | 118-245 |
| 5'8" | 122-246 | 5'8" | 122-253 |
| 5'9" | 125-253 | 5'9" | 125-260 |
| 5'10" | 129-261 | 5'10" | 129-268 |
| 5'11" | 133-268 | 5'11" | 133-276 |
| 6'0" | 136-276 | 6'0" | 136-283 |
| 6'1" | 140-284 | 6'1" | 140-291 |
| 6'2" | 144-292 | 6'2" | 144-299 |
| 6'3" | 148-300 | 6'3" | 148-308 |
| 6'4" | 152-308 | 6'4" | 152-316 |
| 6'5" | 155-316 | 6'5" | 155-324 |
| 6'6" | 159-324 | 6'6" | 159-333 |
| 6'7" | 163-332 | 6'7" | 163-341 |
| 6'8" | 168-341 | 6'8" | 168-350 |
| 6'9" | 172-349 | 6'9" | 172-359 |

| |
|---|
| Not a deposit |
| Not FDIC-insured |
| Not insured by any federal government agency |
| Not guaranteed by any bank or savings association |
| May go down in value |

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LincolnFinancial.com

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LCN-2928075-012920

POD 3/20 **Z08**

Order code: UW-NOLAB-FLI001





Have questions? Contact your Lincoln Underwriting team. We are here for you!

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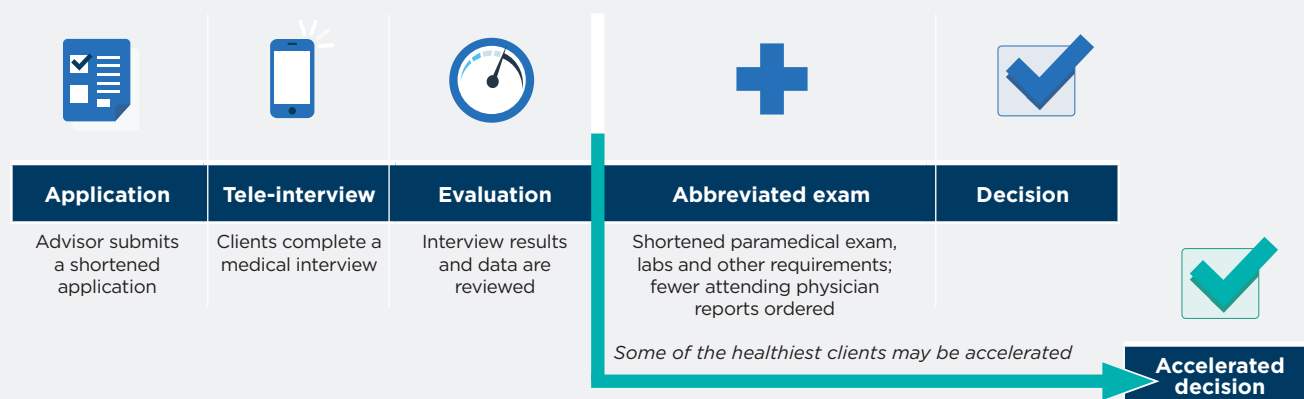
Nationwide® Intelligent Underwriting

Available in all states except NY

Nationwide® Intelligent Underwriting streamlines the life insurance application process for both you and your clients. It can provide a faster and more efficient underwriting process with:

- Less time required to get an underwriting decision
- Fewer attending physician statements and less need for additional underwriting requirements
- An accelerated process for some of the healthiest clients by eliminating an exam and labwork¹
- Less time spent on application paperwork, including the need for you to gather your clients' medical history

How does it work?



Completing the tele-interview

Option 1: Once the application has been entered into our system and submitted to the third-party vendor, they will contact the client to complete the tele-interview immediately.

Option 2: If the client is not able to complete the interview at that moment, they can schedule a call back at their preferred day and time.

The interview will be recorded, and the client signs via electronic voice signature. Healthy clients can expect an average interview time of 20 minutes, but time may vary significantly depending on client health and ability to provide detailed information on medical history.

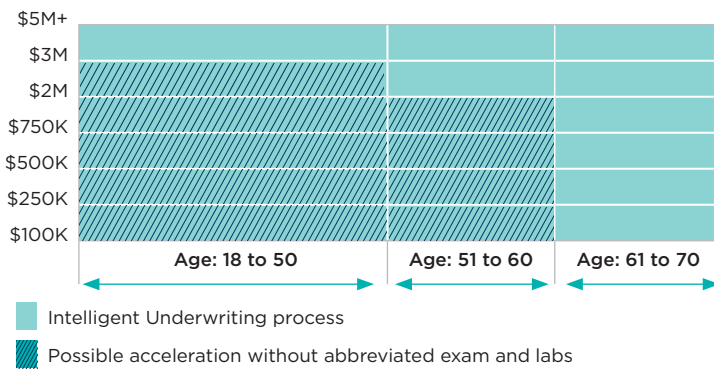
Nationwide may notify you regarding additional underwriting requirements within a few days after completion of the tele-interview.

If an abbreviated exam is necessary, the examiner may collect:

- Height, weight, blood pressure and pulse information
- Urine and blood samples

¹ U.S. citizens and permanent residents (10-year green card status) ages 18 – 50 applying for face amounts of \$100,000 to \$2 million and/or ages 18 - 60 for face amounts of \$100,000 to \$1 million are eligible for possible acceleration.

Eligibility guidelines²



Acceleration guidelines

- Ages 18 – 50 Face amounts of \$100,000 to \$2 million on eligible products
- Ages 51 – 60 Face amounts of \$100,000 to \$1 million on eligible products
- U.S. citizen or permanent resident (10-year green card status)
- Risk classes of Nontobacco Preferred Plus, Nontobacco Preferred, Tobacco Preferred and Nontobacco Standard Plus

Setting eligibility expectations

For some of the healthiest clients, an underwriting decision will be made without the need for additional underwriting requirements. Some of the healthiest clients will **not** be accelerated simply because we don't have enough information to make a decision. Therefore, additional underwriting requirements will be needed to reach an underwriting decision. Preferred, Preferred Plus and Standard Plus underwriting classifications are still available, even if clients are not eligible for acceleration.

Products eligible for Intelligent Underwriting

| Term life | Whole life | Universal life | Variable universal life |
|---|---|---|--|
| Nationwide YourLife® Guaranteed Level Term (10, 15, 20, 30) | Nationwide YourLife® WL 100 Nationwide YourLife® 20-pay WL | Nationwide Indexed UL Accumulator II or Protector II Nationwide YourLife® Indexed UL Accumulator or Protector Nationwide No-Lapse Guarantee UL II Nationwide YourLife® No-Lapse Guarantee UL | Nationwide VUL Accumulator Nationwide VUL Protector |

Why Nationwide Intelligent Underwriting

| | | | | |
|------------------------|--------------------------------------|--|--------------------------------------|--------------------|
| No prescreen checklist | Fewer attending physician statements | Long-Term Care Rider, 1035 exchange and replacement all available for acceleration | Quicker overall underwriting process | No random holdouts |
|------------------------|--------------------------------------|--|--------------------------------------|--------------------|



Call us at 1-888-767-7373 with any questions about Nationwide Intelligent Underwriting and how it can work for you and your clients.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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² Face amounts and issue ages pertain to the Nationwide Intelligent Underwriting application process. Products may be available at amounts and ages outside of these parameters using standard application processes.

Nationwide Intelligent Underwriting and eligible products are subject to state and company approvals.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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FLM-1062AO-BG.4 (08/19)

Life insurance

Offer clients faster and easier protection

Accelerated Underwriting guide



Faster and easier

Speed up the underwriting process for both you and your clients with Principal Accelerated UnderwritingSM.

It's available to use with a wide range of life insurance products and works well with business cases too.

There are no exam requirements and no lab testing for qualified Standard, Super Standard, Preferred and Super Preferred clients.¹

A simple online application or telephone interview — That's all it takes to fulfill the requirements on your end. Then the underwriter reviews the information and provides an underwriting decision in as little as 24 hours!¹

1 Complete Part A and C of the application including Producer Report, HIPAA, Informed Consent Form, etc. Do not schedule the paramed appointment.

Indicate "Acc Und" on the [Producer Report](#) to alert the case manager that it's an Accelerated Underwriting case.

2 The client can complete Part B online or over the phone.

Use the [online scheduler tool](#) for online Part B. Call 1-888-TeleApp (1-888-835-3277), option 0, if the client would like to complete the interview immediately or set up a future interview.

Tell the interviewer that this is an [Accelerated Underwriting application](#).

3 Underwriting evaluates the Part B, Motor Vehicle Report, prescription history and MIB Inc. report.

If the [application is approved](#) for Accelerated Underwriting, it proceeds to issue.

If [not approved](#), the application will go through the traditional underwriting process.

A paramed appointment will be scheduled plus any additional requirements.

Principal TeleApp Contact Center Hours are Monday-Thursday, 7 a.m.-10 p.m. CT/Friday, 7 a.m.-7 p.m. CT

¹ Applicants may qualify based on age, product, face amount and personal history. Insureds cannot use any special underwriting program or reinsurance to qualify for their underwriting classification.

Eligibility requirements

Ages: 18 - 60

Face amount: \$50,000 - \$1 million

Products available: Term (10-, 15-, 20-, and 30-year), UL, IUL, VUL, SUL, or Benefit VUL II (NY only)

- Build must be within the recommended weight limits. See chart on following page.
- No major medical condition(s) (see list on following page).
- If previously underwritten by Principal® coverage was approved at Standard or better.²
- Applicant must reside in the U.S. and be a U.S. citizen or permanent resident with no travel to hazardous locations.
- Stated blood pressure – 155/92 for ages 18-44 and 160/92 for ages 45-60.
- Total cholesterol is less than 275.
- No tobacco use in the last two years.
- No history of bankruptcy in the past five years.
- No marijuana use within the past five years.
- No more than one DUI or reckless driving within the past 10 years.
- No felony conviction in the last 10 years.
- No life, health or disability insurance has been rated, ridered or declined.
- No prior informal request to Principal within the last 24 months.
- If exam requirements or labs have been completed in the prior 12 months for life or DI coverage, we'll request the results of those requirements. See the Q&A for additional details.
- Part B has been completed by client via online Part B or TeleApp.

² May not use any special underwriting program or reinsurance to qualify for underwriting classification.

Underwriting build chart

| Ages 18-44 | | | | Ages 45-60 | | | |
|------------|---------|--------|---------|------------|---------|--------|---------|
| Height | Weight | Height | Weight | Height | Weight | Height | Weight |
| 4'8 | 75-162 | 5'9 | 113-247 | 4'8 | 75-167 | 5'9 | 113-253 |
| 4'9 | 78-168 | 5'10 | 116-254 | 4'9 | 78-173 | 5'10 | 116-261 |
| 4'10 | 80-174 | 5'11 | 120-261 | 4'10 | 80-179 | 5'11 | 120-268 |
| 4'11 | 83-180 | 6'0 | 123-269 | 4'11 | 83-185 | 6'0 | 123-276 |
| 5'0 | 86-186 | 6'1 | 127-276 | 5'0 | 86-192 | 6'1 | 127-284 |
| 5'1 | 89-193 | 6'2 | 130-284 | 5'1 | 89-198 | 6'2 | 130-292 |
| 5'2 | 92-199 | 6'3 | 134-292 | 5'2 | 92-205 | 6'3 | 134-300 |
| 5'3 | 95-206 | 6'4 | 137-300 | 5'3 | 95-211 | 6'4 | 137-308 |
| 5'4 | 98-212 | 6'5 | 141-307 | 5'4 | 98-218 | 6'5 | 141-316 |
| 5'5 | 101-219 | 6'6 | 144-315 | 5'5 | 101-225 | 6'6 | 144-324 |
| 5'6 | 104-226 | 6'7 | 148-323 | 5'6 | 104-232 | 6'7 | 148-332 |
| 5'7 | 107-233 | 6'8 | 152-332 | 5'7 | 107-239 | 6'8 | 152-341 |
| 5'8 | 110-240 | 6'9 | 155-340 | 5'8 | 110-246 | 6'9 | 155-349 |

Note: Traditional underwriting is required for builds that are off the chart.

NO major medical conditions, such as:

| | | |
|--|--|---|
| Alcohol abuse and/or treatment | Drug abuse and/or treatment | Melanoma |
| Atrial Fibrillation | Epilepsy/Seizure | Multiple Sclerosis (MS) |
| Barrett's Esophagus | Gastric Bypass/Lap Band | Parkinson's Disease |
| Bipolar Disorder | Heart Disease/Surgery – all forms | Peripheral Artery Disease (PAD)/ Peripheral Vascular Disease (PVD) |
| Cancer (exceptions: Basal Cell and Squamous Cell Carcinomas) | Hepatitis | Rheumatoid Arthritis (RA) |
| Chronic Obstructive Pulmonary Disease (COPD/Emphysema) | Hypertension (diagnosed within six months) | Sleep Apnea |
| Crohn's Disease | Kidney Disease | Stroke/Transient Ischemic Attack (TIA) |
| Diabetes | SLE/Lupus | Ulcerative Colitis (UC) |

Note: Advanced diagnostic testing, biopsies, cardiac testing and other medical history may require an attending physician's statement. When attending physician's statements are ordered, we will require traditional underwriting.

Questions and answers

Q: What types of data are used?

A: We use MIB Inc., Motor Vehicle Reports (MVRs), prescription records and information collected from the Part B. We do not use information from companies who collect data for marketing purposes.

Q: What happens if clients are not approved for Accelerated Underwriting?

A: They simply revert back to the traditional underwriting process and requirements. To ensure no delays, we can schedule the paramed appointment for you from Exam One, Portamedic or APPS. When scheduling the personal interview, please let us know if you would like us to order exams and which paramed you prefer.

Q: If Principal orders the labs and exams, how do I follow the status?

A: When the decision is made that we need a paramed appointment, we'll send you a message and then place an order with the paramed firm. Please make sure your client understands that an exam may be required. Our case coordinators will manage the status on your behalf and notify you if there are any delays. We provide a detailed update at least once a week.

Q: What if my client has been underwritten elsewhere in the prior 12 months and completed exam requirements including lab results?

A: If you apply for Accelerated Underwriting and have completed an exam and/or labs within the prior 12 months, we'll request the results and use them in our underwriting.

Q: Is there a chance the labs and exams might result in a better or worse underwriting class?

A: In most cases, your client's risk class won't change based on the labs/exams. But if the results are abnormal (e.g., high blood pressure, high cholesterol, liver function tests) the underwriter will re-evaluate the risk class based on the new information.

Q: What kind of factors might result in my client not being approved?

A: Our program is based on a statistical model. We studied applicants who have been approved at Standard or better rates in the past to understand what factors they have in common.

45-55 percent of applicants tend to have a high number of favorable factors, and we're able to approve them quickly without labs and exams. Other clients may have some favorable factors, but not enough to qualify for the streamlined process.

Our process is designed to select the best candidates for Accelerated Underwriting. Sometimes, a client may be in perfect health and will ultimately be issued at Super Preferred or Preferred. However, the client may not have had enough positive health factors to qualify for this approval without an exam.

Questions and answers (continued)

Q: What should I tell my client about this process?

A: In discussions with sales representatives, we have found two strategies that work:

1. Under-promise and over-deliver

Once the client agrees to the purchase, complete the application and explain the next steps for underwriting just as you always have, including that someone will contact him or her to schedule a paramed appointment.

If the application is approved for Accelerated Underwriting, share the good news. Tell the client, “Underwriting was able to approve you without requiring a paramed appointment.”

If the applicant is not approved for Accelerated Underwriting, he or she simply completes the traditional underwriting process, and no follow-up with the client is required.

2. Place all the cards on the table

Once the client agrees to the purchase, complete the application and explain the next steps for underwriting. If you feel the client may qualify for Accelerated Underwriting, explain the underwriting process and discuss the possibility of underwriting without the need for paramed exams. Let the client know that the underwriter will review the application and contact you if a paramed appointment will be required.

If the application is approved for Accelerated Underwriting, share the good news. Tell the client, “Underwriting was able to approve you without requiring a paramed appointment.”

If the applicant is not approved, the client simply completes the traditional underwriting process, and the paramed firm contacts the client to schedule the exam.

Q: If my client is not approved, how much will the underwriter be able to share with me?

A: There are four reasons why a client may not be approved for Accelerated Underwriting:

1. The client didn't meet one of the basic program parameters such as age, amount, product, etc.
2. The underwriter found additional information on the Part B or other underwriting requirements that requires a paramed exam (e.g., MIB Inc. code, medication on prescription check, etc.).
3. The Accelerated Underwriting model score was not high enough to qualify for immediate approval. This simply means the client did not have enough positive risk factors to qualify for immediate approval. They still may be issued at Standard or better rates, but we need an exam/blood profile to complete the evaluation.
4. The case was chosen as part of our random hold-out group. The underwriter can explain the reasons when he or she notifies you it has not been approved.

Q: Is there anything else I need to know?

A: To monitor quality and ensure solid mortality results, a small, random sample of applicants who qualify for Accelerated Underwriting will go through full, traditional underwriting. We're very pleased to offer this innovative underwriting program that will allow us to streamline the underwriting process for many clients. The random sample is designed to ensure we are able to meet our mortality results and continue to offer this program for many years.

Our maximum issue age is 60, but approval rates tend to be better for younger clients. Older clients often take medications and may be more likely to have health history that will require a paramed exam, lab or APS. In our early tests, we found that a higher percentage of applicants qualified at ages 18-50 versus 51-60. But we still expect at least 25 percent of applicants aged 51-60 to qualify.

Q: Is there a special application for Accelerated Underwriting?

A: No. Please use the same application you would for any life insurance request.

Q: Can you tell me about the online Part B or TeleApp process?

A: Our programs are designed so we can issue in the shortest amount of time, and they have been tailored to obtain the best possible data during the completion of the Part B. Completing the interview immediately eliminates delays.

Q: How do I order a personal interview?

A: Schedule online

- Access the Web Scheduler online.
- Answer "yes" to the question that asks whether this is an Accelerated Underwriting case.
- Indicate how you would like lab ordering handled if the case doesn't qualify for Accelerated Underwriting.
- Or for the telephone interview option, have the client complete an interview immediately by calling 1-888-TeleApp (1-888-835-3277), option 0. Make sure you tell the interviewer that this is an Accelerated Underwriting application.
- Provide basic information such as client name, face amount, etc.
- The interviewer will ask if you would like us to order the exam for you and your preferred paramed company (Exam One, APPS, Portamedic).
- At this point, the client can complete the interview immediately. This is the best way to guarantee fast turnaround. Either have the client complete the application online, or hand the phone to the client. If the client would prefer to complete the application at a later date, he or she can request a link for the online application and can request the telephone interviewer to call them back on his or her phone.

Principal UnderRightSM

Fast. Easy. **Just Right.**



Call 800-654-4278 for direct access to your home office case manager or underwriter.
Visit us at principal.com/accelerated.



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PLUS: Protective Life Underwriting Solution

Eligibility Checklist

| | |
|-----------------------------------|--|
| Not a Deposit | Not Insured By Any Federal Government Agency |
| No Bank or Credit Union Guarantee | Not FDIC/NCUA Insured May Lose Value |

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One size doesn't fit all when it comes to underwriting.

PLUS is designed to underwrite Protective® Classic Choice term or Protective Custom ChoiceSM UL applicants using a faster and less invasive process. Using advanced analytics, our flexible solution can streamline the experience for each applicant based on their individual circumstances.

KEY BENEFITS OF PLUS:

- Fluids and APSs may not be required
 - Underwriting interview conducted by Protective employees
 - Application cycle time reduced by 14 days
 - All cases facilitated via Protective's automated underwriting platform to optimize speed to issue
-

How our process works:

- Within 24 hours of the application being submitted, your client will receive a call to complete their TeleLife® interview. At the beginning of the interview, your client will be prompted to provide HIPAA and CRA authorization.
- During the TeleLife interview, PLUS gathers the required data. Along with the application disclosures, PLUS uses the data to determine the underwriting requirements and the best available class for the applicant.
- Application package sent out for signature.
- At the end of the TeleLife interview, you can expect your client to follow one of these paths:
 - **Accelerated underwriting:** The need for an exam and labs is eliminated, and the policy is ready to be issued.
 - **Traditional underwriting:** Exam, fluids, labs and/or medical records are required to ensure accurate underwriting.

Some clients may appear to be eligible for an accelerated underwriting offer, but will still be required to complete the exam and labs. The need for an exam and labs could be from the underwriting data gathered (for example, prescription drug reports), a disclosure by the applicant, or a combination of factors. Even if your client does not get an accelerated underwriting offer, they could still qualify for the best class through the exam and labs underwriting.

Accelerated underwriting cases will be monitored post-issue to confirm the disclosures provided by the applicant. Information gathered via accelerated underwriting cases may be reviewed and addressed with your client if we discover any material differences.

The checklist below will help you determine if your client may qualify for PLUS, possibly eliminating the need for fluids and APSs.

AGES AND FACE AMOUNTS

- Ages 18 – 45: \$100,000 – \$1,000,000
- Ages 46 – 60: \$100,000 – \$500,000

CURRENT HEALTH

- Height and weight within the recommended limits.
- No major medical condition(s). See list on following page.
- Blood pressure less than 140/90.
- Total cholesterol less than 275; cholesterol/HDL ratio is less than 5.5.

HEALTH/FAMILY HISTORY

- No natural parent or sibling death prior to age 60 from coronary artery disease or cancer including breast, colon, lung, melanoma, ovarian or prostate.
- No tobacco use within the past 60 months for Select Preferred.
- No tobacco use within the past 24 months for Preferred.

INSURANCE HISTORY

- Approved at Preferred or Select Preferred if previously underwritten by Protective.
- No prior informal request to Protective within the last 24 months.
- No life, health or disability insurance has been rated, declined or postponed.

PERSONAL AND LIFESTYLE HISTORY

- U.S. citizen or permanent resident with no travel to hazardous locations.
- Not currently receiving a pension or payment because of injury, sickness or disability.
- No bankruptcy in the past ten years.
- No DUIs or reckless driving within five years, or more than two moving violations in the past three years.
- Not charged with, awaiting a trial for, or convicted of a felony.
- Have not engaged in any of the following activities in the past two years or do not plan to engage in them in the next two years: hang gliding, mountain climbing, sky diving, parachuting or private aviation.

HEALTHY BUILD CHART

Eligible applicants must fall within the following height/weight limits.

| Height/Weight | | Height/Weight | | Height/Weight | | Height/Weight | |
|---------------|-----|---------------|-----|---------------|-----|---------------|-----|
| 4'7" | 129 | 5'3" | 169 | 5'11" | 215 | 6'7" | 266 |
| 4'8" | 134 | 5'4" | 175 | 6'0" | 221 | 6'8" | 273 |
| 4'9" | 139 | 5'5" | 180 | 6'1" | 227 | 6'9" | 280 |
| 4'10" | 144 | 5'6" | 186 | 6'2" | 234 | 6'10" | 287 |
| 4'11" | 149 | 5'7" | 192 | 6'3" | 240 | 6'11" | 294 |
| 5'0" | 154 | 5'8" | 197 | 6'4" | 246 | | |
| 5'1" | 159 | 5'9" | 203 | 6'5" | 253 | | |
| 5'2" | 164 | 5'10" | 209 | 6'6" | 260 | | |

Major Medical Conditions

(the following conditions can make an applicant ineligible for the accelerated underwriting path in PLUS)

- Alcohol abuse and/or treatment
- Drug abuse and/or treatment
- AIDS (Acquired Immune Deficiency Syndrome)
- Disorder of the immune system
- Rheumatoid Arthritis (RA)
- SLE/Lupus
- Epilepsy, seizures, paralysis, or mental or nervous disorder or depression
- Disorder of the muscles including muscular dystrophy, ALS (amyotrophic lateral sclerosis), multiple sclerosis, motor neuron disease
- Parkinson's Disease
- Bipolar Disorder
- Suicidal thoughts
- ADD/ADHD
- Anorexia/Bulimia
- Weight Loss Surgery such as Gastric Bypass, Sleeve or Lap Band Surgery
- Coronary artery disease, carotid disease, heart attack, stroke, heart or other circulatory system surgery
- Atrial Fibrillation
- Peripheral Artery Disease (PAD/Peripheral Vascular Disease (PVD))
- Stroke/Transient Ischemic Attack (TIA)
- Hypertension (diagnosed within past year)
- Melanoma
- Cancer or malignant tumor including lymphoma or leukemia (exceptions: Basal Cell and Squamous Cell Carcinomas)
- Chronic Obstructive Pulmonary Disease (COPD/Emphysema)
- Asthma
- Sarcoidosis
- Sleep Apnea
- Barrett's Esophagus, Hepatitis, Crohn's Disease, intestinal bleeding, chronic diarrhea, Ulcerative Colitis (UC) or other disorder of the liver
- Diabetes/Gestational Diabetes or hyper-thyroid or other endocrine disorder
- Kidney disease or disorder of the kidney

Let's deliver on our promises. Together.

The Protective Way

Delivering what's promised. 100 years and counting.

Other companies talk about values. But with us it's more than a slogan. In fact, our core principles — value, integrity, strength and stability — inform everything we do, from our business model to the design of our products.

Simply put, we believe in doing the right thing in every action and decision, large and small. We're careful about the promises we make — and make sure we deliver on them. It's how we continue to build trust and relationships that last.

Clients who do not fit all eligibility requirements may need to submit additional information like a paramedical exam, or other labs or medical records.

Protective Classic Choice Term, policy form number TL21, and state variations thereof, is a level death benefit term life insurance policy to age 90 and Protective Custom Choice UL (UL-22), a universal life insurance policy, are both issued by Protective Life Insurance Company, Brentwood, TN. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

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**GET
ON
BOARD
PRUFAST TRACK
“TRY 5”**



Prudential
Bring Your Challenges[®]

A BETTER UNDERWRITING EXPERIENCE

PruFast Track is Prudential's accelerated underwriting process for eligible applicants. It has advantages for you and consumers:

FASTER APPROVALS

Approvals may come in days instead of weeks.

NO EXAMS

Medical exams and lab work are not required.

MORE EFFICIENT

A paperless process means less chance of errors and delays.

AVAILABLE

Most of Prudential's life insurance products are eligible for accelerated underwriting.

This quick guide will get you started on the PruFast Track process.

What's the "Try 5" Challenge?



The Try 5 Challenge is your chance to experience the ease and convenience of PruFast Track firsthand. Simply e-submit your next 5 applications and let Prudential do the rest.

We're confident that once you try PruFast Track, you'll want to get on board every time you do business with Prudential.

GET STARTED BY IDENTIFYING THE RIGHT CLIENT

Who's Eligible?

All applicants¹ who meet the following requirements:

- Age: 18 to 60
- Face Amounts: \$100,000 to \$1,000,000
- Quoted Underwriting Category:² Nonsmoker or better
- Products: Most of Prudential's Term and Permanent Products (excludes PruTerm One and Survivorship products)
- U.S. Residents

Find the Right Prospect

If the prospect is at a healthy weight and can answer NO to all or most of these questions, he/she is more likely to receive faster approval of their application through PruFast Track.

- Used tobacco in the past 5 years?
- Been told you have or are taking medication for high cholesterol?
- Have heart disease, diabetes, or glucose intolerance?
- Have had a stroke, hepatitis, or cancer (other than skin)?
- Been treated for drug or alcohol use in the past 10 years?
- Had a family member die before age 60 from heart disease, stroke, or cancer?
- Have you applied for life insurance in the past year?
- Have you been convicted of a DUI or have other motor vehicle violations?

Acceptable Conditions

- Aviation and avocations.
- Minor health conditions, such as:
 - Hypertension, if well controlled
 - Mild asthma
 - Cysts
 - Benign polyps
 - Mild anxiety
 - Basal cell cancer
 - Rheumatoid arthritis
 - Some types of benign heart murmurs

¹Multiple applications submitted on the same client at the same time are not eligible.

²Applications with underwriting category quoted of Preferred Smoker, Smoker, or Special Class rating are not eligible.

This quick guide will get you started on the PruFast Track process.



STEP 1 – E-SUBMISSION



STEP 2 – CLIENT INTERVIEW



STEP 3 – DECISION



STEP 1

E-SUBMISSION

The Prudential Xpress Worksheet* or Fast App Drop Ticket* are available on multiple e-submission tools. Follow these steps to get started on PruFast Track when submitting to Prudential.

1. Using the e-submission tool you prefer, enter the applicant information. Most e-submission tools will guide you to ensure the information is entered completely and accurately.
2. Once all the required information is entered, you can e-submit the application to Prudential.* An electronic signature is available for any required forms or authorizations.
3. As soon as the application is submitted, Prudential takes it from there. You can check the status of the application any time so you stay informed every step of the way.

*PruFast Track accelerated underwriting is only available when using the Prudential Xpress Worksheet or FastApp Drop Ticket submission options. Full part 1 long form applications are not eligible.



STEP 2

CLIENT INTERVIEW

Be sure to prepare clients for the interview. Remind them that the faster they complete the interview, the faster they'll get a decision.

Within 24 to 48 hours of completing the initial application, clients will receive instructions on how to complete the interview. The entire interview may take 20 to 30 minutes.

Clients should have this information on hand prior to the interview.

- Last 4 digits of Social Security Number.
- Driver's license number, expiration date, and state of issue.
- The name, address, and phone number of primary physician (or facility) and any medical specialists seen.
- Date (generally month and year) of last visit to primary physician and dates of recent visits to specialists.
- A list of medications they are currently taking.
- Employment history, earned income, unearned income (e.g., income outside of regular salary, bonus, wages, and tips), and net worth (total assets minus liabilities).

A more detailed list of information clients may need for the call can be found in the ***Preparing for the Interview Guide*** on PruXpress (1011194).



STEP 3

DECISION

PruFast Track process determines underwriting path.

- Accelerated cases will be approved within hours or days, without the need for a medical exam or lab work.
- Cases not accelerated will require additional underwriting (e.g., labs, exams, and/or Attending Physician Statements).
- The expert underwriters at Prudential know that each client is unique and will only order the additional evidence that's necessary to underwrite the specific client. In some cases, they may only order an Attending Physician Statement to maintain a noninvasive client experience.
- Case status keeps you updated and informed throughout the process.



PruFast Track is your ticket to a better underwriting experience.

**Take the
“Try 5” Challenge**
today and discover a faster and easier way to do business.

QUESTIONS?

Contact your Prudential representative.

The availability of coverage and rates will vary based on company underwriting criteria including, but not limited to, age, sex, health history, smoking status, and residency. Underwriting rules are subject to change at our discretion.

Life insurance is issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY and/or NJ), and Pruco Life Insurance Company of New Jersey (in NY and/or NJ). All are Prudential Financial companies located in Newark, NJ.

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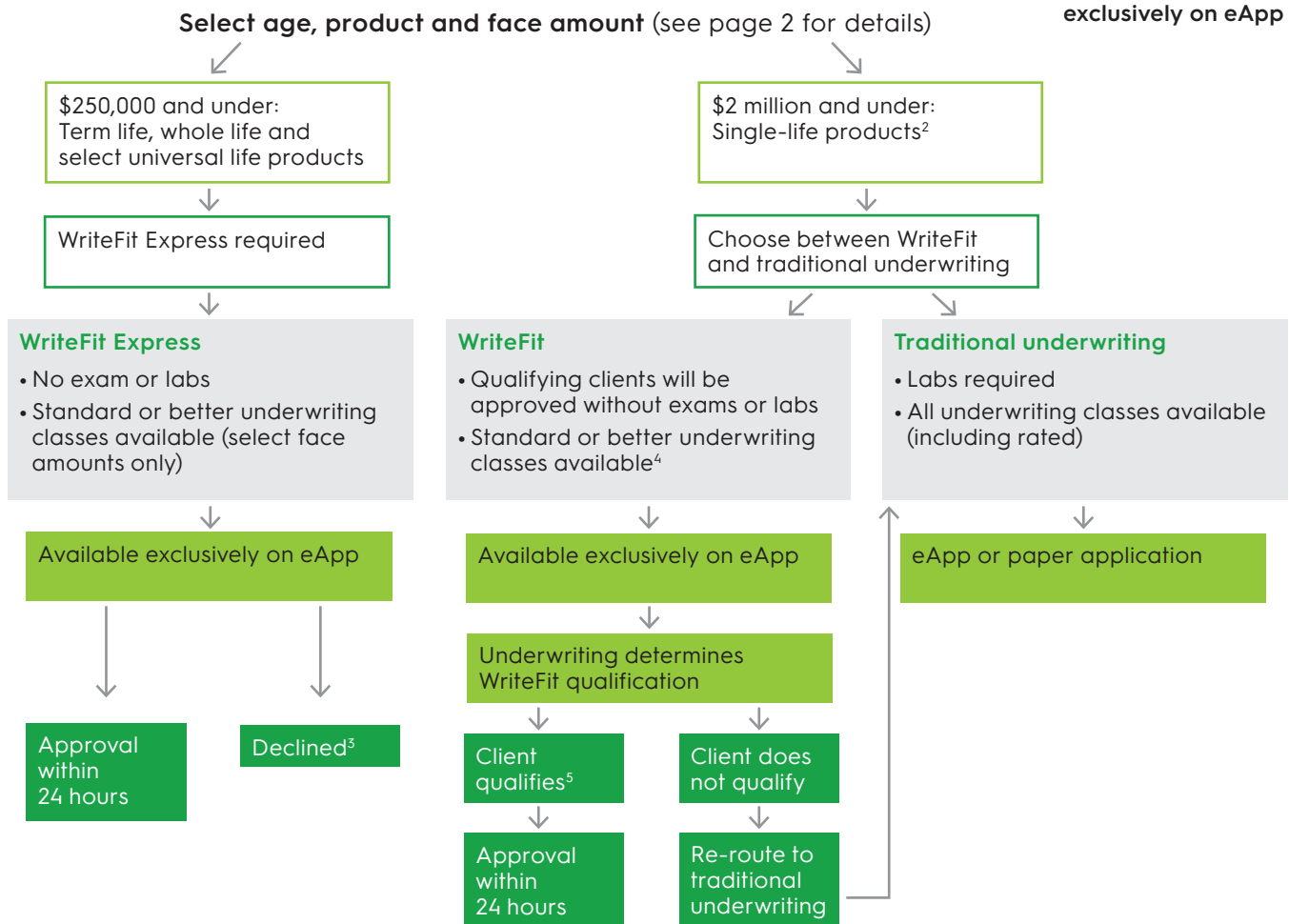
WriteFit and WriteFit Express: how to submit business

Securian's WriteFit Underwriting™ program can accelerate your clients' applications through our underwriting process within 24 hours.¹ Here's what you need to know before submitting business:



Available exclusively on eApp

How WriteFit Underwriting works



1. Upon completion of the tele-interview
2. Excludes WriteFit Express, SecureCare and must meet age and product specific guidelines.
3. If declined, a 90-day waiting period will be enforced before a new application can be submitted.

4. For ages 55-60: Preferred and Preferred Select classes are available.
5. Once accelerated, applicant cannot switch to traditional underwriting.

Product details

The chart below shows the products, face amounts and underwriting classes available for WriteFit and WriteFit Express.

Remember: once you enter your client's age, the product and face amount, eApp will guide you through the online application process and only show information relevant to your client.

WriteFit

| Products | Issue ages | Face amounts | Underwriting classes |
|-----------------------------------|--------------------|--|----------------------|
| Single-life products ² | 18-50 | \$0 - \$2,000,000 (excludes WriteFit Express products and face amounts listed below) | Standard or better |
| | 51-60 ⁴ | \$0 - \$1,000,000 (excludes WriteFit Express products and face amounts listed below) | Standard or better |

WriteFit Express

| Products | Issue ages | Face amounts | Underwriting classes |
|--|--|-----------------------|----------------------|
| Advantage Elite Select Term Life | 16-54 (10-, 15- and 20-year durations) | \$50,000 - \$99,999 | Standard |
| | 16-45 (30-year duration) | \$100,000 - \$250,000 | Standard or better |
| Value Protection IUL | 0-15 | \$50,000 - \$250,000 | Preferred |
| | 16-54 | \$50,000 - \$99,999 | Standard |
| | | \$100,000 - \$250,000 | Standard or better |
| Eclipse Accumulator IUL and Eclipse Protector II IUL | 0-17 | \$50,000 - \$250,000 | Preferred |
| | 18-54 | \$100,000 - \$250,000 | Standard or better |

Product features and availability may vary by state.

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Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York.

Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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Accelerated Underwriting



Get faster decisions for your Standard, Standard Plus, Preferred and Preferred Plus clients on Term Life Answers® Speed eTickets. NO paramed exam. The process is easy. Simply submit a drop ticket, ExamOne contacts the client — we take care of the rest. We'll provide an underwriting decision in 48-72 hours!

Fast, Simple Steps

- Complete the Speed eTicket (drop ticket.) Do not schedule a paramed appointment
- ExamOne will contact the client. Their interview team will complete the application and get a voice signature or e-Signature. You can also provide the client with the ExamOne client contact number for them to call on their own time

We Take Care of the Rest

- Once we receive the application, our Accelerated Underwriting team will evaluate the application, MVR, MIB, and Prescription History to make a determination
- If the application is approved through Accelerated Underwriting, no other underwriting requirements are needed. The agent will receive an email notification and the application will proceed to issue
- If not approved through Accelerated Underwriting, the agent will receive an email notification and the application will continue to our full, traditional underwriting process
- If the client does not wish to complete the application immediately:
 - Provide the ExamOne interview number to the client and he or she can call in on their own time
 - Additionally, the ExamOne team will make multiple attempts over five days to have the client complete the application

NOTE: Any outstanding administrative requirements will still be required prior to issue.

We are here for you

ExamOne Call Center | 1-844-486-8452

Hours of Operation | Monday - Thursday, 7 a.m. - 11 p.m. (CST) | Friday - 7 a.m. - 9 p.m. (CST)
Saturday - 8 a.m. - 4:30 p.m. (CST)

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Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Accelerated Underwriting | For Term Life Answers Speed eTicket (DropTicket)

Qualification Requirements

- Issue Ages: 18-55
- Face Amounts: \$100,000 - \$1,000,000
- Products Available: Term Life Answers (10-, 15-, 20- and 30- year)
- Applications: Speed eTicket (Drop Ticket)

- Build within limits (See Underwriting Build Chart)
- No major medical conditions (See Unacceptable Medical Conditions list)
- Any previously underwritten United of Omaha policies approved at Standard or better, if applicable
- Applicant must be a U.S. citizen or legal permanent resident with no planned travel to hazardous locations
- If age 50 or greater, must have evidence of regular medical care and routine medical exams
- No more than one death of a parent prior to age 60 due to Heart Disease
- No convictions for DUI or reckless driving within the last five (5) years
- No felony convictions in the last ten (10) years
- No life, health, or disability insurance has been rated or declined
- No flying as a private pilot or crew member
- No hazardous activities in the last two (2) years

NOTE: Current nicotine/tobacco guidelines apply

| Underwriting Build Chart | | | |
|--------------------------|-----------|--------|-----------|
| Height | Weight | Height | Weight |
| 4'8" | 74 - 158 | 5'8" | 109 - 235 |
| 4'9" | 77 - 165 | 5'9" | 112 - 242 |
| 4'10" | 79 - 170 | 5'10" | 115 - 250 |
| 4'11" | 82 - 176 | 5'11" | 119 - 258 |
| 5'0" | 85 - 184 | 6'0" | 122 - 265 |
| 5'1" | 88 - 191 | 6'1" | 126 - 271 |
| 5'2" | 91 - 197 | 6'2" | 129 - 279 |
| 5'3" | 94 - 203 | 6'3" | 133 - 285 |
| 5'4" | 97 - 209 | 6'4" | 136 - 292 |
| 5'5" | 100 - 215 | 6'5" | 140 - 298 |
| 5'6" | 103 - 222 | 6'6" | 143 - 307 |
| 5'7" | 106 - 228 | 6'7" | 147 - 313 |

Unacceptable Medical Conditions

- | | | | |
|---|---|--|--|
| <ul style="list-style-type: none"> • Alcohol Abuse and/or treatment • Atrial Fibrillation • Barrett's Esophagus • Bipolar Disorder • Cancer (Except Basal Cell and Squamous Cell Carcinoma) • Chronic Obstructive Pulmonary Disease | <ul style="list-style-type: none"> • Crohn's Disease • Diabetes • Drug Abuse and/or Treatment • Epilepsy/Seizure • Gastric Bypass/Lap Band • Heart Disease or Surgery: All Types • Hepatitis | <ul style="list-style-type: none"> • Kidney Disease • Lupus • Melanoma • Multiple Sclerosis • Parkinson's Disease • Peripheral Arterial Disease • Peripheral Vascular Disease • Rheumatoid Arthritis | <ul style="list-style-type: none"> • Sleep Apnea • Stroke/TIA • Ulcerative Colitis <p>NOTE: Other Medical History may require full traditional underwriting.</p> |
|---|---|--|--|