











Click on carrier logo for brochure of qualifications

| INSTANT UNDERWRITING | | | | | | | | |
|--|--------------------------|--|-------------------------|---|---|---|--|--|
| Online Application ONLY > Carrier runs database reports > Submit for approval > Decision in 5-20 minutes | | | | | | | | |
| Carrier | Platform Name | Face Amounts | Age | Product(s) | Rate Classifications | Submission Process | Steps to decision | Pivot Strategy |
|  | Accelerated Underwriting | \$25,000 - \$500,000 \$25,000 - \$350,000 | 18-50 51-65 | Term | Preferred Plus NT Preferred NT Standard NT Preferred Tob Standard Tob | iGo E-Application (ONLY) Step 1 - Client e-signs HIPAA Step 2 - E-application completed Step 3 - Select "Get Approval" Step 4 - Complete and submit app | Once "Get Approval" is selected, Assurity will run MIB/RX/MVR If instantly approved - submit iGo app and case will go to issue | If not instantly approved - submit app and case will pivot to traditional underwriting Assurity will order exam/APS |
|  | Accelerating | \$50,000 - \$500,000 \$25,000 - \$400,000 \$25,000 - \$250,000 | 18-65 16-65 16-65 | Sage Term Sage NLUL Sage Whole Life | Preferred NT Standard NT Rated NT Preferred Tobacco Standard Tobacco | Sagor Website (ONLY) Step 1 - Producer gets contracted Step 2 - Producer gets web portal Step 3 - Submits e-application | Once Application is submitted, Sagor will run MIB/RX/MVR. In 10-20 minutes, decision message will appear bottom right corner of your screen. | If not instantly approved - Sagor will formally decline the case. Client must re-apply for a fully underwritten product |

| ACCELERATED UNDERWRITING | | | | | | | | |
|---|--------------------------|--|----------------------------------|--|---|--|---|---|
| Submit Application > Client completes PHI > Carrier runs database reports > Decision in 2-4 business days | | | | | | | | |
| Carrier | Platform Name | Face Amounts | Age | Product(s) | Rate Classifications | Submission Process | Steps to decision | Pivot Strategy |
|  | Accelerated Underwriting | \$100,000-\$1,000,000 | 20-60 | Life Pro + | Preferred NT Preferred Plus NT | ApplyNOW via Allianz website Paper Application | Complete and Submit App Client Completes PHI Allianz runs MIB/MVR/RX | If not approved via Accelerated Underwriting, Allianz will pivot the case to traditional underwriting. CPS to order exam Allianz to order APS if required |
|  | Express | \$50,000 - \$1,000,000 | 18-60 | Single Life Policy Term and Perm LTC Rider available. | Super Pref NS Preferred NS Standard Plus NS Standard NS | Applicant's Express eTicket Paper App - Select Drop Ticket | Submit e-Ticket (paper or e-app) Client completes PHI John Hancock runs MIB/MVR/RX | If not approved via Express, John Hancock will pivot the case to traditional underwriting. CPS to order medicals |
|  | APAccelerate | \$100,000-\$1,000,000 \$100,000-\$750,000 \$100,000-\$500,000 \$100,000 - \$500,000 | 20-40 41-45 45-50 20-50 | OPTerm 15,20,25,30 OPTerm 15,20,25,30 OPTerm 15,20,25,30 OPTerm10 | Pref Plus NT Preferred NS Standard Plus NT | iGo e-App App Assist Paper App - Select App Assist | Complete and Submit App Client Completes PHI Banner runs MIB/MVR/RX/Lexus-NEXUS Score | If not approved via APAccelerate, Banner will pivot the case to traditional underwriting Banner to order medicals |
|  | Lab Free Underwriting | \$100,000-\$1,000,000 | 18-60 | Single Life Term and Perm | Pref Plus NT Pref NT | iGo e-App - Select LincXpress Paper App - Select LincXpress | Complete and Submit App Client Completes PHI Lincoln runs MIB/MVR/RX | If the client does not qualify for lab-free underwriting, Lincoln will pivot the case to traditional underwriting. Lincoln to order medicals |
|  | WriteFit | \$50,000 - \$1,000,000 | 18-54 | Single Life Policy Term and Perm | Preferred Select Preferred Standard Plus Standard Standard Tob. | iGo e-Application (ONLY) iGo will prompt WriteFit knock out page if case meets age/face amount | Complete and Submit iGo e-App Client completes PHI Minnesota runs MIB/MVR/RX/Public Records | If the client does not qualify for WriteFit, Minnesota will pivot to traditional underwriting. Minnesota Life to order medicals |
|  | Intellinet Underwriting | \$100,000 - \$1,000,000 | 18-60 | Single Life Policy Term and Perm LTC Rider available. | Pref Plus NS Pref NS | iGo e-Application (ONLY) Select "Intelligent Underwriting" | Submit iGo Intellinet App Client completes PHI Nationwide runs MIB/MVR/RX | If the client does not qualify for Intellinet Underwriting, Nationwide will pivot to traditional underwriting. CPS to order medicals |
|  | Accelerated Underwriting | \$50,000 - \$1,000,000 | 18-60 | All Shelf Products | Super Pref NT Pref NT | iGo e-Application Select "Accelerated Underwriting" Paper Application - Select "TeleApp" * Must select Accelerated Underwriting on Agent Report | Complete and Submit App Client Completes PHI Principal runs MIB/MVR/RX | If the client does not qualify for Accelerated Underwriting, Principal will pivot to traditional underwriting. CPS to order medicals |
|  | PLUS | \$100,000 - \$1,000,000 \$100,000 - \$500,000 | 18-45 46-60 | Term (Classic and Custom) | Select Preferred NS Preferred NS | iGo e-Application TeleLife App Paper Application - Select TeleLife App | Complete and Submit Drop Ticket Client Completed PHI Protective runs MIB/MVR/Rx/TrueRisk Life Score (Transunion) | If the client does not qualify for PLUS, Protective Life will pivot to traditional underwriting. Protective Life to order medicals |

Accelerated underwriting program

Get your life insurance business on the fast track with accelerated underwriting.

This program can help improve the life insurance underwriting process for preferred risk clients by requiring fewer requirements allowing for faster policy approval.

Eligibility requirements

To qualify for accelerated underwriting, your client should meet ALL of the eligibility requirements below.

| |
|--|
| PRODUCT AVAILABILITY: Allianz Life Pro+ |
| ISSUE AGES: 25-60 |
| DEATH BENEFIT AMOUNT: \$1 million or less (includes existing coverage) |
| RISK CLASSES: Preferred Nontobacco and Preferred Plus Nontobacco |

Your client can still qualify for Preferred Nontobacco (NT) and Preferred Plus NT based on full underwriting, even if they don't meet the requirements for accelerated underwriting.

Step-by-step process

- Step 1:** Submit via ApplyNow or Life Insurance Worksheet (accelerated underwriting is not available with long-form application).
- Step 2:** Call to schedule and complete the Personal History Interview (PHI).
- Step 3:** The home office will schedule your client's exams. If you plan to schedule exams, please delay at least 10 business days or wait until after the PHI is complete.
- Step 4:** Underwriting orders and reviews the PHI, MIB, Motor Vehicle Report (MVR), prescription database check (RX), and underwriting consumer report.
- Step 5:** Accelerated underwriting approval or move to full underwriting.

Common conditions requiring full underwriting:

Alcohol abuse/treatment history
Atrial fibrillation
Barrett's esophagus
Bipolar disease
Build above standard rates
Cancer, except basal cell carcinoma
Cerebrovascular disease, stroke, or transient ischemic attack
Chronic obstructive pulmonary disease
Coronary artery disease
Crohn's disease
Diabetes/gestational diabetes
Drug abuse/treatment history
Emphysema
Epilepsy
Gastric bypass
Hepatitis
Hypertension recently diagnosed or poorly controlled
Kidney disease
Lupus
Melanoma
Multiple sclerosis
Parkinson's
Peripheral arterial disease
Peripheral vascular disease
Rheumatoid arthritis
Seizure history
Sleep apnea
Systemic lupus erythematosus
Ulcerative colitis
Valvular disease

For all that's ahead.®

Allianz 

Eligible riders

The following riders are available with accelerated underwriting so your clients can continue to customize their coverage to meet their unique needs.

| | |
|--|--|
| Chronic Illness Accelerated Benefit Rider ¹ | Child Term Rider |
| Convertible Term Rider | Other Insured Term Rider ² |
| Additional Term Rider | Waiver of Specified Premium Rider ¹ |

¹Rider is available with accelerated underwriting but will be underwritten separately.

²Available with accelerated underwriting if the both insureds qualify for accelerated underwriting.

How do I help make this the best experience for my client?

- Submit complete and accurate forms that are in good order.
- Encourage your client to schedule and complete their PHI as quickly as possible.
- Home office will schedule your client's exams. If you plan to schedule exams, please delay at least 10 business days or wait until after the PHI is complete.
 - Any exams received before the accelerated underwriting decision has been made will move your client to full underwriting.
 - If you schedule your client's exams, please delay by at least 10 business days and cancel any exams that are not needed if an accelerated underwriting offer has been made.
- Educate your clients that they may still need to go through full underwriting.

Frequently asked questions

1. Does an applicant need to request accelerated underwriting?

No, every application that meets the eligibility criteria will be considered for accelerated underwriting.

2. What products are available with accelerated underwriting?

Allianz Life Pro+® Fixed Index Universal Life Insurance Policy.

3. How will the financial professional know the status of the application?

Status will be communicated throughout the underwriting process.

4. What happens if an accelerated underwriting offer cannot be made?

Not all applicants who are considered for accelerated underwriting will be given an offer based on accelerated underwriting alone. If sufficient information isn't available to support an accelerated underwriting offer, additional underwriting requirements will be ordered and clients will move to full underwriting.

5. Can an applicant who doesn't get an accelerated underwriting offer still get a better than Standard offer in full underwriting?

Yes, an applicant can still get a Preferred NT or Preferred Plus NT offer with full underwriting.

6. Can an applicant elect to be fully underwritten?

Yes, an applicant can elect to be fully underwritten from the time of application submission as well as if they receive a Preferred NT offer through accelerated underwriting and wish to try for Preferred Plus NT. The accelerated underwriting offer will be forfeited.

7. What else do I need to know about accelerated underwriting?

Allianz Life Insurance Company of North America (Allianz) will monitor accelerated underwriting by randomly routing a percentage of accelerated underwriting cases to full underwriting to compare results.

As we currently do with our full underwriting process, we may opt to order post-issue prescription database checks and/or post-issue Attending Physician Statements (APS). Our Authorization for Release of Information allows us to collect this data for up to two years after the authorization is signed.

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 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



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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Your Client May be Eligible for APPcelerate

For qualified applicants, APPcelerate can make the underwriting process quick and convenient with no medical exams, labs or APSs.



ELIGIBLE APPLICANTS THROUGH APPASSIST

Will your client qualify for APPcelerate automated underwriting?

Use this guide to help you determine if your client might qualify for lightning-fast, lab-free underwriting through APPcelerate, a feature of 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. Applicants who do not qualify for APPcelerate, 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 | 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 or Alaska

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 APPcelerate:

- 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 from APPcelerate, 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 | 156 |
| 4'11" | 92 | 162 |
| 5'0" | 95 | 166 |
| 5'1" | 98 | 172 |
| 5'2" | 101 | 175 |
| 5'3" | 104 | 182 |
| 5'4" | 108 | 188 |
| 5'5" | 111 | 194 |
| 5'6" | 115 | 200 |
| 5'7" | 118 | 206 |
| 5'8" | 122 | 212 |
| 5'9" | 125 | 219 |
| 5'10" | 129 | 226 |
| 5'11" | 133 | 231 |
| 6'0" | 136 | 240 |
| 6'1" | 140 | 245 |
| 6'2" | 144 | 253 |
| 6'3" | 148 | 259 |
| 6'4" | 152 | 265 |
| 6'5" | 156 | 272 |
| 6'6" | 160 | 280 |
| 6'7" | 164 | 287 |
| 6'8" | 168 | 294 |
| 6'9" | 173 | 302 |
| 6'10" | 177 | 309 |
| 6'11" | 181 | 317 |



LIFESTYLE ELEMENTS THAT MAY AFFECT APPCELERATE 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 APPcelerate.

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 AUTOMATED 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 APPcelerate, automated 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 for APPcelerate, then a paramed exam will be scheduled and traditional underwriting requirements will continue.

Learn More:

LGAMERICA.COM/APPASSIST

INTRODUCING JOHN HANCOCK

EXPRESSTRACK™

A fast and easy path to underwriting decisions

ExpressTrack offers two key advantages to eligible clients:

- No in-person medical screenings, lab work, or pre-issue medical requirements¹
- Underwriting decisions in as little as three days²

ExpressTrack Eligibility Parameters

- Applications initiated via a John Hancock Ticket or AppliCnT's Express Complete Multi-Carrier Ticket³
- Ages 18-60
- Face amounts up to and including \$1 million
- Single-life term and permanent products (including the Long-Term Care rider)
- Generally considered Standard or better risk class
- U.S. permanent residents

Please see page 2 for examples of conditions and scenarios that would require traditional underwriting.

How it works

PRODUCER SUBMITS TICKET

- JH Life eTicket, JH Life Paper Ticket (coming soon), 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 of scenarios 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
- Heart murmurs, valvular disease
- Hepatitis
- Rheumatoid arthritis

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



CASE STUDY

ExpressTrack in Action

AMY, 56, OWNER OF A FLOWER SHOP

Amy wants to purchase a \$1 million Protection UL policy to be used for key-person coverage. Amy's insurance representative submitted her application via a John Hancock proprietary Ticket, and within 24 hours a John Hancock representative contacted Amy to schedule a tele-interview with her to collect the application and medical history details.

Amy's overall history is good, with normal build and controlled blood pressure, parents in good health, with clear MIB and MVR. Her application indicates that she has been treated for hypertension and sleep apnea.

John Hancock Underwriting reviewed the completed application, and determined that Amy qualifies for ExpressTrack. Within three days of receiving the completed application, the underwriter communicated a "Preferred" underwriting decision to Amy's insurance representative.

1. John Hancock will be requesting a post-issue attending physician statement (APS) for every issued ExpressTrack case. A policy may be rescinded if information in the APS reveals a material misrepresentation in the application submitted.
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.

For agent use only. This material may not be used with the public.

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

Lincoln lab-free underwriting

Presubmission qualification guidelines utilizing *LincXpress*® Tele-App

The *LincXpress* Tele-App process offers the opportunity to waive labs for qualifying clients. Use this as a guide to determine if your client may qualify for lab-free underwriting.*

General lab-free qualification guidelines

- Clients ages 18–60
- Face amount: \$1 million or less
- No major medical conditions
- Within height/weight limits
- Applicant is a U.S. citizen or permanent resident

Nonmedical conditions that prompt the need for labs/vitals

- Use of tobacco products
- Parent or sibling death from cardiovascular disease or stroke before age 60
- Bankruptcy in the last 5 years
- 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 5 years and/or currently on probation or parole
- Hazardous sports activity (vacation participation or club activity is usually fine)
- Pilot without instrument flight rating
- 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 full underwriting

| | | |
|--|-----------------------------------|---|
| Alcohol abuse and/or treatment | Dementia/Alzheimer's disease | Hypertension with average blood pressure readings above 140/85 |
| Atrial fibrillation | Diabetes/gestational diabetes | Kidney disease |
| Bipolar disorder | Drug abuse and/or treatment | Melanoma |
| Cancer history (other than basal and squamous cell skin cancers) | Emphysema | Multiple sclerosis (MS) |
| Cardiomyopathy | Epilepsy/seizure | Muscular dystrophy (MD) |
| Elevated cholesterol without treatment | Gastric bypass/lap band | Parkinson's disease |
| Chronic obstructive pulmonary disease (COPD/emphysema) | Heart disease/surgery (all types) | Peripheral artery disease (PAD)/peripheral vascular disease (PVD) |
| Cirrhosis | Hepatitis B or C | Prescription narcotic use |
| Crohn's disease | Huntington's disease | |

*Not available with Lincoln *MoneyGuard*® solutions or *Lincoln LifeElements*® One-Year Term. For lab-free underwriting guidelines specific to *Lincoln TermAccel*® Level Term, reference page 7 of order code UW-GUIDE-BRC002.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

Height and weight guidelines

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.

| Height | Weight | Height | Weight |
|--------|---------|--------|---------|
| 4'8" | 82–138 | 5'9" | 125–209 |
| 4'9" | 85–143 | 5'10" | 129–216 |
| 4'10" | 88–148 | 5'11" | 133–222 |
| 4'11" | 91–153 | 6'0" | 136–228 |
| 5'0" | 94–158 | 6'1" | 140–235 |
| 5'1" | 98–164 | 6'2" | 144–241 |
| 5'2" | 101–169 | 6'3" | 148–248 |
| 5'3" | 104–175 | 6'4" | 152–254 |
| 5'4" | 108–180 | 6'5" | 155–261 |
| 5'5" | 111–186 | 6'6" | 159–267 |
| 5'6" | 114–192 | 6'7" | 163–274 |
| 5'7" | 118–198 | 6'8" | 168–281 |
| 5'8" | 122–203 | 6'9" | 172–288 |

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

| |
|---|
| 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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LCN-1713426-021617

POD 2/17 **Z04**

Order code: UW-NOLAB-FLI001



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Conditions not eligible for WriteFit Underwriting

The following impairments are not eligible for WriteFit and WriteFit Express. This list shows some of the more common impairments and is not a comprehensive list. For questions pertaining to a specific impairment not listed, please contact your advisor.

Please note this important difference:

- **WriteFit:** clients with specified impairments will be sent through traditional underwriting
- **WriteFit Express:** clients with specified impairments will result in a decline¹

Medical impairments

- | | | |
|---|--|--|
| <ul style="list-style-type: none"> • Alcoholism • Asthma that includes: <ul style="list-style-type: none"> – A history of hospitalizations, – Oral steroid use, or – Required multiple medications • Atrial fibrillation • Barrett's Esophagus • Blood clotting or bleeding disorders, including any ongoing treatment with blood thinners • Cancer: <ul style="list-style-type: none"> – Any history within 10 years, except some Basal cell or squamous cell cancers – Any metastatic history • Cerebrovascular disease, including history of: <ul style="list-style-type: none"> – CVA – Stroke – TIA • Chronic Obstructive Pulmonary Disease (COPD/Emphysema) • Cirrhosis of the liver • Congestive heart failure • Crohn's Disease | <ul style="list-style-type: none"> • Depression – moderate to severe • Diabetes • Down's syndrome • Drug use <ul style="list-style-type: none"> – Any use of illegal drugs – Any abuse of prescription drugs • Eating disorders • Gastric Bypass/Lap Band • Heart disease, including history of: <ul style="list-style-type: none"> – Angioplasty – Bypass – Heart attack or myocardial infarction – Stent placement • Hepatitis B or C • HIV/AIDS • Kidney failure or transplant history • Systemic Lupus Erythematosus (SLE) • Lyme disease: current or within 6 months of recovery • Mental disorders, including: <ul style="list-style-type: none"> – Bipolar disorder – Schizophrenia | <ul style="list-style-type: none"> • Multiple Sclerosis (MS) • Overweight or underweight - see build chart • Paralysis • Parkinson's Disease • Peripheral Artery Disease (PAD) • Peripheral Vascular Disease (PVD) • Rheumatoid arthritis • Seizure disorders or history of same within 5 years • Ulcerative Colitis (UC) |
|---|--|--|

Nonmedical impairments

- Declined or rated for life insurance within last 5 years
- Felony within last 5 years
- Multiple DUIs
- Rock climbing at Yosemite Decimal System ratings of 5 or greater
- Current probation or jail
- Scuba diving greater than 100 feet
- **WriteFit only:** No labs have been ordered or completed within last 12 months for life or disability insurance

WriteFit Underwriting **build chart**

WriteFit and WriteFit Express

Height and weight guidelines help us determine an underwriting class for your clients. Refer to this chart regarding eligibility for our WriteFit Underwriting program.

| Height | Weight range (in lbs) |
|--------|-----------------------|
| 4'8" | 80-170 |
| 4'9" | 83-176 |
| 4'10" | 86-182 |
| 4'11" | 89-188 |
| 5'0" | 92-195 |
| 5'1" | 95-201 |
| 5'2" | 98-208 |
| 5'3" | 102-215 |
| 5'4" | 105-221 |
| 5'5" | 108-228 |
| 5'6" | 112-235 |
| 5'7" | 115-243 |
| 5'8" | 118-250 |
| 5'9" | 122-257 |
| 5'10" | 125-265 |
| 5'11" | 129-272 |
| 6'0" | 133-280 |
| 6'1" | 136-288 |
| 6'2" | 140-296 |
| 6'3" | 144-304 |
| 6'4" | 148-312 |
| 6'5" | 152-320 |
| 6'6" | 156-329 |
| 6'7" | 160-337 |
| 6'8" | 164-346 |

These are general guidelines used at the discretion of the underwriter.

Weight ranges include all available underwriting classes with WriteFit and WriteFit Express.

Insurance products issued by: Minnesota Life Insurance Company | Securian Life Insurance Company

Securian Financial Group, Inc.
www.securian.com

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. 400 Robert Street North, St. Paul, MN 55101-2098
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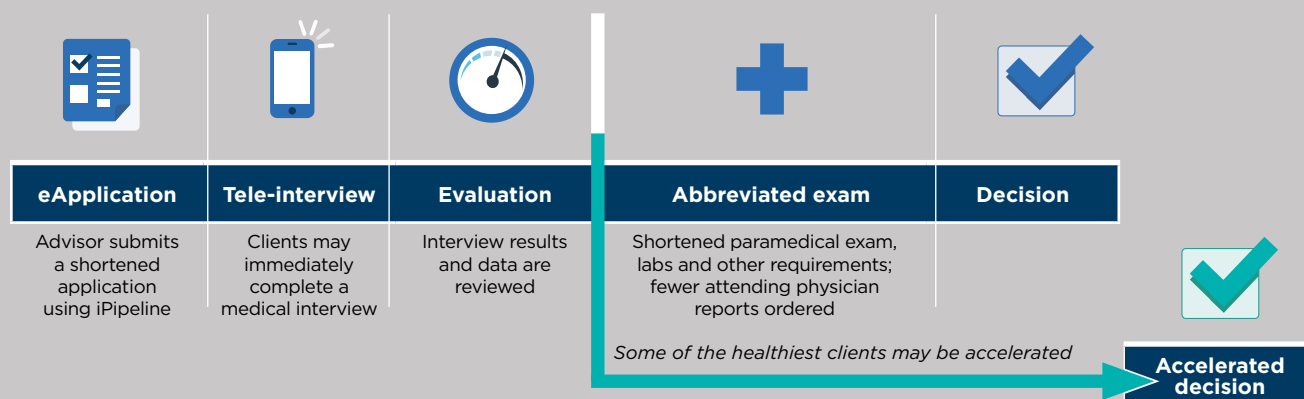
Nationwide® Intelligent Underwriting

Available in all states except NY

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

- Faster time to an underwriting decision
- Fewer attending physician statements and less need for additional underwriting requirements
- Accelerated process for some of the healthiest clients by eliminating the exam and labs¹
- Less time spent on application paperwork, including the need to gather clients' medical history

How does it work?



Completing the tele-interview

Option 1: After completing the electronic application, the advisor and client will call 1-855-424-4757 to complete the interview right away.

Option 2: While completing the electronic application, the advisor will select the option to “schedule interview now” and follow the prompts to electronically select a date, time window and primary language in which to complete the interview. Many languages are available, including Mandarin, Spanish and Vietnamese.

The interview will be recorded, and the client signs via electronic voice signature. Relatively healthy clients can expect an average interview time of 30 minutes, but time may vary significantly depending on client health and ability to provide detailed information on medical history.

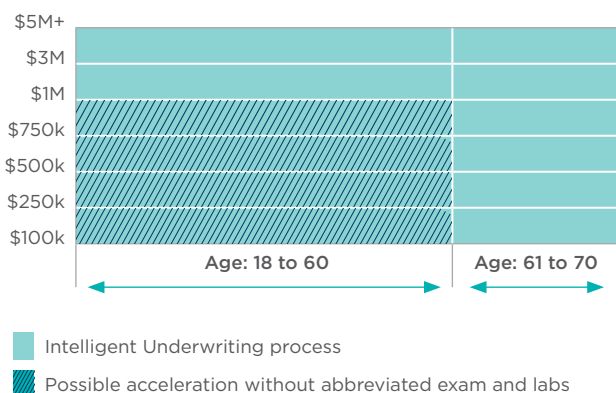
Nationwide will notify you about any additional underwriting requirements within a few days after completion of the tele-interview.

During the medical visit, 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 18–60 applying for face amounts of \$100,000 to \$1 million are eligible for possible acceleration.

Eligibility guidelines²



Acceleration guidelines

- Ages 18 – 60
- Face amounts of \$100,000 to \$1 million on eligible products
- U.S. citizen or permanent resident (10-year green card status)
- Build within published Preferred limits

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 and Preferred Plus underwriting classifications are still available even if clients are not eligible for acceleration.

Staying informed throughout the process

- Alert from iPipeline when an iGO eApplication is ready for your review
- Welcome letter from your case manager upon Nationwide's receipt of the eApplication
- Notification if the tele-interview has not been scheduled five days following the eApplication submission
- Accelerated offer notification, or a next-steps request for additional requirements

Products eligible for Intelligent Underwriting

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

| Why Nationwide Intelligent Underwriting | | |
|---|--|--------------------|
| No prescreen checklist | Long-Term Care Rider, 1035 exchange and replacement all available for acceleration | No random holdouts |

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.



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

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

Nationwide Intelligent Underwriting is not available in all states.

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

Nationwide, Nationwide is on your side, the Nationwide N and Eagle and Nationwide YourLife are service marks of Nationwide Mutual Insurance Company.

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FLM-1062M1-BG

Life insurance

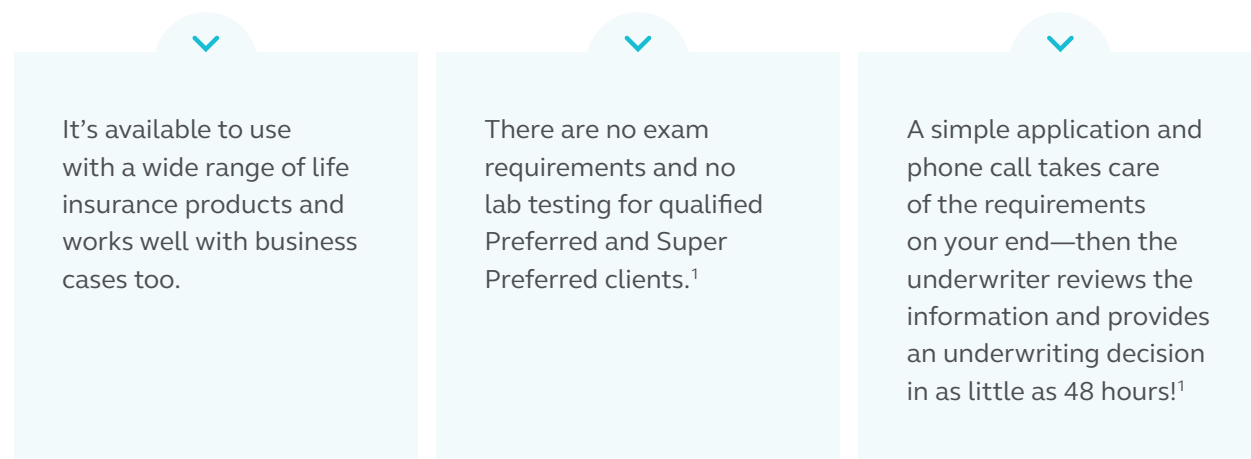
Offer clients faster and easier protection

Accelerated underwriting guide



Faster and easier

Speed up the underwriting process for both you and your Preferred and Super Preferred clients with Accelerated Underwriting.



-
- 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 the interview immediately** or schedule a future appointment.
Call 1-888-TeleApp (1-888-835-3277), Option 0, if the client would like to complete the interview immediately. Or use our online scheduler tool to set up a future interview.
Tell the interviewer that this is an Accelerated Underwriting application.
 - 3 Underwriting evaluates** the TeleApp, 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.

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) from list on next page.
- If previously underwritten by Principal® coverage was approved at Preferred or Super Preferred.
- 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 – less than 135/85.
- Total cholesterol is less than 240, and cholesterol/HDL ratio is less than 4.5.
- If age 50 or greater, applicant has a primary care physician and evidence of routine physical within the last 24 months.
- For Non-Tobacco Preferred, no tobacco use within the past 24 months.
- No parent or sibling death from cardiovascular disease, stroke or diabetes prior to age 60.
- No parent or sibling death from breast, colon, ovarian or prostate cancer prior to age 60.*
- No history of bankruptcy in the past five years.
- No history of marijuana use within the past five years.
- No history of DUI or reckless driving within five years, or more than two moving violations in the past three years.
- No history of felony conviction in the last ten 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.
- TeleApp interview has been completed by client.

* Disregard cancer of opposite sex except for colon cancer. Disregard cancer if it pertains to only one family member, and insured has regular check-ups targeted at early diagnosis.

Underwriting build chart

| Ages 18-44 | | | | Ages 45-60 | | | |
|------------|-----------|--------|-----------|------------|-----------|--------|-----------|
| Height | Weight | Height | Weight | Height | Weight | Height | Weight |
| 4'8 | 79 – 129 | 5'9 | 119 – 197 | 4'8 | 79 – 132 | 5'9 | 119 – 200 |
| 4'9 | 81 – 134 | 5'10 | 122 – 202 | 4'9 | 81 – 136 | 5'10 | 122 – 206 |
| 4'10 | 84 – 139 | 5'11 | 126 – 208 | 4'10 | 84 – 141 | 5'11 | 126 – 212 |
| 4'11 | 87 – 144 | 6'0 | 130 – 214 | 4'11 | 87 – 146 | 6'0 | 130 – 218 |
| 5'0 | 90 – 149 | 6'1 | 133 – 220 | 5'0 | 90 – 151 | 6'1 | 133 – 224 |
| 5'1 | 93 – 154 | 6'2 | 137 – 226 | 5'1 | 93 – 156 | 6'2 | 137 – 230 |
| 5'2 | 96 – 159 | 6'3 | 141 – 232 | 5'2 | 96 – 161 | 6'3 | 141 – 236 |
| 5'3 | 99 – 164 | 6'4 | 144 – 239 | 5'3 | 99 – 167 | 6'4 | 144 – 243 |
| 5'4 | 102 – 169 | 6'5 | 148 – 245 | 5'4 | 102 – 172 | 6'5 | 148 – 249 |
| 5'5 | 106 – 174 | 6'6 | 152 – 251 | 5'5 | 106 – 177 | 6'6 | 152 – 256 |
| 5'6 | 109 – 180 | 6'7 | 156 – 258 | 5'6 | 109 – 183 | 6'7 | 156 – 262 |
| 5'7 | 112 – 185 | 6'8 | 160 – 264 | 5'7 | 112 – 188 | 6'8 | 160 – 269 |
| 5'8 | 116 – 191 | 6'9 | 164 – 271 | 5'8 | 116 – 194 | 6'9 | 164 – 276 |

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/Gestational 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.

Introducing PLUS

Protective Life Underwriting Solution: An innovative program designed to optimize the underwriting experience for your customers.

Key Benefits of PLUS:

- Fluids may not be required
- APSs may not be required
- All cases facilitated via Protective's automated underwriting platform optimizing speed to issue



When you submit an application for Protective Classic Choice Term or Protective Custom Choice UL, your client will be entered into PLUS. This new, comprehensive underwriting process from Protective can lead to faster, easier and less invasive approval process for your eligible clients.

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 (e-Sign, Paramed gets signature or agent).
- At the end of the TeleLife interview, You can expect your client to follow one of these three paths:
 1. Your client is offered coverage on an accelerated underwriting basis, eliminating the need for exam and labs, and the policy is ready to be issued.
 2. Your client's case is referred to an accelerated underwriting technician, and may require additional information, but may still have an accelerated underwriting offer.
 3. Your client will continue on the traditional (non-accelerated) underwriting path and will require exam, fluids, labs and/or medical records to ensure accurate underwriting.

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

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 weight limits. See healthy build chart below.
- ☐ 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: Select Preferred Non-Tobacco.
- ☐ No tobacco use within the past 24 months for Preferred Non-Tobacco.

Insurance history

- ☐ Previously approved at Preferred or Select Preferred when underwritten by Protective (where applicable).
- ☐ 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 PLUS Underwriting)

- ☐ 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 or 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 or 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

For more information, please contact your BGA or Protective Life Sales Support at 877.778.3500, option 1

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 will randomly hold out a small percentage of applicants who would otherwise qualify for accelerated underwriting and we will require an exam, fluids, labs and medical records for those applicants.



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

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 Sagicor Producer Portal for fully underwritten product options.*