

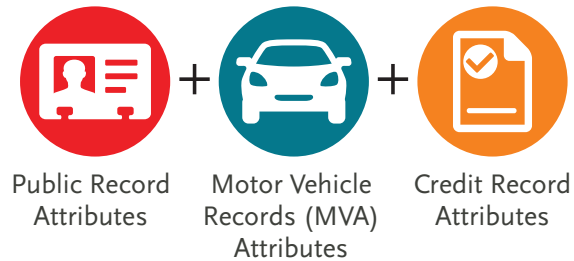


# Understanding LexisNexis® Risk Classifier

With the launch of our EZ Underwriting program, we introduced a new third-party data source, LexisNexis® Risk Classifier. This new tool provides access to a much larger pool of data enabling us to:

- make quicker underwriting decisions
- meet demand for a much faster and less invasive process to obtain life insurance than in the past.

**The Risk Classifier score is determined by a combination of data points that fall into three general buckets:**



LexisNexis® Risk Classifier aggregates public records from thousands of data sources in compliance with the Fair Credit Reporting Act to determine mortality and an individual's lifestyle risk.<sup>1</sup>



**A risk classifier score is not based on a single factor. Rather, it is the combination of multiple data points from these three general buckets that are used to determine an applicant's relative mortality risk.**

<sup>1</sup> LexisNexis® has a thorough process in place to determine what FCRA data the Risk Classifier uses for underwriting programs.



## The LexisNexis® Risk Classifier does NOT use the following data for mortality scoring:

Race, religion, national origin, marital status, sexual orientation, geography, disability, title, employer, and employment history are **NOT** used for scoring purposes.

Non-FRCA compliant data such as consumer shopping data, facial recognition, and social media information are **NOT** used for scoring purposes.

LexisNexis actively monitors and complies with state regulations regarding the use of specific types of data.

The model does **NOT** use credit score.

### Consumer Disclosure Process

A consumer contacts the Consumer Center to:

Receive a copy of and discuss  
their Disclosure Report

Dispute information contained in  
their Disclosure Report

Request a report to be sent to  
a customer post-dispute

#### **Phone: 888-497-9215**

Applicant will:

- Provide a Reference #, if known
- Advise the Representative that they applied for Life insurance
- Authenticate his/her identity
- Receive a letter with a secure link to obtain his/her Disclosure Report on LexisNexis website

#### **Mail**

LexisNexis Consumer Center  
Attn: Life Insurance  
P.O. Box 105108  
Atlanta, Georgia 30348-5108

#### **Online**

The Disclosure Report can be requested online at <https://consumer.risk.lexisnexis.com/consumer>  
If the Applicant has a Reference # it is best to call or write to provide that detail

**Life Reports are not available online.**

Not available for use in NY.

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The foregoing is not intended to be an exhaustive list of the underwriting considerations relevant to this or any other life insurance application. Every application is underwritten based on multiple considerations specific to the applicant including health status, medical history, prescription history, financial history and driving history, among other things. National Life Group reserves the right to underwrite applicants based on any and all permissible impairments and considerations.

Not a bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.