

# Our underwriting decisions: Simple, fast, consistent

We strive to support your success. Our industry-leading automation and competitive product pricing will deliver an underwriting experience which increases profitable sales for our distribution partners.

## Three key ways we bring value to YOUR business:

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### Automation is our foundation

- **Automation = faster decisions:** Every application goes into our automated underwriting system. All applications with labs are routed through the system. Many receive an automated decision, and some transfer to our underwriting team.
- **Comprehensive data:** We feel the variety and usage of our data sources are industry leading. With them, our system learns about your clients and reaches decisions faster.
- **Fewer requirements:** Maintaining a 50% reduction in APS orders since our program launch.

2

### Agile Underwriting (AU+), our fluidless program

- **Available for all products:** IUL (up to \$2M and ages 18-59), Term (up to \$1M and ages 20-59) and GUL (up to \$1M and ages 18-59). For IUL, 80% of all applications received are included in these parameters.
- **Higher placement rates:** Consistently higher placement rates on applications that do not require labs. 30%+ higher placement rates for Term applications.
- **Faster decisions:** Instant offer or lab/exam decision at end of tele-interview. 60% of Term and 68% of IUL applications receive an underwriting decision without requiring labs.\*

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### Consistent process and results you can trust

- **Automation = consistency:** Our automated underwriting engine provides consistent results and removes subjectivity.
- **Predictability:** You can count on your applications benefiting from our automation without unexpectedly routing to full underwriting.
- **A seamless, transparent pivot to full underwriting (if needed):** We will handle the exam scheduling with the client, and you can use Connex to follow the progress.

## Did you know?

We never randomly route to full underwriting. That's how consistent our automated system is!

\*Throughput rates as of August 1, 2023.

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# Our underwriting: Simple, fast, consistent

Every application goes through our automated underwriting system.

## And there's more ...

In addition to automation, our underwriting program includes unique features to help your business.



### Expanded Standard program

On all permanent cases up to \$60 million, we improve Table B cases to standard rates through age 70. Cases improved to standard using Expanded Standard are not eligible for preferred class consideration.



### Rated case advantage

For rated term cases, we use a special-class base rate (Special Non-Tobacco and Special Tobacco) that's more competitive. This rate is applied to our table rating factor. Since our starting base rate is lower, the total PREMIUM paid for table-rated term cases can be much lower than most carriers for an identical rating.



### Robust term conversions

Conversions are available for the full suite of AGL and USL products during the first 8 years for 10-year term durations, or during the first 10 years for term durations of 15 years or longer.



### Flex Points crediting program

With Flex Points, your client may qualify for one class Preferred upgrade or one Substandard class improvement if they meet at least four of the reference points in our program.



### Custom durations available for Term

Build your client's life insurance on their terms with the exact amount of coverage required, with rates available for durations of 10, 15-30, 35-year Term. Save your client money by customizing the coverage to fit their specific need.

**Submit a case to see how simple, fast and consistent our underwriting decisions can be.**



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