Prepare Your Clients

It’s important to prepare your clients for the need to include the following medical information in their Part B medical history. Not having full medical details at the time of the interview could result in an ineligible for non-med underwriting decision.

- Doctor name and address
- Date of doctor last visit
- Height and weight
- Current medications

If the client has a history of high blood pressure, cholesterol concerns, or diabetes, they must provide the following specifics of their recent levels/readings:

- Blood pressure
- Cholesterol
- Glycohemoglobin A1c

Failure to disclose the full medical details can lead to an ineligible for non-med underwriting decision.

Medical Conditions

If the client indicates they have been diagnosed with a medical condition, they need to provide:

- Date of diagnosis
- Treatment
- Medications

For example, if the client was diagnosed with arthritis, they should give the date of diagnosis, the specific type of arthritis (rheumatoid, etc.), if taking medications and if the condition is now controlled or if any ongoing complications.

For a more detailed review of Non-Medical underwriting qualifications, refer to the Non-Medical Underwriting Guide for Max Accumulator+.

Non-medical Underwriting Guidelines*

- Ages 0-50
- Face Amounts $50,000-$499,999.99
- No lab tests, physical exam, or APS for eligible proposed insureds
- Up to Preferred Plus underwriting class available
- If amount applied on this application plus any coverage issued within the last 12 months is equal to or greater than $500,000, this new coverage applied for will be subject to age and face requirements for full underwriting

MAX ACCUMULATOR+

<table>
<thead>
<tr>
<th>FACE AMOUNTS</th>
<th>AGES</th>
<th>UNDERWRITING</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000 - $499,999.99</td>
<td>0-50</td>
<td>Non-Medical**</td>
</tr>
<tr>
<td>$500,000 and above</td>
<td>0-51+</td>
<td>Traditional Medical</td>
</tr>
</tbody>
</table>

* If we are unable to make an underwriting decision based on the Non-Medical Underwriting process, you have the option to move to a fully underwritten process; which could include an in-person paramedical examination with blood and urine samples. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission.

** Applicants do not have the option to choose to go through full underwriting. That option is only available if it is determined that the applicant is ineligible for non-medical underwriting.
Pro Tips:
- Illustration print-outs make it easier to identify cases that qualify for non-medical UW. Review the illustration narrative section for additional insight.
- Provide the fully completed bank draft form up front to help get the policy issued and paid.
- Enter the correct SSN for every Insured, Owner, Beneficiary and Payor before submitting. It is better to leave the field blank if unknown.

Step-By-Step Submittal
Applications need to be fully completed and in good order for the process to be smooth and fast. Otherwise the case may be rendered ineligible.

<table>
<thead>
<tr>
<th>AG Quick Ticket with VENDOR Ticket completed Part B</th>
<th>PAPER APPLICATION with FINANCIAL PROFESSIONAL completed Part B</th>
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</thead>
<tbody>
<tr>
<td><strong>STEP 1</strong> Financial Professional (“FP” or “agent”) reviews non-med underwriting qualifications to determine eligibility.</td>
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<td><strong>STEP 2</strong> FP submits application electronically using AG Quick Ticket.</td>
<td><strong>STEP 2</strong> FP submits Paper Application, including fully completed Part B medical history and signed illustration. Do not mark on the Agent’s Report that an exam will be completed. This is a non-med program and no physical exam can be ordered.</td>
</tr>
<tr>
<td>• Vendor contacts client to complete the tele-interview (available in English or Spanish), which includes the Part B medical history.</td>
<td>• New Business representative contacts FP to confirm any inaccuracies or gather missing information.</td>
</tr>
<tr>
<td>• Vendor emails client application package, including “Request for Policy Illustration” authorization form, for electronic signatures at the end of the interview.</td>
<td>• Evaluation begins once everything is received by the home office including declarations of Part A and B, supplementary forms, and result of various database searches.</td>
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<td>If necessary, FP submits revised illustration to home office at the approved rate class for policy issue.</td>
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<tr>
<td><strong>STEP 3</strong> If necessary, FP submits revised illustration to home office at the approved rate class for policy issue.</td>
<td><strong>STEP 3</strong> FP contacts Client for any missing or incorrect information. FP then provides info to New Business and if needed, completes updated documentation and re-submits.</td>
</tr>
<tr>
<td>If necessary, FP submits revised illustration to home office at the approved rate class for policy issue.</td>
<td>• Evaluation begins once everything is received by the home office including declarations of Part A and B, supplementary forms, and result of various database searches.</td>
</tr>
<tr>
<td><strong>STEP 4</strong> If necessary, FP submits revised illustration to home office at the approved rate class for policy issue.</td>
<td>• Underwriting decision made.</td>
</tr>
</tbody>
</table>

Questions? 800-677-3311

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