

# 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:

1

### 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 less than a 10% APS order rate on all fully underwritten submits, with some partners achieving as low as 1.3%.<sup>1</sup>

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. 56% of Term and 62% of IUL applications receive an underwriting decision without requiring labs.<sup>2</sup>

3

### 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!

<sup>1</sup> APS rate for 13-month period February 2024 through February 2025.

<sup>2</sup> Throughput rates for 2024.

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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<sup>3</sup>

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.



### 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.



### Fast turnaround on Informal applications

[Full Informal](#) quote response in 6 business days or less for history and medical records review. And with [Quick Quotes](#), you may receive an e-mail response within 1 business day for questions requiring significantly less detail than a Full Informal.



### Large retention & automatic binding capacity

Competitive retention limits with permanent plan retention of \$10 million through age 70 and term retention of \$3.5 million through age 70. Our automatic binding limits are \$60 million through age 70 for permanent plans and \$41 million for term plans through age 70 — both up to Table D.

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

<sup>3</sup> Not all plans have Standard Plus rates. Refer to Product Grid for specific plan availability. If a fully underwritten plan does NOT have Standard Plus rates available, and the applicant does not qualify for Preferred Non-Tobacco (PNT) or Preferred Plus rates, the best rate available is Standard. Cases that may qualify for Standard Plus under published criteria for other plans cannot be included in PNT if Standard Plus is not available.



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