

Life



Accelerated underwriting

Field guide for California

writeAway®
UNDERWRITING

Contents

Who is eligible?..... 3

How is eligibility determined?..... 3

How will I know if my client is required to submit labs?..... 3

How do I apply for WriteAway?..... 4

How do I prepare the client?..... 4

Ineligible impairments for WriteAway..... 5

Non-medical impairments..... 5

Build criteria..... 5

Commonly seen eligible impairments..... 6

Contact information..... 6

The **WriteAway** program is an accelerated process for underwriting for your healthiest clients. We use information provided from an application and publicly available data for the opportunity to eliminate a paramedical exam and labs using the same pricing as traditional underwriting with no additional policy fee.

Potential benefits include:

Less invasive —
Opportunity
for no labs



Simple online
application process
to answer medical and
lifestyle questions



Reduced not in
good order (NIGO)
applications



Faster
underwriting —
and faster decisions



Full commissions +
quicker processing =
get paid faster!



Who is eligible?

Issue ages	Ages 18-60 (plan age)
Face amount	Up to and including \$2,000,000 for ages 18-50, or \$500,000 for ages 51-60, placed in force or applied for in the past two years.
Build criteria	Within the recommended guidelines, same build chart as traditional underwriting.
Products available	Available for all currently marketed products
No major medical and non-medical impairments	See the impairment charts on page 5 for eligibility
Underwriting classes	Standard (Tobacco and Non-Tobacco users), Preferred (Tobacco and Non-Tobacco users), and Preferred Plus. Flat extras may be allowed for avocations and aviation only.
Internal replacements	Internal replacement or exchanges are not eligible for the WriteAway process.
Additional or companion policies	Additional and/or companion policies are allowed if total line is within face amount guidelines.

How is eligibility determined?

Clients without major medical conditions, who meet certain height/weight requirements, and are classified as low risk, have the potential to qualify for WriteAway. Clients that meet the age and face amount criteria will have the opportunity to complete the part 2 medical application within the ExactApp® application. Once the application is completed, the underwriting team will review and determine eligibility. Please refer to the table on page 5 for common conditions that are not eligible for WriteAway.

How will I know if my client is required to submit labs?

You will be notified through the Pending Business report available from midlandnational.com if your client is required to submit labs. The abbreviated paramed and/or lab work will be submitted and ordered by the Midland National underwriting team.

How do I apply for WriteAway?

The WriteAway underwriting process is different from traditional underwriting. Here's how it works:



Step 1: Discussion

- You will complete the application using Midland National's electronic application feature, ExactApp.® If your client meets age and face amount criteria, you will seamlessly proceed to the part 2 medical application within ExactApp.
- ExactApp is the only method for qualifying for the WriteAway process. Paper applications will require traditional underwriting.
- When submitting via ExactApp, look for **Next Steps** for the WriteAway process if the client qualifies.



Step 2: Notification

→ No labs needed:

- You will be notified that the case has been approved and we will proceed with the issue process.

→ Labs needed:

- You will be notified and the case will automatically proceed through the traditional underwriting process. The administrative office will schedule an appointment to have the client's blood pressure, physical measurements, pulse, and labs taken.
- Once a decision is made, notification will be sent through your Pending Business Report.

How do I prepare the client to complete the part 2 application?

Before beginning the application, have your client gather the following details of their lifestyle and medical history.

- Advise the client that they **may** be eligible for this program, which will not require labs or a paramedical exam, but they will be contacted by a paramedical company if it's determined they are needed.
- Your client will need to have the following information available to complete the part 2 medical history application:
 - Details of any past or current illnesses, injuries or conditions
 - Details of past and current use of tobacco
 - Details of parents' and siblings' medical history
 - Any prescriptions they are currently using or have used in the past two years
 - Name, address, and phone number of current licensed medical professional and all other physicians seen in the past five years

Please see page six for critical information needed to determine eligibility on commonly seen impairments.
- To complete the electronic signature process, your client will need to provide a form of identification and go through an SMS text verification.

Ineligible impairments for WriteAway

The following impairments are not eligible for WriteAway. For questions pertaining to a specific impairment not listed, please contact your Midland National underwriting team as listed on page 6.

AIDS or HIV positive	Emotional disorder — bipolar disorder; schizophrenia; any past suicide attempt
Alcohol or drug abuse and/or treatment	Heart disease including any heart surgery, heart attack, or angina
Aneurysm	Hepatitis B or C
Anxiety/Attention Deficit Disorder (ADD) — any history of hospitalization; or diagnosed within the past 6 months	Kidney disease
Asthma — moderate to severe; current smoker; or any history of hospitalization	Overweight or underweight build
Atrial fibrillation	Rheumatoid arthritis
Cancer — any cancer except for basal cell and squamous cell skin cancer	Seizure disorder <ul style="list-style-type: none">• Grand mal within 7 years• Petit mal within 2 years
Chronic Obstructive Pulmonary Disease (COPD), chronic bronchitis, or emphysema	Sleep apnea — diagnosed within the past 6 months; or not well controlled
Crohn's disease	Stroke or mini-stroke (TIA)
Depression — moderate to severe; any history of hospitalization; or diagnosed within the past 12 months	Ulcerative colitis
Diabetes	Weight loss surgery in the past 5 years

Non-medical impairments

DUI or reckless driving in the past 5 years	Life insurance that was declined, postponed, or charged an extra premium in the past 5 years
Felony charges in the past 10 years	Visa holder (temporary or permanent)*

*Select Visa holders may be eligible based on individual consideration. Please contact Underwriting to determine your client's potential eligibility.

Build criteria

Applicants outside the minimum and maximum standard build criteria listed in the traditional underwriting guide are not eligible for WriteAway underwriting.

Commonly seen eligible impairments

Eligibility will be based on individual consideration for the following medical conditions to be approved on an accelerated basis. The following details will ensure the underwriting team has the information needed to determine eligibility.

High blood pressure and high cholesterol

- Date of diagnosis
- Type of treatment and any medications used
- Details to any medication changes within the past 6 months

Depression and anxiety

- Date of diagnosis
- Type of treatment and any medications
- In the past 12 months:
 - Medication changes
 - Details to any missed school or work
 - Any suicidal ideation
- Details to any hospitalizations in the past 5 years

Asthma

- Date of diagnosis
- Type of treatment and any medications used
- In the past 12 months:
 - Medication changes
 - Number of asthma attacks and/or flare ups
 - Details to any hospitalizations

Sleep Apnea

- Date of diagnosis
- Type of treatment
 - If using CPAP, BiPAP, or dental appliance, provide number of days used
- Date of most recent sleep study and results

Hypothyroid

- Date of diagnosis
- Type of treatment and any medications used
- In the past 12 months, details and results to any testing done

Contact information

Midland National underwriting

Team:

Premier Team

Select Red Team

Select Blue Team

Underwriter Hotline

Toll free phone:

833-240-8662

888-583-8859

877-526-1482

877-526-1522

833-240-8661

Sammons FinancialSM is the marketing name for Sammons[®] Financial Group, Inc.'s member companies, including Midland National[®] Life Insurance Company. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, Midland National Life Insurance Company.



Administrative Office
One Sammons Plaza
Sioux Falls, South Dakota
MidlandNational.com