

Life



Midland National® Life Insurance Company

# Accelerated underwriting

Field guide

A photograph of a young couple sitting on a couch in a living room. The woman is holding a white mug and both are smiling while looking at a tablet held by the man. The background shows a window with sunlight and a small table with a plant.

**writeAway®**  
UNDERWRITING

**Including the Online Part 2 Application**

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The **WriteAway** program is an accelerated process of 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)
<b>Face amount</b>	Up to and including \$2,000,000 for ages 18-50, or \$1,000,000 for ages 51-60, placed in force or applied for in the past two years.
<b>Build criteria</b>	Within the recommended guidelines, same build chart as traditional underwriting.
<b>Products available</b>	Available for all currently marketed products <sup>1</sup>
<b>No major medical and non-medical impairments</b>	See the impairment charts on page 5 for eligibility
<b>Underwriting classes</b>	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.
<b>Internal replacements</b>	Internal replacement or exchanges are not eligible for the WriteAway process.
<b>Approved states</b>	WriteAway is available in all states and territories* <b>EXCEPT</b> Guam, Puerto Rico, and U.S. Virgin Islands.
<b>Additional or companion policies</b>	Additional and/or companion policies are allowed if total line is within face amount guidelines.

\*Midland National is not licensed in the state of New York.

## 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. Following submission of the ExactApp®, all cases within eligible age and face amounts will receive an email with access to the Online Part 2 or a tele-interview request. The applicant will answer a series of questions about their lifestyle and medical history to determine their eligibility.

## 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](http://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, which will include a few pre-qualification questions to determine if your client is eligible for WriteAway.
- While ExactApp is the preferred method, WriteAway is available for paper application submissions as well. Please note with paper application submissions, you must determine your client's WriteAway eligibility. Applications in California must be submitted through ExactApp to be eligible for the WriteAway process.
- When submitting via ExactApp, look for **Next Steps** for the WriteAway process if the client qualifies.



## Step 2: Online Part 2 Application

- The next step is to start the online application part 2. Clients will receive an email with a unique link that will provide access to their online application.
- The client can complete the online application anywhere there is an internet connection, including the comfort and privacy of their own home. To gain entry to the online application, the client will need to verify their identity with their legal first and last name, date of birth, and social security number.
- The application contains a series of lifestyle and medical history questions to help determine if the client qualifies for WriteAway accelerated underwriting or if traditional underwriting is needed.
- If the tele-interview option is selected, the applicant will receive a phone call within two business days from a paramed vendor representative to complete the online part 2 questions via telephone.



## Step 3: 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 online part 2 application?

After submitting the application, help your clients know what they can expect throughout the WriteAway process. Part of the online part 2 application includes questions about your client's lifestyle and medical history.

- Advise the client that they **may** be eligible for this program, which will not require labs or paramedical exam, but they will be contacted by a paramedical company if it's determined they are needed.
- Your client will receive an email with a unique link to complete the online application. A PC or tablet is recommended.
- Your client will need to have the following information available to complete the online 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
- Once the application is completed, the client will complete an electronic signature process and submit the application for review.

# Impairment chart

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

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"> <li>• Grand mal within 7 years</li> <li>• Petit mal within 2 years</li> </ul>
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

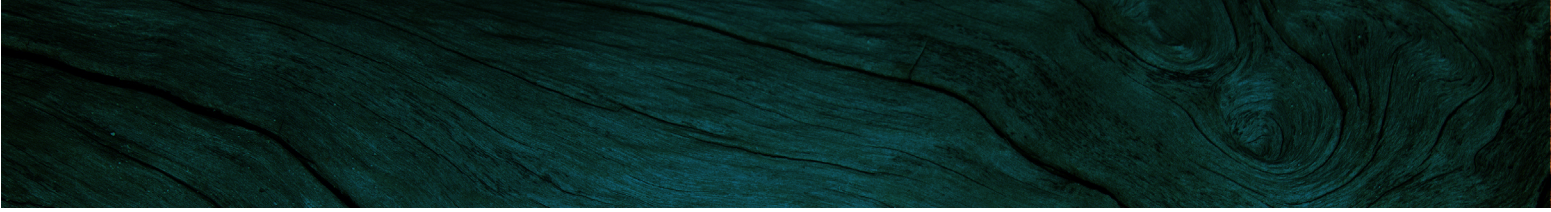
# Non-medical impairments

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.



1. Not available with the limited distribution product, Select Whole Life 6.

Select Whole Life 6 is issued on policy form L151, or state variation, including all applicable riders and endorsements, by Midland National Life Insurance Company, West Des Moines, IA. Products, features, endorsements, riders or may not be available in all states and jurisdictions. Limitations or restrictions may apply.

Sammons Financial® 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.



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