

WriteAway® and the power of predictive data

Making applying for life insurance easier

The **WriteAway** program is an accelerated underwriting process for your healthiest clients. WriteAway integrates a predictive model to help make even smarter underwriting decisions for the benefit of you and your client!

Who is eligible for WriteAway?

Clients that meet both age and face amount requirements are eligible for this process.



Ages 18 – 50

Up to \$2 million face amount



Ages 51 – 60

Up to \$1 million face amount

Product availability	All currently marketed products
Application format	Both paper applications and electronic applications submitted through ExactApp® <i>In California, WriteAway is only available through ExactApp.</i>
Underwriting classes	Standard, Preferred, Preferred Plus <i>Flat extras up to \$3.50 may be allowed for avocations and aviation only</i>
Replacements	Internal replacements or exchanges are not eligible for the WriteAway process.
Approved states	WriteAway is available in all states. Midland National is not licensed to sell in the state of New York.
Additional or companion policies	Additional and/or companion policies are allowed
Client accommodations	If the online application is not the best option for your client, a telephone interview will continue to be available for those that are not fluent in English, have visual impairments, or technical limitations.

A better experience for busy clients

As part of the WriteAway process, your client will answer a series of medical and lifestyle questions. Midland National makes it easy through the Online Part 2 emailed directly to the client after the initial application is completed.



Confidential

Clients can complete the Online Part 2 during a meeting with you or from the comfort and privacy of home!



Convenient

Works across devices for ease of use.



Cutting-edge

Immediately know your client's next step in their underwriting journey.

Looking for more details?

Turn to page two for answers to frequently asked questions.

Frequently asked questions

If an applicant is not eligible for the WriteAway process, will the agent be notified?

- Yes, you will be notified via email if your client is required to submit labs. The pending business report will also be updated with this status.

Are policies issued through WriteAway priced differently?

- No, policies issued through WriteAway use the same pricing as traditional underwriting with no additional policy fee.

What factors are included in determining eligibility for WriteAway?

- Midland National uses a number of data points and analytics to determine eligibility as authorized by the proposed insured. Remember, if a client cannot be underwritten through WriteAway, they can still go through traditional underwriting.

Can a client be ineligible for WriteAway despite the data and underlying analytics suggesting eligibility?

- Yes, certain medical conditions can preclude an insured from being underwritten through WriteAway. Please refer to the WriteAway field guide for a list of common impairments that are not eligible for this process.



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