



WriteAway Overview Presentation Questions

- **If a client goes through the SimpleSubmit® process, are they allowed to opt out of the WriteAway process?** Clients may not opt out of the WriteAway process if they qualify.
- **Can clients switch products after they have been approved with the WriteAway process?** The WriteAway process is currently limited to our term product only. If your client chooses to change products prior to the policy being issued, we would require them to get labs and physical measurements (and possibly other requirements based on age). An amendment would also be required at policy issue if your client were to change products. Any changes to the legal contract (application) would require an amendment to be signed by your client.
- **What are the approval classifications and ratings available in the WriteAway process?** Super Preferred, Preferred, Preferred Tobacco, Standard Tobacco, and Standard are available. Flat extra ratings can also be approved on occasion for avocation or aviation.
- **Is there a waiting period to be eligible to convert to a permanent plan?** We would follow the contractual obligations for a conversion, which are located in the policy contract.
- **If a client is 17, with nearest age 18, can they qualify for the WriteAway process?** The client needs to be at least 18 to be eligible for this process.
- **Can I see the Elite Sales Processing, Inc. (ESP) status on the Pending Business Report?** Yes.
- **Does ESP follow a specific schedule when contacting the client?** Yes, ESP will attempt to reach the client by phone twice a day for the first 7 days, and then once a day until day 21.
- **Can the 21-day period be extended?** ESP will cease attempting to reach the client after the 21-day period, but the client may call the ESP toll-free number to complete the interview themselves any time after the 21-day period.
- **What is the maximum death benefit available through WriteAway?** The maximum death benefit is \$1 million.
- **Can rated cases go through the WriteAway process?** If a person is table rated, we will require them to go through the traditional underwriting process.
- **Can non-medical ratings go through the WriteAway process?** Some flat-extra ratings may be permitted by underwriter discretion. Flat extra ratings can be approved on occasion for avocation or aviation.
- **Are all states available for the WriteAway process?** No. The majority are available and additional states will be added after approvals are received from those states.
- **If an application is not eligible for the WriteAway process and must proceed through traditional underwriting with labs, would you release that information to the MGA?** Yes. If the client were to request further explanation of the approval or decline, we would require a written request for this information.
- **Will you release the LexisNexis or Prescription Data Report to the client?** If requested, we would direct the client to where they could obtain the LexisNexis information. To obtain the Prescription Data Report, the client would need to contact ExamOne.

- **Is the tele-interview process for WriteAway different from the process for Legacy Optimizer?**
 - Yes
 - With Legacy Optimizer, the agent and client call ESP to complete the interview. Legacy Optimizer is sold as a point of sale concept.
 - With WriteAway, the interviewer will reach out to the client to complete the interview. WriteAway involves an interview process where additional questions may be asked to collect specific information.
- **If a client doesn't qualify for the WriteAway process, can they still get Super Preferred and Preferred rates?** Yes, they could if they were denied WriteAway due to Risk Classifier® score. If it was due to their medical history, we would follow the traditional underwriting guidelines.
- **On the Risk Classifier, are you really looking at their credit?** Risk Classifier accesses Consumer Credit but there are many other data sources that are part of the Risk Classifier score.
- **Will the LexisNexis® score affect their rate class or approval?** No, it is used to qualify your client for the process only.
- **Will you be generating an automated email to the client regarding the tele-interview process?** No, an automatic email will not be sent to the client. The alert of the tele-interview will be included in the e-app packet that gets sent to the client.

Risk Classifier Questions

- **Can applicants reach out to LexisNexis ahead of time to find out what their score is?** No, but they can obtain the information from the Consumer Disclosure Center after the report has been run. The Consumer Disclosure Center can be reached by phone at 888-497-0011, or by mail at LexisNexis Consumer Center, Attn: Life Reports, P.O. Box 105108, Atlanta, Georgia 30348-5108
- **What happens if LexisNexis is unable to provide a valid score, due to lack of available data in public databases?** The application would be underwritten through the traditional underwriting process and would not be eligible through WriteAway. Labs and measurement would be ordered by the administrative office.
- **Will the Risk Classifier score threshold requirement be the same when you begin implementing new products?** The threshold will be the same for all products.
- **Is the LexisNexis score model the same for all companies?** They use the same scoring system, but the thresholds are determined individually by each company.
- **What is the minimum score?** The model is pass/fail.
- **Once we receive a LexisNexis score, could a client potentially be declined based on the LexisNexis score even though their medical information hasn't been reviewed yet?** We do not decline a client based on the LexisNexis score alone, but we may require additional information.
- **Will the LexisNexis score be available to the agent/applicant?** The underwriter will review this information, but we do not provide this information directly to the agent/client. If they want more details, the client can contact the Consumer Disclosure Center at LexisNexis.
- **What if the person's name or address changes?** We will re-run the Risk Classifier score if the change occurred recently.
- **Is any additional information provided from LexisNexis with the Risk Classifier score?**
 - MVR
 - Reason Codes - LexisNexis decision information
 - National Credit File Summary

- **Can a client get a passing score from LexisNexis, but still not be eligible for WriteAway?** Yes, for example the application could be ineligible for WriteAway and would be underwritten through the traditional underwriting process for certain medical conditions, or prescription or MIB data that is linked to certain medical conditions.
- **Can the LexisNexis score reveal if the person is a smoker or a non-smoker?** Currently it cannot, but a tobacco use question is asked during the e-app and the tele-interview.
- **What data does LexisNexis include in the score?** Risk Classifier accesses Consumer Credit, MVR, and public records. These include criminal history, bankruptcies and liens, property ownership patterns, payment history, collections and driving violations. There are hundreds of FCRA-governed data sources and these are some of the ones used.

Process Flow Questions:

- **How will I know if a client doesn't qualify for WriteAway?** Once the tele-interview is completed, underwriting will send an email to the agent within 24 hours advising whether or not the client qualifies for WriteAway.
- **If the client has done labs for another company, will you accept that information?** Possibly. We'll need to address these situations on a case-by-case basis with the underwriter before proceeding.
- **The WriteAway process uses a special group of underwriters. Will it always be this special group working on these cases or will it expand to all underwriters?** As of now, it will be the specialized team due to the unique process, but in the future, as the WriteAway process becomes a bigger portion of our business, it may expand to all underwriters.
- **If the case does not qualify for WriteAway, who will underwrite the case?** If the case requires additional underwriting requirements, your regularly assigned underwriter will complete the file.
- **What underwriter will display on the Pending Business Report when going through the WriteAway process?** It will display their regularly assigned underwriter.
- **When fielding phone calls, should I send the question to their regular underwriters or the WriteAway team?** Please refer any questions to their regularly assigned underwriter.
- **Will the Pending Business Report indicate it's a policy using WriteAway?** No, there is no immediate indicator. You will need to review the requirements on the case to determine whether the case was underwritten using WriteAway. In place of the traditional Paramed Exam and Lab – Blood/HOS requirements, you will instead see “Application Part 2”. Remember, you will receive a notice during the e-app submission if the case qualifies for WriteAway.
- **Will policies using WriteAway have different policy numbers?** No.
- **If an agent wants a better rating, will there be any exceptions?** We don't have labs/exams for the WriteAway process, so we will use the information we have for the approved rating.
- **When is the national launch for WriteAway?** The nationwide launch for WriteAway is scheduled to take place in January.
- **Is there an option for the agent and client to call ESP instead of waiting for them to call later?** Yes, they can use the phone number in the field guide to contact ESP, however, there will be a period of time in which the interview may not be available. Unlike the process for the Legacy Optimizer product, the application must be in our system before the interview can be completed. This process is completed within 24 hours.

Legacy Optimizer indexed universal life insurance is issued on policy form series LS180 by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Limitations and restrictions apply.

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525 W Van Buren | Chicago IL 60607