

WriteFit Underwriting FAQ

What is WriteFit Underwriting?

WriteFit is a holistic approach to underwriting. We're able to quickly review a variety of publicly-available data and eliminate exam and lab requirement for your healthiest clients.

What are the potential benefits?

- Simplified, less invasive underwriting without lab requirements
- Faster underwriting decisions, allowing you to get paid faster
- Overall improved client experience
- Standard or better underwriting classes available

Which clients should I send through WriteFit?

WriteFit Underwriting is meant for your healthiest clients. To be considered for the program, the following eligibility requirements must be met:

- ✓ Apply for a single life product through Quick eApp/iPipeline
- ✓ Use the tele-interview process*
- ✓ Build within recommended guidelines
- ✓ Face amounts up to \$1,000,000 (excluding Express Issue)
- ✓ Clients 18-54 years of age
- ✓ No major medical impairments

What data is used to determine whether my client does/doesn't need labs?

Similar to other programs in the industry, information from the tele-interview and a variety of publicly-available data is used in the underwriting decision. A risk assessment tool helps predict the relative mortality of individuals based on this publicly-available data, which includes: financial and credit information (not credit scores), court records, property records, motor vehicle report, MIB and Rx records.

All information is governed by the FCRA and is disclosable, disputable and correctable.

How do I apply for WriteFit?

Step 1: Apply via Quick eApp	Step 2: Complete tele-interview	Step 3: Underwriting decision
<ul style="list-style-type: none"> • Quick eApp provides guidance on how to submit a WriteFit case • You'll answer a few pre-qualification questions to determine if your client eligible for WriteFit 	<ul style="list-style-type: none"> • Client answers medical history questions • Information from tele-interview helps determine if labs are/are not needed • Client asked to schedule exam at end of tele-interview. Appointment cancelled if not needed 	<ul style="list-style-type: none"> ➔ No labs needed: case approved, client and advisor notified -We'll handle cancellation of exam ➔ Labs needed: case continues through traditional underwriting

Which underwriting classes are available?

- Preferred Select Non-Tobacco
- Preferred Non-Tobacco / Preferred Tobacco
- Non-Tobacco Plus (on eligible products)
- Standard Non-Tobacco / Standard Tobacco

What happens if my client isn't approved for WriteFit?

Their application will continue through the traditional underwriting path and an exam, labs, etc... will be completed.

Can my client get a better risk class with WriteFit?

Yes, our experience has shown that many clients will get a risk class that is the same or better than traditional underwriting. That's because, with WriteFit, we assign an underwriting class based on more than just the traditional exam, labs, etc..

Could my client get a worse risk class with WriteFit?

Yes, it's possible. The additional data we look at could lead to a lower underwriting class; however, it's important to note that those approved with WriteFit will always get a rating of Standard or better. When compared to traditional underwriting, they'll typically get the same or better risk class.

My client got a Standard underwriting class with WriteFit, but I thought they'd get Preferred Select. Can I send them through traditional underwriting to improve the risk class?

No. Because WriteFit uses a holistic approach that looks at more than just medical information; sending a client through traditional underwriting wouldn't change the decision.

How do I prepare my client for the WriteFit Underwriting process?

- Once you submit the application, explain to your client that the next step will be completing the tele-interview.
- Tell them an underwriter will review the application and answers from the tele-interview to determine if an exam and labs are needed.
 - If exam/labs aren't needed, you'll save some time and be notified of the application approval with an underwriting class of standard or better.
 - If labs are needed, that means we need some additional information in order to make our final decision. Tell your client that if this is the case, their application would follow the traditional path – they'd complete the exam and then receive an underwriting decision.
- As always, be conservative when running illustrations. If you're unsure how to rate your clients through this program, go with a lower underwriting class. Remember, a client that qualifies for WriteFit will always get a risk class of standard or better.

Does the percentage of preferred select cases differ from traditional?

No.

What else should I know about WriteFit?

We will route a small, random sample of WriteFit applicants through the traditional underwriting process. Doing this will allow us to audit our program and make enhancements to continually improve you and your clients underwriting experience.

Who do I contact if I have questions?

For additional information please contact your Life Sales Support Team at:

- 1-877-696-6654 (Securian and Broker-Dealer)
- 1-888-413-7860, option 1 (Independent Brokerage)



Securian's WriteFit Underwriting offers a right-sized underwriting approach. By applying for life insurance with WriteFit or WriteFit Express, **your healthiest clients could be approved for coverage in under 48 hours.**¹

Why WriteFit Underwriting?

It offers the potential for:

- Simplified, less invasive underwriting **without lab requirements.**
- Faster underwriting decisions, allowing you to **get paid faster.**
- Overall **improved client experience.**

Is my client the right fit?

If your client meets the following criteria, he or she may be eligible for WriteFit Underwriting:

- ✓ Up to age 54²
- ✓ Applying for a single-life policy
- ✓ Applying for a face amount up to \$1 million³
- ✓ Applying via eApp
- ✓ Using the tele-interview process

LEARN HOW right-sized underwriting can benefit you and your healthiest clients.
Call your Life Sales Support team today:

- 1-877-696-6654 (Securian and Broker-Dealer)
- 1-888-413-7860, **option 1** (Independent Brokerage)

Conditions not eligible for WriteFit Underwriting

The following impairments are not eligible for WriteFit and WriteFit Express. This list shows some of the more common impairments and is not a comprehensive list. For questions pertaining to a specific impairment not listed, please contact your advisor.

Please note this important difference:

- **WriteFit:** clients with specified impairments will be sent through traditional underwriting
- **WriteFit Express:** clients with specified impairments will result in a decline¹

Medical impairments

- Alcoholism
- Asthma that includes:
 - A history of hospitalizations,
 - Oral steroid use, or
 - Required multiple medications
- Atrial fibrillation
- Barrett's Esophagus
- Blood clotting or bleeding disorders, including any ongoing treatment with blood thinners
- Cancer:
 - Any history within 10 years, except some Basal cell or squamous cell cancers
 - Any metastatic history
- Cerebrovascular disease, including history of:
 - CVA
 - Stroke
 - TIA
- Chronic Obstructive Pulmonary Disease (COPD/Emphysema)
- Cirrhosis of the liver
- Congestive heart failure
- Crohn's Disease
- Depression - moderate to severe
- Diabetes
- Down's syndrome
- Drug use
 - Any use of illegal drugs
 - Any abuse of prescription drugs
- Eating disorders
- Gastric Bypass/Lap Band
- Heart disease, including history of:
 - Angioplasty
 - Bypass
 - Heart attack or myocardial infarction
 - Stent placement
- Hepatitis B or C
- HIV/AIDS
- Kidney failure or transplant history
- Systemic Lupus Erythematosus (SLE)
- Lyme disease: current or within 6 months of recovery
- Mental disorders, including:
 - Bipolar disorder
 - Schizophrenia
- Multiple Sclerosis (MS)
- Overweight or underweight - see build chart
- Paralysis
- Parkinson's Disease
- Peripheral Artery Disease (PAD)
- Peripheral Vascular Disease (PVD)
- Rheumatoid arthritis
- Seizure disorders or history of same within 5 years
- Ulcerative Colitis (UC)

Nonmedical impairments

- Declined or rated for life insurance within last 5 years
- Felony within last 5 years
- Multiple DUIs
- Rock climbing at Yosemite Decimal System ratings of 5 or greater
- Current probation or jail
- Scuba diving greater than 100 feet
- **WriteFit only:** No labs have been ordered or completed within last 12 months for life or disability insurance