

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 and looking at a tablet held by the man. The scene is brightly lit, suggesting a sunny day.

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!**



WriteAway Eligibility

WriteAway parameters are different depending on the amount of face amount being applied for.

| | Tier One | Tier Two |
|--|--|---|
| Face amount <i>WriteAway eligibility is based on coverage in force and applied for in the past 2 years. For permanent products, include the illustrated death benefit at the end of year one to determine eligibility.</i> | Ages 18 - 50: Up to and including \$3,000,000 Ages 51 - 60: Up to and including \$1,000,000 | Ages 18 - 50: \$3,000,001- \$5,000,000 |
| 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. | |
| Requirements | Applicants must meet current WriteAway medical guidelines. Eligibility is available up to Table B for build criteria only . To qualify under the Table B build criteria, applicants must be aged 18-50 and otherwise meet all WriteAway parameters and have no more than one associated comorbidity (i.e. high cholesterol, sleep apnea, or high blood pressure). | Applicants must meet current WriteAway medical guidelines and have had a physical with normal lab results within the past 24 months. |
| Approved states | Available in all states and territories* EXCEPT Guam, Puerto Rico, and U.S. Virgin Islands. | |
| Additional or companion policies | Additional and/or companion policies are allowed if total line is within face amount guidelines. | |
| U.S. Citizens | Applicants must be U.S. citizens, green card holders, or have one of the following VISA types: E-1, E-2, E-2c, E-3, E-B5; H-1B, HI-C, H4; J-2; K-1, K-3; L-1A, L-1B, L-2; O-1, O-2, O-3; TN/TN-1. | For face amounts above \$3,000,000, applicants must be U.S. citizens or green card holders. |
| Financial Requirements | N/A | Personal financial supplement required on cases with face amounts of \$3,000,001+. |

*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 Online Part 2. 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 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 Part 2 application. 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.



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.

Agent Assist for Online Part 2

You will have the option to select Agent Assist in ExactApp. Please note, when Agent Assist is selected, only the agent will receive the link to the Medical & Lifestyle History Questionnaire.

Agent Assist is not available in California.

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.

How can I help my client complete the Online Part 2?

When filling out the eApp, you can elect to complete the medical and lifestyle history questions with the proposed insured by selecting “Agent will complete with the Proposed Insured” on the Part 2 Options screen. Following the submission and signing of the application, you will receive an email with the a link to access the Online Part 2.

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 | Kidney disease |
| Asthma — moderate to severe; current smoker; history of hospitalization within the last two years | Overweight* or underweight build *Some Table B cases may be eligible. |
| 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 6 months | Ulcerative colitis |
| Diabetes | Weight loss surgery in the past 5 years |

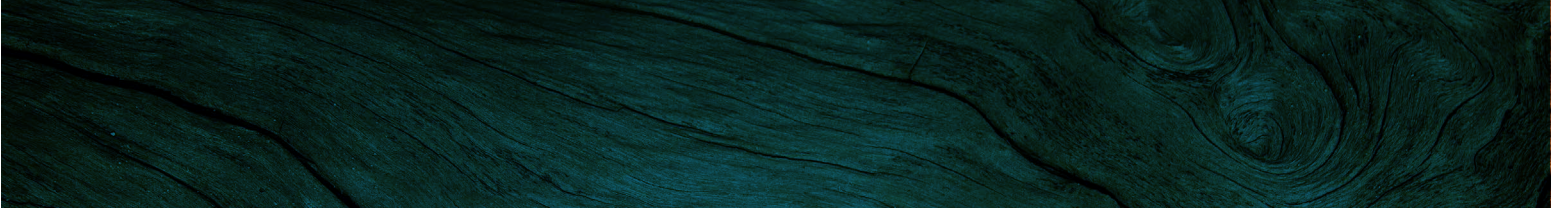
Non-medical impairments

| | |
|---|--|
| 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 build criteria listed in the traditional underwriting guide are not eligible for WriteAway underwriting.



Indexed universal life insurance products are not an investment in the “market” or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

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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