



Underwriting Tips

Use the Life Underwriting Guide Form 62797, designed to help address questions you might have regarding the NLG Underwriting process and guidelines. It has been proven that there is a higher rate of success for those that take the time to become familiar with this guide. If you need a copy it can be found at NationalLife.com. Underwriting requirements vary by product, issue age, and rate class. Product specific charts are found in the Underwriting Guide.

Understand the roles and responsibility of your Case Manager and your Underwriter to move your business through the process more quickly.

Case Manager: Your Case Manager is your primary point of contact when you have questions or need help getting business through the underwriting process. They will provide status updates, review forms for completeness and issue policies.

Underwriter: The Underwriter reviews the application to determine if it is financially and medically suitable based on product and risk class quoted. They will review financial information, medical and non-medical forms, (including the Attending Physician Reports). The underwriter does not provide status reports.

Use a cover letter. They are extremely powerful when needing to provide additional insight about your client or the concept used for the sale.

Tell us if you are using an approved Advanced Sales Concept. It is important for your underwriter to know, when an application is submitted, if it is supporting an approved concept, and if you have spoken with someone from Advanced Marketing prior to submitting the business. Make note on the application and within your cover letter so we can review to the approved criteria.

We accept foreign National business providing it meets our defined criteria. *Refer to our Foreign National Guide Catalog # 69798 for specific detail.*

If you are uncertain how to price the client, use Quick Quotes to save you time and money: Responses will be provided within 24 hours. Requests can be emailed to: UnderwritingQuotes@NationalLife.com Do not submit attachments with medical records or other evidence. If a formal application is submitted, send a copy of the quote obtained. Remember, however, that only a complete illustration can be shown to a client. Tentative quotes are good for 30 days.

NL is willing to consider informal/trial applications on a very limited basis; subject to the following parameters:

- Permanent Products only.
- Minimum Face Amount: \$2,000,000
- Maximum age 70
- Summary page required; to include case design (product and face amount requested), rate needed to place and outline of medical history. Financial documentation is required at the time of trial in order to be considered for review.
- Do not submit informal paperwork on cases that have been previously declined and/or multi-carrier shopped.
- NL/LSW will not pay for medical records or exams on informal business. Labs will not be obtained.
- Tentative offers are good for 60 days.

Please see the Underwriting Guide for additional placement guidelines and requirements.

The agent is responsible to inform the client that the purchase of a life insurance policy is a binding financial contract that requires disclosure of personal and/or business financial information. Depending on the insurance need, specific concrete forms of financial verification or attestation(s) may be required.

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Requirements/Documentation	Age Range	Face Amount/Coverage Amount
Personal Financial Questionnaire Form 1392	All Ages	\$2,000,001 - \$9,999,999
Income Verification (4506T IRS Form, W2's and/or 1099's)	All Ages	At Underwriter's Request or \$10,000,000 and up
Electronic Inspection Report	All Ages	\$2,000,001 and up
Third Party Verified Financial Statement (Prepared by CPA or Tax Attorney)	18-69	\$10,000,000
Third Party Verified Financial Statement (Prepared by CPA or Tax Attorney)	70+	\$5,000,001

These are general guidelines. We reserve the right to request financial requirements at the underwriter's discretion.

Products that support No Fluid Underwriting means – no exams, labs or oral fluids.

- Available at: Age 65 and under;
- Face amounts of \$250,000 or less;
- Other Insured Riders may qualify (Riders are optional, may require an additional premium and may not be available in all states or on all products);
- Faster turnaround: estimated 4 – 7 days.

You must still disclose any medical issues, as these will be found through other methods.

NLG Flexlife II Product qualifies for our Underwriting Acceleration Program.

- Age 18 – 60; up to \$1,000,000 (\$500,001 - \$1,000,000 requires TeleInterview)
- TeleInterview is ordered through ExamOne.
- Age 61 – 65; up to \$250,000
- Part II medical questions must be completed on the application.

Abbreviated Underwriting

- Certain products may qualify for abbreviated EZ Underwriting up to age 65, up to \$1,000,000 face amount.
- If a client qualifies for EZ Underwriting, a decision will be made with the information in hand.
- If a client *does not* qualify for EZ Underwriting, additional requirement(s) will be requested.

For more information go to the Field Underwriting guide about EZ Underwriting

When products require full underwriting, prepare your client for the underwriting process:

- Schedule exam/labs as early as possible – once scheduled, exams can take ~ 11 days to complete and labs 24 hours (unless reflexive tests are required).
- Know what medical histories will require a full blood and urine exam (diabetes/morbid obesity).
- Third party financials and financial questionnaires are required for cases \$5,000,001 and above.

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