

# UNDERWRITING UPDATE



## Underwriting value proposition

We strive to build deep relationships with our partners to provide competitive, customer-focused underwriting decisions with accuracy and a timely application process.

## Metric improvements

Your continued business is important to us, and we are constantly making underwriting improvements. **Key achievements in 2014 include:**

- 2.7 day reduction in service time.
- 25 percent less Attending Physician Statements ordered for applicant under 55.
- 50 percent reduction in Table B to Standard.
- Updated guidelines reduced requirements.
- New tele-interview script.

## Build enhancements

Our build guidelines have been improved to offer **more competitive rates on build, including:**

- A generous approach for Build to help reach a better rating.
- Build chart now to Table L (previously limited to Table F).
- A generous approach for low BMI to help reach a better rating.

## No more Treadmill Stress Test (TST)<sup>1</sup>

We recently **removed TSTs requirements** for all age and dollar amounts. An EKG will be required for amounts over \$10 million at ages 51-69.

<sup>1</sup> If there are significant cardiac risk factors, we may require a TST.

## Enhancements to Premium Collection Guidelines

All applications received via Quick eApp on or after November 14, 2014 benefit from the following enhancements:

|  | Old Guidelines   | New Guidelines   |
|--|--|--|
| Face amount maximum for premium collection at application                | Total combined coverage amounts (in force and applying for) may not exceed \$1 million | \$5 million total amount applying for – regardless of in-force amounts |
| Age limit for premium collection at application                          | No limit   | 0-75 (actual age not insurance age)                                    |
| “Locking in” insurability when premium is collected with the application | Yes  | No   |
| Temporary Insurance Agreement (TIA)                                      | \$250,000  | \$250,000  |
| Accidental Death Benefit   | \$10,000   | \$10,000   |

For more information please call  
your Life Sales Support Team at:

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

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