

# Together, Let's Expedite Your Business

## Doing Business with Us is Easy

### Our EZ Underwriting program

allows for no fluid collection with face amount limits as high as \$3 million for all permanent life insurance products and \$2 million for term series products\*.

### Our Policy eDelivery

allows you to electronically deliver an insurance policy directly to your clients.

### The Agent Mobile app

allows you to access client information anytime, anywhere, get notified as business processes and run illustrations.

### New Business Trackers and eDelivery Integration

within our Agent Portal and Mobile App provide visibility within the New Business and delivery process.

### Our eApp process

allows for the completion and submission of any application remotely, ultimately reducing the need for follow-up questions and forms, creating a smoother process for you and your clients.

**51%**  
of business

Issued in 10 days or less

**8**  
days

Submit to underwriter decision length (median)

**95%**  
of policies are EZ Eligible

Percentage of our policies that are eligible to not need additional requirements/labs

**67%**  
EZ Acceleration Rate

Percentage of our **EZ Eligible** policies that do not need additional requirements/labs

**44%**  
Auto Approval Rate

Percentage of our **Policies Eligible for Auto Decision** that are approved by our engine

\*Data provided is YTD, as of October 2021

\*\*Face amount limits for applicants ages 18-50 are up to and including \$3 million permanent and \$2 million term series. Applicants from 51-60 are approved for permanent and term face amounts up to and including \$1 million. For applicants ages 61-65, the limit is \$250,000 for both permanent and term series products.

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No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.