

Life insurance application journey

Submitted → Decision

Agent works with the client to fill out an application for life insurance.

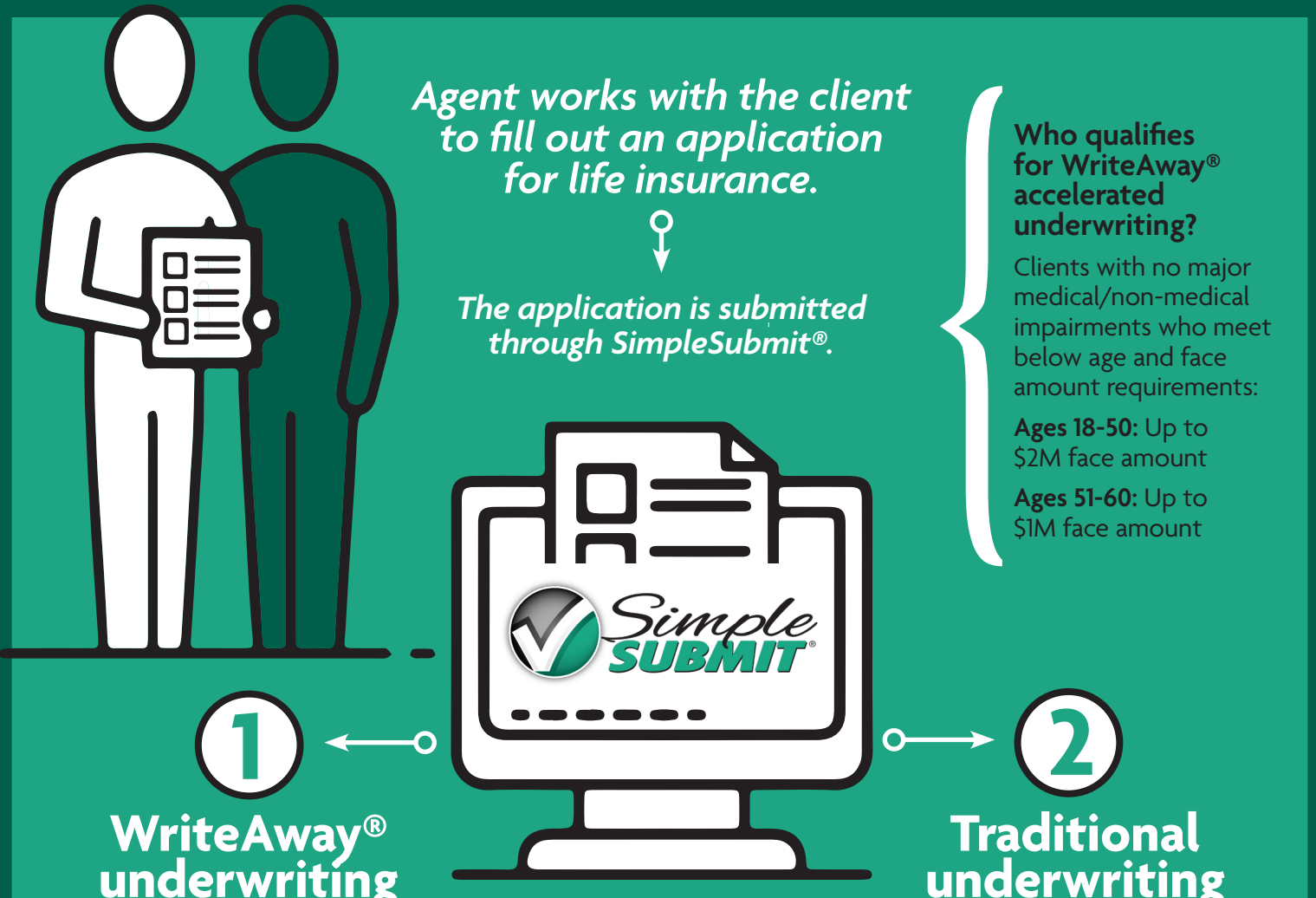
The application is submitted through SimpleSubmit®.

Who qualifies for WriteAway® accelerated underwriting?

Clients with no major medical/non-medical impairments who meet below age and face amount requirements:

Ages 18-50: Up to \$2M face amount

Ages 51-60: Up to \$1M face amount



1
WriteAway® underwriting

2
Traditional underwriting

Online Part 2 medical and lifestyle questions sent to insured.

Insured completes **Online Part 2**. Information goes to Jet underwriter for review.

Does insured qualify for WriteAway?

YES or NO

Insured qualifies for **WriteAway® accelerated underwriting**.



North American automatically sends order for labs and physical measurements.

Notification is sent.



Vendor contacts client to schedule an appointment.

e-App indicates client will use traditional underwriting.

Agent orders labs/exam through scheduler OR contacts approved vendor outside of the e-App process to schedule.

Underwriter completes initial review on the case and adds any requirements necessary.

Insured completes appointment and lab results are sent to North American.

Underwriting reviews medical requirements and determines if additional requirements are needed.

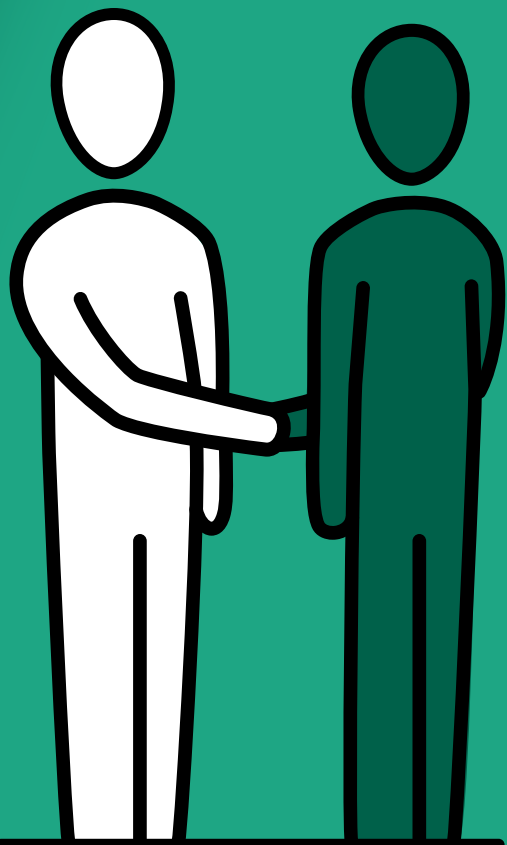
YES or NO



Notification sent for additional requirement(s).

North American receives requirements.

Underwriting decision is sent.



Requirements may be added at any time during the application process. Please note: applicants in California complete the Online Part 2 as part of the application.

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