

WriteAwaySM, our new accelerated underwriting process, offers faster, easier, less invasive underwriting for your life insurance clients. If you're looking for some additional clarification on the process and how it works, you're in the right place! Here are our top six quick tips that should help bring some clarity to the process.

- 1. Underwriting classes are not limited to a standard rate;** your client can qualify for a Preferred or Super Preferred rate as well!
- 2. WriteAway is available on our term and most of our permanent products, no additional premium!** We are implementing the WriteAway process on the following products: ADDvantage[®] Term, Custom Guarantee[®] Universal Life, Builder IUL[®], Builder Plus IUL, Rapid Builder IUL[®], and Guarantee Builder IUL[®]. And no, it does not affect the policyholder's premium!
- 3. There is no need to opt in!** As long as you complete the online application available through the SimpleSubmit[®] e-app, and your client meets our requirements (age, face amount, and answer "no" to medical history and personal history questions) the WriteAway process will automatically be used with their application. Paper applications are not eligible for WriteAway.
- 4. Carefully review the medical and personal history questions with your client when you are completing the application.** If these are answered incorrectly, it could lengthen the time before the application is approved.
- 5. No need to order a paramed exam for all clients!** If your client falls into the preliminary requirements for WriteAway, you will not be prompted to order a paramed exam when completing the e-app. If we determine that labs are required after the telephone interview and review of the case by our underwriter, we will schedule the paramed exam.
- 6. After submitting the application, your client will receive a phone call from Elite Sales Processing, Inc. (ESP) within 12 business hours to complete a phone interview.** Please be sure to include your client's preferred contact information on the application. Your pending business report will help you follow the progress of the case.

We are excited to offer the opportunity for faster, easier, less invasive underwriting to benefit you, the agent, and our future policyholders!

**Have additional questions? Contact Sales Support at
800-800-3656 Ext. 10411 or SalesSupport@nacolah.com.**

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.

ADDvantage Term (policy form series LS174), Custom Guarantee Universal Life (policy form series LS170), Builder IUL (policy form series LS172), Builder Plus IUL (policy form series LS183), Rapid Builder IUL (policy form series LS176 and LS176W with Waiver of Surrender Charge Option), Guarantee Builder IUL (policy form series LS175), by North American Company for Life and Health Insurance, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Product, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.



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