

NWL®

ASSURANCE ADVANTAGE

Agent Underwriting Guide



FOR AGENT USE ONLY

Flexible Premium, Indexed Universal Life
Policy Form ICC18 01-1187-18 and ICC18 01-1188-18 and state variations





Accelerated Underwriting Approach

An Instant, Convenient Decision at the Time of Sale

NWL[®] Assurance Advantage is an Indexed Universal Life policy that features an electronic application process underwritten on an accelerated issue basis for qualifying applicants. As part of the electronic process, applications are subject to MIB, RX, MVR, Risk Classifier^{®*}, as well as adherence to height and weight requirements.

An accelerated, electronic application process that requires no medical exams, records, or testing means a faster underwriting and issue process for you and your clients.

Available for individuals that qualify for standard, preferred and super preferred classes.**

Individuals who do not qualify for Accelerated Underwriting due to age, amount, or as a result of underwriting findings will be subject to a full, traditional underwriting process.

*Lexis Nexis Risk Life Classifier[®] is a score that predicts relative mortality risk based on FCRA real time data to include consumer's public records such as court records, criminal history, property records, bankruptcies, judgments, MVR attributes (violations), and consumer credit history (payment behavior, collections, available credit but not credit scores). All information is disclosable, disputable, and correctable.

**Mortality management requires random sample of applicants to be held and go through full, traditional underwriting.



NWL[®] Assurance Advantage Product Highlights

Assurance Advantage Index Universal Life Insurance

Issue Ages:	0-80 Standard 20-80 Preferred and Super Preferred
Underwriting:	Accelerated Underwriting available: <ul style="list-style-type: none">• Ages 18-54• up to \$1,000,000• U.S. citizens or green card holders• Foreign Nationals must be fully underwritten• Individuals who don't qualify for accelerated underwriting will be subject to a full traditional underwriting process.
Min. Face:	\$50,000
Face Amount:	Band 1: \$50,000 to \$499,999 Band 2: \$500,000 to \$999,999 Band 3: \$1,000,000 and above
Death Benefit Options:	Level Face Amount Plus Account Value Face Amount Plus Net Premiums
Classes:	<u>Non-Tobacco</u> Super Preferred Preferred Standard <u>Tobacco</u> Preferred Standard

Here is How the Accelerated Underwriting Process Works:

Getting Started

1. After the client and agent determine a need for life insurance coverage, the agent runs an illustration through Winflex, inputting basic data on the proposed insured such as date of birth, desired face amount or premium, riders (if applicable), and tobacco status to generate an illustration.
2. If the applicant's illustration results are satisfactory, while in-person with the client, the agent proceeds to the eApplication (eApp) directly from the illustration.

Application Process

- Client's identification is verified against public records data by answering a few questions.
- After identification is verified, the remaining sections of the application are completed including height and weight, medical and non-medical questions, beneficiary information, and payment details.
- Once the application is completed, client signatures are captured electronically including HIPAA, MIB, Prescription Check (Rx), Motor Vehicle Report (MVR), and consumer report authorizations. Please note: MIB Pre-Notices and fraud statements will be available for the client to review prior to the signature process. The agent signatures are also captured electronically.
- The agent can provide the client with a copy of the application and all notices electronically (via e-mail) or can opt to print the documents.



Reflexive Questioning

The automated underwriting engine generates reflexive application questions.

Reflexive Questions are drill down inquiries that generate a follow-up question based upon the initial answer.

Satisfactory answers without discrepancies on MIB, RX, MVR, or RC will generally result in an application being accepted. In other instances the case may be declined or referred to an underwriter to fully underwrite the case. A decision is provided at the time of submission.

Submission

After the client provides the required information, the case is then submitted to our Automated Underwriting Engine*, where information is analyzed with MIB, Prescription Check, MVR, and Lexis Nexis Risk Life Classifier®. A decision is then displayed on-screen within minutes (often, in less than one). If there are no contradictions with MIB, RX, MVR or Lexis Nexis Risk Life Classifier® (RC), the case is accelerated for approval with one of three rate classifications: Super Preferred, Preferred or Standard.

Case decision is either, Accepted, Declined, or Referred To an Underwriter (RTU).

- If the case is accepted, the electronic application will be sent to the home office for processing. If all information including payment is acceptable, the policy is issued and mailed to the client, and the commission is released. Typical turnaround time is 48-72 business hours after submissions have been accepted. If agent's license or contract appointment is not provided at the time of submission, turnaround time could be delayed.
- If the case is declined, the electronic application will be sent to the home office and a letter will be mailed to the client with details regarding the decision.

*Not all applicants qualify for automated underwriting. Foreign National and Puerto Rican applicants will always be fully underwritten.

- If the case is referred to an underwriter, the application will be sent to the home office for processing and the case will be subject to traditional underwriting, which includes basic age and face amount requirements. If applicant was not approved through the accelerated program, he or she may still qualify for standard or better rates, but the case needs to be fully underwritten.



Tips Prior to Submission

- Prior to beginning the electronic process, please ensure applicant has their personal information, along with their most recent contact information available such as, full name, current valid address, date of birth, and Social Security Number. Applicant's driver's license should also be available at the time of application (if applicable), and must be entered exactly as it appears.
- Applicant should also have their physician's relevant information at hand: full name, address, telephone number and list of any medications, prescribed or otherwise.

General Underwriting Qualifications for Accelerated Underwriting

Please check prior to submission:

- Applicant must be between the ages of 18-54.
- Build must be within the recommended build chart for ages 18-54.
(See [Build Table](#) for details)
- Applicant must be a U.S. citizen or legal permanent resident (green card), and must permanently reside in the U.S.
 - All foreign travel with a duration of 180 consecutive days or more will cause applicant to be considered a foreign resident and therefore will not qualify for Accelerated Underwriting.
- Applicant must not have been rated or declined for life, (fully underwritten or simplified issue), health, or disability insurance by any insurance carrier (including NWL).
- Applicant must not have history of alcohol or substance abuse or treatment.
- Applicant must not have any major medical health disorder including heart disease, coronary artery disease, diabetes, bipolar disorder, COPD, epilepsy, gastric bypass/lap band, liver disease, kidney disease, stroke, TIAS, or cancer. Other disorders may apply.
- No death of natural parent or sibling from heart disease or cancer prior to age 60.
- Applicant must not have history of DUI/DWI, license suspension, or reckless driving in the past five years. No more than two moving violations in the past three years.
- Applicant must not have any history of bankruptcies, criminal activity, or liens against him or her.
- No participation in hazardous or high-risk activities, including private aviation.
- For super preferred classification, no tobacco use in the past five years. For preferred, no tobacco use in the past two years.

Please note, NWL will randomly select cases of applicants who qualify for Accelerated Underwriting and will underwrite them traditionally. We do this as part of our audit controls for mortality review.

Build Table

WEIGHT (POUNDS)									
HEIGHT	Minimum Weight ages 18-50	Minimum Weight ages 51-70	Minimum Weight ages 71+	Super Preferred Maximum Weight ages 18-70	Preferred Maximum Weight ages 18-70	Standard ages 18-70	Super Preferred Maximum Weight ages 71+	Preferred Maximum Weight ages 71+	Standard ages 71+
4' 7"	73	81	90	125	136	163	125	138	167
4' 8"	75	84	93	129	140	169	130	143	173
4' 9"	78	87	97	133	145	175	135	148	180
4' 10"	81	90	100	137	150	181	139	154	186
4' 11"	84	94	103	141	154	188	144	159	193
5' 0"	87	97	107	145	159	194	149	164	199
5' 1"	89	100	111	149	163	201	154	170	206
5' 2"	92	103	114	153	169	207	159	175	213
5' 3"	95	107	118	157	174	214	164	181	220
5' 4"	99	110	122	162	180	221	169	187	227
5' 5"	102	114	126	166	184	228	175	193	234
5' 6"	105	117	130	170	195	235	180	199	241
5' 7"	108	121	134	176	199	242	186	205	249
5' 8"	111	124	138	182	203	249	191	211	256
5' 9"	115	128	142	187	209	257	197	217	264
5' 10"	118	132	146	193	212	264	203	224	271
5' 11"	121	136	150	199	218	272	208	230	279
6' 0"	125	140	154	205	223	280	214	236	287
6' 1"	128	144	159	210	230	288	220	243	295
6' 2"	132	148	163	216	234	295	226	250	303
6' 3"	136	152	168	220	240	304	233	257	312
6' 4"	139	156	172	223	245	312	239	263	320
6' 5"	143	160	177	227	250	320	245	270	328
6' 6"	147	164	181	231	259	328	251	277	337
6' 7"	150	168	186	235	265	337	258	285	346
6' 8"	154	172	191	242	271	345	265	292	355
6' 9"	158	177	195	246	276	354	271	299	363



General Underwriting Qualifications for Fully Underwritten Cases

- Exam requirements should be determined by the total amount of coverage applicant has requested (base & term rider amounts) with NWL®.
- NWL® reserves the right to request any medical requirements regardless of age or amount of insurance.
- Medical exams should be arranged through a paramedical facility. An exam by the applicant's personal physician is generally not acceptable.
 - Other companies' medical exams may be permissible if completed in the last six months.
- Medical requirements will not be waived if the face amount is reduced after the application is submitted.

Super Preferred

Applicants must meet the following requirements:

- U.S. citizen or green card holder (permanent resident).
- No involvement in hazardous activities, avocations, or occupational duties including private aviation.
- Not on active duty in the military.
- No record of felony arrests.
- No history of DUIs, reckless driving, or suspensions for any reason within the last five years, and no more than one moving violation within the last three years.
- No tobacco use in the past five years, an occasional cigar smoker may qualify for non tobacco rates with negative cotinine on insurance exam.
- Not under observation, diagnosis, or treatment for any major health condition and must not have a history of drug or alcohol abuse or treatment in the past 10 years. In addition, there should be no contemplated surgery or medical procedure.
- No death of natural parent or sibling from cardiovascular disease or cancer prior to age 60.
- Blood pressure no greater than 135/85, as well as no history of treatment.
- Cholesterol levels less than 210 mg/dL and Cholesterol/HDL ratio less than or equal to 5.0. No history of treatment.

Preferred (Non-Tobacco and Tobacco)

Applicants must meet the following requirements:

- U.S. citizen or green card holder (permanent resident).
- No involvement in hazardous activities, avocations, or occupational duties, and no ratable private aviation.
- Not on active duty in the military.
- No record of felony arrests.
- Not under observation, diagnosis, or treatment for any major health condition. In addition there should be no contemplated surgery or medical procedure.
- No history of drug or alcohol treatment in the past 10 years.
- No death of natural parent or sibling from cardiovascular disease or cancer prior to age 60.
- No history of DUIs, reckless driving, or suspensions for any reason within the last five years, and no more than two moving violations within the last three years.

Preferred (Non-Tobacco)

Applicants must meet the following additional requirements:

- No tobacco use in the past two years; occasional cigar (must have negative cotinine on insurance exams).

Blood Pressure

- Must demonstrate blood pressure (if applicable) is controlled with or without medications. Some hypertension medications and combination of impairments may prevent approval at preferred rate.
 - Applicant ages 18-49 – No levels greater than 140/90 mmHg.
 - Applicant ages 50 and over – No levels greater than 160/90 mmHg.

Cholesterol

- Must demonstrate control of hyperlipidemia, with or without medications. Combination of impairments may prevent approval at preferred rate.
 - Applicant ages 0-49 – Cholesterol levels less than 235 mg/dL, and Cholesterol/HDL ratio equal to or less than 5.5.
 - Applicants ages 50 and over – Cholesterol levels less than 240 mg/dL, and Cholesterol/HDL ratio equal to or less than 6.0.

Preferred (Tobacco)

Applicants must meet the following additional requirements:

Blood Pressure

- Must demonstrate blood pressure (if applicable) is controlled with or without medications. Some hypertension medications and combination of impairments may prevent approval at preferred rate.
- All ages – No levels greater than 140/90 mmHg.

Cholesterol

- Must demonstrate control of hyperlipidemia, with or without medications. Combination of impairments may prevent approval at preferred rate.
 - All ages – Cholesterol levels less than 235 mg/dL, and Cholesterol/HDL ratio equal to or less than 5.5.



Paramedical Services/Examiners

EMSI

3050 Regent Blvd, Suite 400
Irving, TX 75063
Phone: (800) 530-0560
www.emsinet.com

EXAM ONE

10101 Renner Blvd
Lenexa, KS 66219
Phone: (877) 933-9261
www.examone.com

APPS

One Jericho Plaza
Jericho, NY 11753
Phone: (800) 727-2101 & (516) 822-6230
FAX: (516) 822-6241
www.appslive.com

Inspection Limits

NWL home office will request a Personal History Telephone Interview as follows:

Total Face Amount:	\$1,000,000	ages 0-69
	\$500,000	ages 70+

Prescription History

Taking any of the medications for the conditions below in the time frame indicated on the application will generally result in further underwriting, and may disqualify client from accelerated underwriting. Other medications may apply.

Medication	Indication prescribed for:
Abilify/ Aripiprazole	Bipolar Disorder/Antipsychotic
Alglucosidase	Pompe Disease
Amantadine	Anti-Parkinson's
Amiodarone HCL	Arrhythmia
Anastrozole	Cancer
Anoro	COPD
Antabuse	Alcohol Abuse Treatment
Aprepitant	Cancer Induced Nausea
Apresoline	Severe Hypertension
Aralast	Respiratory Disorder
Aricept	Dementia/Cognitive Disorder
Arimidex	Cancer
Atrovent	COPD
Azathioprine	Transplant
Basiliximab	Transplant
Belimumab	Systemic Lupus Erythematosus
Benlysta	Systemic Lupus
Benzotropine/Cogentin	Anti-Parkinson's
Bepidil	Angina
BiDil	Congestive Heart Failure
Bosentan	Pulmonary Hypertension
Breo Ellipta	COPD
Calcitriol	Kidney Disease/Failure
Calcium Acetate	Kidney Disease
Carbidopa	Anti-Parkinson's
Carbidopa – Levodopa	Anti-Parkinson's
Casodex	Cancer
Clopidogrel	Heart Disease, Stroke/TIA, PVD/PAD
Clozapine	Schizophrenia
Clozaril	Antipsychotic
Codeine-Acetaminophen/Tylenol	Pain
Combivent	COPD
Compazine – Frequent Fills	Antipsychotic
Corlanor	Congestive Heart Failure or Angina

Medication	Indication prescribed for:
Corticosteroid Multiple Use	Unmanaged Asthma/COPD
Creon	Pancreatitis
Cyclosporine	Transplant
Daliresp	COPD
Dasatinib	Cancer
Decadron	Chemo Induced Nausea
Depakote	Anticonvulsants
Depo-Provera – Significant	Cancer
Dextromethorphan-Quinidine	Neurological
Digoxin	Heart Failure/Arrhythmia
Donepezil HCL	Dementia/Cognitive Disorder
Dronabinol	Anti-Nausea RX Caused by Cancer treatment
Effient	Heart Disease, Stroke/TIA, PVD/PAD
Entecavir/Baraclude	Hepatitis B
Entresto	Heart Failure
Erivedge	Advanced Basal Cell Carcinoma
Eteplirsen	Muscular Dystrophy/Progressive Neuromuscular Disorder
Exelon	Dementia/Cognitive Disorder
Femara	Cancer
Fentanyl/Duragesic	Pain
Geodon	Psychotic Disorder
Glipizide	Diabetes
Herceptin	Cancer
Humulin	Diabetes
Hydralazine	Severe Hypertension
Hydrea	Cancer
Inspira	Post MI, CHF or Severe Hypertension
Interferon	Multiple Sclerosis
Isosorbide	Angina
Isoniazid	Tuberculosis
Lactulose	Cirrhosis
Lanoxin	Heart Failure
Lantus	Diabetes
Lasix	Heart/Liver/Kidney Disorder
Leucovorin	Cancer
Leuprolide	Cancer

Medication	Indication prescribed for:
Lithium	Bipolar Disorder
Lucentis	Diabetic Retinopathy
Lupron	Cancer
Lyrice/Gabapentin	Diabetic Neuropathy
Megestrol Acetate	Cancer
Metformin	Diabetes
Methadone	Narcotic Addiction/Severe Pain/Abuse
Methyldopa	Severe Hypertension
Mirtazapine	Depression
Morphine or Morphine Equivalent	Pain
Morphine Sulfate/Contin	Pain
Mycophenolate	Transplant
Multiple narcotic drugs or narcotics given by multiple doctors	Abuse/Pain/Multiple Conditions
Naloxegol	Opioid Induced Constipation
Namenda	Anti-Dementia
Narcotics and Benzodiazepine concurrent use	Abuse/Pain
Neupogen	Cancer
NovoLog	Diabetes
Nimotop	Stroke
Nitrates/Nitroglycerin	Angina/Chest Pain
OFEV	Pulmonary Fibrosis
Opioid/Narcotic, Oxycodone/Oxycontin	Pain/Frequent Fills
Osmitrol	Severe Intracranial Pressure/Cerebral Edema
Oxycodone/Oxycontin	Pain
Paricalcitol	Serious Endocrine
Pancrelipase	Pancreatitis
Pasireotide	Cushing's Disease
Pegasys	Hepatitis
Peginterferon Alfa-2a/Pegasys	Hepatitis B or C
Phenelzine/Nardil	Depression
Phenytoin/Dilantin	Very Serious Anticonvulsant/Seizures
Plavix	Heart Disease, Stroke/TIA, PVD/PAD
Pletal	Heart Disease, Stroke/TIA, PVD/PAD
Primasol	Kidney Disease
Pulmozyme	Cystic Fibrosis Pulmonary

Medication	Indication prescribed for:
Ranexa	Angina
Rifaximin	Cirrhosis
Reglan	Diabetic Gastroparesis
Ribavirin	Hepatitis
Riluzole	Amyotrophic Lateral Sclerosis
Respiridone	Psychotic Disorder
Salmeterol/Serevent	COPD
Sensipar	Kidney Disease/Failure
Seroquel	Psychotic Disorder, Depression
Serzone/Nefazodone	Psychotic Disorder
Sildenafil	Pulmonary Hypertension
Sirolimus	Transplant or Cancer
Sofosbuvir/Sovaldi	Hepatitis C
Spiriva	Severe Asthma or COPD
Spirolactone	Severe Hypertension/Congestive Heart Failure
Suboxone	Drug Abuse/Pain
Sulfadiazine/Primasol	Serious Kidney Therapy
Symbyax	Antipsychotic/Bipolar Disorder
Tamoxifen	Cancer
Telotristat	Cancer
Tenofovir	Hepatitis B
Tetrabenazine	Neurological
Thiamine	Alcoholism
Thorazine	Antipsychotic
Tizanidine HCL – significant fills	Musculoskeletal Therapy
Trastuzumab	Cancer
Trazodone	Depression
Trientine HCl	Congenital Genetic Disorder/Wilson’s Disease
Warfarin/Coumadin	Anticoagulant
Zemlar	Kidney Disease/Failure
Zyprexa	Psychotic Disorder



Financial Underwriting Guidelines

Financial underwriting is a critical part of the application process. The electronic underwriting process only allows for applicants looking to attain personal insurance and/or income replacement. Underwriting for other purposes, including business coverage (key person, buy/sell, or stock repurchase), charitable purposes, estate planning, etc., will be reviewed on a fully underwritten basis.

Insurable interest must exist prior to the approval of an application between the Insured and Owner, and/or Beneficiary. Insurable interest exists if there is an economic loss that would be suffered by the Owner/Beneficiary if the Insured was to die prematurely.

Automated underwriting will generally accept the following Personal relationships as having insurable interest:

- Spouse/Life Partner/Fiancé(e)
- Parent
- Child

All other relationships will be reviewed on a fully underwritten basis.

Please refer to chart for maximum face amount allowed. Also consider insurance in force with other carriers and/or National Western Life.

Example: Proposed Insured's age is 51 and annual income is \$20,000. Maximum coverage allowed would be \$400,000 (\$20,000 X 20).

Financial Questionnaire

A financial questionnaire must be submitted with applications of \$1,500,001 or more. Formal financial statements are required for amounts of \$3,000,000 and more.

National Western Life reserves the right to request audited financials, and/or IRS form 4506-T for income verification.

Maximum Face Amount Chart	
Age	Income Factor
<= 30	30
31 - 40	25
41 - 50	20
51 - 60	12
61 - 65	10
> 65	5



About National Western Life Insurance Company®

National Western Life Insurance Company® is a Colorado corporation with executive offices in Austin, Texas. The Company offers a full line of life insurance and annuity products in 49 states and the District of Columbia. Since its start in 1956, National Western has emphasized financial strength for the protection of its Policyholders. As a legal reserve insurance company, National Western must set aside a portion of its assets equal to reserves required by law. Annually, a financial statement is filed with each state's insurance department. These departments have authority to verify that the appropriate reserves are maintained.



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