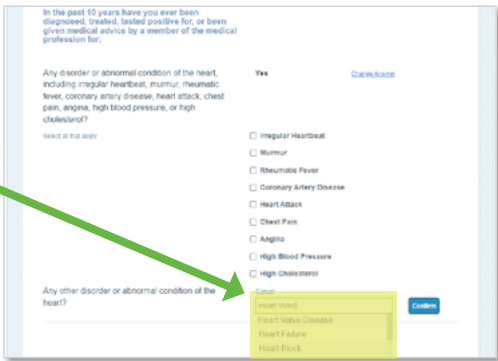



Best Practices to Increase Auto Decisions

Common Reasons Apps Do Not Qualify for Straight-Through Processing

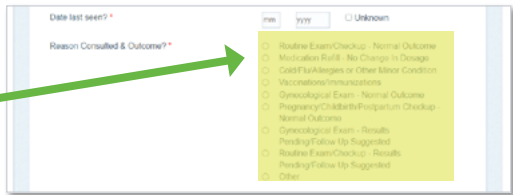
Reason:	Medical conditions are typed free-form into eApp.
Solution:	<ul style="list-style-type: none"> Choose from the picklist of conditions whenever possible. For conditions not in the picklist, select from the predictive text drop-down. Do not free-form type the medical conditions or medications. 
Reason:	Medication information or dosages are included in the medical conditions question.
Solution:	<ul style="list-style-type: none"> Do not include medication information in the text field. Medications should be selected from the predictive drop-down list in the “Are you taking medications” question. Do not include medication dosages, e.g. “10 mg” or “2 times per day,” in the text field. If the dosage information is necessary, <i>the app will ask for it.</i> 

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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.

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Reason:	Reason for last consultation is missing.
Solution:	<ul style="list-style-type: none"> Choose from the picklist of options. Do not choose “Other” if one of the preceding options covers the reason for last visit. For a normal annual exam, select “Routine Exam/Checkup - Normal Outcome.”
	
Reason:	Juvenile face amounts.
Solution:	<ul style="list-style-type: none"> The app will not qualify for straight-through processing if: <ul style="list-style-type: none"> Juvenile exceeds maximum allowed face amount (>\$1,000,000). Siblings are not equally insured. Juvenile application is for a greater amount of coverage than the parents. At least one parent should have the same or a greater amount of coverage in force or applied for.
Helpful Hints	<ul style="list-style-type: none"> Premium Information – avoid choosing other when possible. Do not order labs and/or APS unless requested by the underwriter or required based on age and face amount. <ul style="list-style-type: none"> EZ Underwriting limits are up to \$3M for UL/IUL. Consult the Underwriting Guide for EZ Underwriting limits. If labs and/or APS are required due to age and face amount, remember you will see this through Instant Communication at application submission.
	