



# Underwriting Quotes Powered by XRAE

YOUR CLEAR LINE OF SIGHT INTO RATE CLASSIFICATION

Generate on-the-spot underwriting rating class — anytime, anywhere!

## Frequently Asked Questions

**Q** What is a tentative Underwriting Rating Class quote?

**A** The tentative Underwriting Rating Class quote is based on the medical or general information that has been entered into the Underwriting Quotes (XRAE) tool. Final offers are subject to formal application and underwriting review.

**Q** Where do I access Underwriting Quotes (XRAE)?

**A** You can access Underwriting Quotes exclusively from the Agent Portal home page by clicking the link in the Tools box. The tool is not supported by Mobile technology at this time.

Please note the current underwriting quotes email address will be closed beginning 5/23/22. All requests will need to be submitted through Underwriting Quotes (XRAE).

**Q** What does it mean when my underwriting quote response says “Additional Review Required”?

**A** In some instances, additional review is required by an underwriter in order to determine the tentative rate class. Agents should use the Messaging function in XRAE to send the underwriting quote for manual review by an Underwriter. The Messaging link is on the left side menu of every page. From there you can forward your case specifics, as well as any comments you would like to include, to an underwriter for review. After the underwriter has completed their review, they will send you a tentative quote via email.

**Q** How do I know which Accelerated Benefit Riders (ABRs) my customer could qualify for?

**A** Please review the [Underwriting ABR Quick Reference Guide](#) regarding underwriting of these riders.

Products issued by

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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.

**Q** Do I need to attach a copy of the quote with the application?

**A** No, please do not attach any quotes to the application unless directed to by an underwriter.

**Q** Is Underwriting Quotes the same as an informal application?

**A** No, Underwriting Quotes (XRAE) does not replace our informal application process. The **Informal Application** process may be used for applications within the following parameters:

- Permanent products only
- Minimum face amount of \$2M
- Maximum age of 70
- To submit an informal application please review the **following requirements**.

**Q** Where can I find instructions to use the Underwriting Quotes tool?

**A** Access the Underwriting Quotes (XRAE) User Guide on the Underwriting Guidance Page link on the Agent Portal homepage.