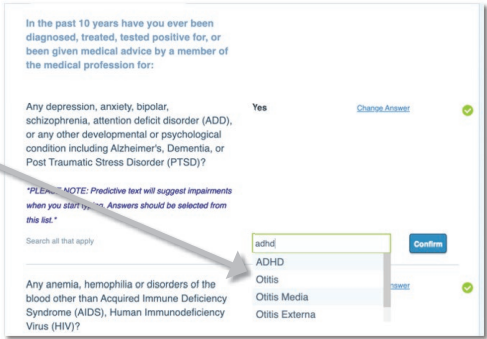
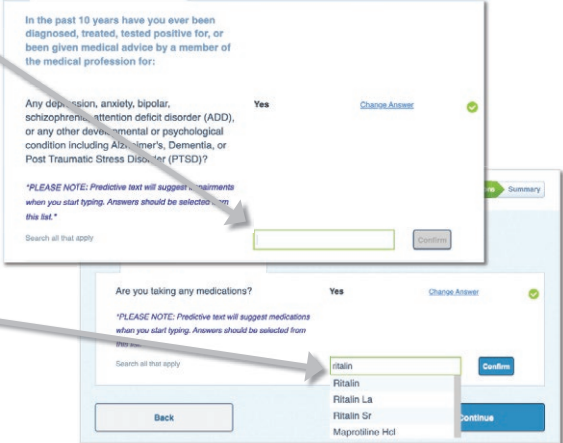


# Best Practices to Increase Auto Decisions

## Common Reasons Apps Do Not Qualify for Straight-Through Processing

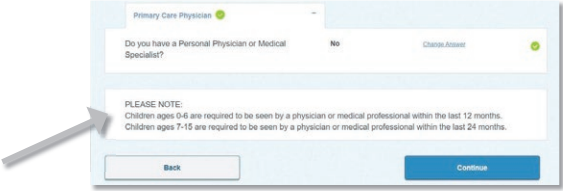
<p><b>Reason:</b></p>	<p>Medical conditions are typed free-form into the e-App.</p>
<p><b>Solution:</b></p>	<ul style="list-style-type: none"> <li>Choose from the drop-down boxes whenever possible and do not free form type medical conditions or medications.</li> <li>For <b>medical conditions</b>, select from the <b>predictive text</b> drop-down.</li> </ul> 
<p><b>Reason:</b></p>	<p>Medication information or dosages are included in the medical conditions question.</p>
<p><b>Solution:</b></p>	<ul style="list-style-type: none"> <li>Do not include medication information in the text field.</li> <li>Medications should be selected from the predictive drop-down list in the "Are you taking medications" question.</li> <li>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></li> </ul> 

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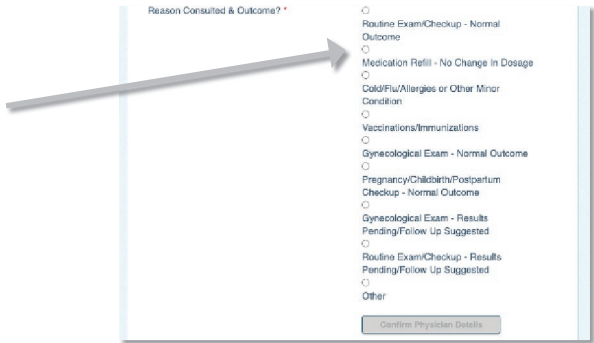
Not a bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

<b>Reason:</b>	Primary care physician last visit details are missing.
<b>Solution:</b>	<ul style="list-style-type: none"> <li>Children 0-6 must be seen once every 12 months. Children 7-15 and adults 60+ must be seen once every 24 months.</li> <li>If the primary care physician is not listed for juveniles under age 16 or if they don't meet the guidelines outlined within the <b>help text (be sure to watch for this information)</b>, the case will not qualify for straight-through processing.</li> </ul>



<b>Reason:</b>	Reason for last consultation is missing.
<b>Solution:</b>	<ul style="list-style-type: none"> <li>Choose from items in the drop-down box (now includes more options). <ul style="list-style-type: none"> <li>Example: Select <b>Routine Exam/Checkup - Normal Outcome</b> versus selecting Other and free-form writing "Annual Checkup" or "Normal Checkup".</li> </ul> </li> </ul>



<b>Reason:</b>	Inaccurate height/weight for juveniles and juvenile face amounts.
<b>Solution:</b>	<ul style="list-style-type: none"> <li>Physically measure and weigh when possible. <ul style="list-style-type: none"> <li><b>NEW:</b> If the build of the juvenile falls outside of our guidelines for normal build, we will present a clarifying question.</li> </ul> </li> <li>The app will not qualify for straight-through processing if: <ul style="list-style-type: none"> <li>Juvenile exceeds maximum allowed face amount (&gt;\$1MM).</li> <li>Siblings are not equally insured.</li> <li>Juvenile applied for insurance is greater than the insurance for both parents. At least one parent should have the same or greater applies for/inforce coverage.</li> </ul> </li> </ul>

<b>Helpful Hints</b>	<ul style="list-style-type: none"> <li>Premium Information – avoid choosing <b>other</b> when possible; <b>spouse</b> has recently been added as an option.</li> <li>Do not order Labs &amp; APS unless requested by the UW or required based on Age/Face amount: <ul style="list-style-type: none"> <li>EZ Underwriting limits are up to \$3M for UL/IUL. Consult the Underwriting Guide for EZ Underwriting limits.</li> <li>If LABS/APS required due to age/face, remember you'll now see this through Instant Communication at application submission.</li> </ul> </li> </ul>
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