

Underwriting for YOU | Take Two!

Aviva is launching Phase II of 'Underwriting for YOU', the life insurance underwriting program that provides our high quality life insurance products to your customers while significantly improving their underwriting experience. This innovative program uses advanced analytics to eliminate the need for paramed exams and lab testing on some applicants.

We want to thank each of you who jumped on board and were involved with the initial pilot. Your participation and input are essential to the success and future development of 'Underwriting for YOU'.

Since the initial launch in January, we have successfully approved 20% of eligible applicants using 'Underwriting for YOU'. One of the exciting changes to the program is we now expect **40% of eligible applicants** (meeting age and face amount requirements) will NOT require lab testing – meaning no exams or needles! This will reduce net average underwriting times and greatly improve overall life insurance processing times.

We have also expanded the clients who are eligible for the program. Not only are Premier Class clients eligible but NOW Preferred and Standard Class clients may qualify!

What can this cutting edge program do for YOU and your clients?

- Improve the life insurance application experience
- Improve speed and efficiency of application processing and commission payments
- Reduce lab and paramed scheduling challenges
- Free up agent and/or case managers by having Aviva order the paramed

Only applications for Aviva's permanent life products that meet the age and face amount requirements listed below will be eligible to be processed without paramed exams and lab testing. **Aviva will order exams and labs for those applications that require them. Applications NOT requiring labs will be immediately approved.**

Agents will be required to complete the medical questions section of the full life insurance application (i.e. no Tele-App and no paramed examiner asking medical questions).

Ages and Face Amounts	<ul style="list-style-type: none"> • Ages 18-60 with face amounts up to and including \$500,000 • Permanent Single Life policies only, NOT submitted as Tele-App 	
Eligible Permanent Life Products & Riders	<p>Products</p> <ul style="list-style-type: none"> • Lifetime Builder II • Patriot Solution II • Advantage Builder III • Guarantee UL Solution II 	<p>Riders</p> <ul style="list-style-type: none"> • No-Lapse Guarantee Rider • Wellness for Life® • Life Protector Rider • Early Cash Value Rider • Additional Insured Rider

QUICKER • EASIER • BETTER

'Underwriting for YOU' aims to make processing quicker, to make it easier for customers, and provide a better overall service and Aviva experience to you and your clients.

Help us help **YOU!**

