

Accelerated Underwriting Products (EZ-Underwriting)

National Life Group is pleased to offer accelerated underwriting to applicants. This means your client may be eligible for our best class without the need to complete medical requirements (blood profile, urinalysis, paramed exam and EKG).

EZ underwriting is available to applicants ages 18-50 applying for face amounts up to and including \$2,000,000 and applicants ages 51-60 applying for face amounts up to and including \$1,000,000 and applicants ages 61-65 applying for face amounts to \$250,000.

Please consult the product's age and face amount grid for current guidelines. (See NLG's website for current listing).

Applicants Applying for the Following Face Amounts:

	Ages 18-50	Ages 51-60	Ages 61-65
FlexLife	Up to \$2M	Up to \$1M	Up to \$250,000
PeakLife	Up to \$2M	\$1M	n/a
Term	Up to \$2M	Up to \$1M	Up to \$250,000
TotalSecure	Up to \$2M	Up to \$1M	Up to \$250,000

What does the agent need to know?

NLG will review the application containing your client's financial and medical information. The information will be cross-referenced with several databases used for the risk assessment such as:

- Medical Information Bureau (MIB)
- Millimen Intelliscript a Prescription Data Base
- Lexis Nexis Risk Classifier a third party data aggregator of FCRA compliant information

What is the Lexis Nexis Risk Classifier?

LexisNexis® Risk Classifier aggregates public records from thousands of data sources in compliance with the Fair Credit Reporting Act to determine mortality and an individuals lifestyle risk.¹

This tool provides access to a much larger pool of data enabling us to:

- make quicker underwriting decisions
- meet demand for a much faster and less invasive process to obtain life insurance than in the past.

The Risk Classifier score is determined by a combination of data points that fall into three general buckets:

- Public record attributes
- Motor vehicle records (MVR) attributes
- Credit record attributes

A risk classifier score is not based on a single factor. Rather, it is the combination of multiple data points from these three general buckets that are used to determine an applicant's relative mortality risk.

The LexisNexis® Risk Classifier does NOT use the following data for mortality scoring:

- Race, religion, national origin, marital status, sexual orientation, geography, disability, title, employer, and employment history are NOT used for scoring purposes.
- Data that is NOT compliant with the Fair Credit Reporting Act (consumer shopping data, facial recognition, and social media).

Questions about a Risk Classifier Score?

The LexisNexis® Consumer Center contact number for LIFE is 888-497-9215

Contact the LexisNexis® Consumer Center to:

- Receive a copy of and subsequently discuss their Life Report
- Dispute information contained in their Life Report
- Request a Report to be sent post-dispute

The mailing address for the LexisNexis® Consumer Center is:

LexisNexis® Consumer Center Attn: Life Report P.O. Box 105108 Atlanta, GA 30348-5108

When first calling, it is helpful if you:

Specifically request a Life Report

Advise the representative that you applied for life insurance

Life Reports are not available online.