



EQUITABLE

Easy Underwriting Program

Frequently asked questions

The Easy Underwriting program was designed to make the purchase of life insurance less invasive for clients by potentially eliminating the need for paramedical exams and/or labs.

Q

What products are available with the program?

What are the eligibility criteria for the program?

Is the program available in all jurisdictions?

Must my client be a U.S. citizen?

What are you doing about APSs?

What underwriting requirements are being used?

A

The program covers VUL Optimizer®, VUL Legacy®, BrightLife® Grow, and Term 10, 15, 20 and ART cases.

The program is available for cases with issue ages 18-60. Additionally, the program is available for face amounts up to and including \$2,000,000. Product-specific face amount minimums apply.

No. Currently the program is available in all jurisdictions except Puerto Rico.

To be eligible for the program, your client must be a U.S. citizen or permanent resident permanently residing in the United States.

- Non-invasive, no-touch medical and non-medical sources will be relied on as much as possible to complete underwriting review.
- In some cases, an APS will be required to assess a specific medical impairment.

Requirements include the following:

- A completed application and Medical Information Questionnaire (MIQ) submitted via eApp. It is important to provide as much information as possible regarding medical history, medications, treatments and physicians consulted.
- Any other application supplement forms questionnaires as applicable.

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Q

What underwriting requirements are being used?

Will paramedical exams or labs ever be required?

Why are exams and labs sometimes required if there are no medical concerns?

Are there any underwriting class restrictions for the program?

Are tobacco users eligible for this program?

Is this program available through paper application?

Will backdating to save age be allowed?

What is the maximum amount of coverage allowed in this program?

Is this program available for term/rider conversions?

Is the Long-Term Care ServicesSM Rider available with this program?

A

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- MIB, MVR and prescription check will be ordered by the Life Operating Center.
- Additional non-invasive, no-touch medical requirements, including electronic health records, may be ordered by the Life Operating Center to support underwriting review. Equitable underwriting continues to analyze new data sources and opportunities to refine this step.
- An APS may be required in some circumstances.
- If a case does not qualify for Easy Underwriting, a paramedical exam and/or labs may be ordered to complete underwriting review.

We will make every effort to review each case using non-invasive, no-touch medical and non-medical sources for underwriting review. However, in some cases additional requirements may be necessary to complete that review, and a paramedical exam and/or labs will be ordered. Also, on a random basis, a small number of cases will be held for traditional underwriting to ensure the continued viability of the program. You will be notified if these additional requirements are needed.

As mentioned above, a small number of cases are randomly held for traditional underwriting, regardless of medical history. This is done for quality assurance purposes. Additionally, post-issue investigation can occur and according to contractual terms, potentially result in rescission of the policy.

No, once a case qualifies for Easy Underwriting, there are no limits on the available underwriting classification it can receive. This includes all Preferred Elite, Preferred, Standard Plus, Standard and Substandard risks, subject to product specifications.

Yes, the program is available to tobacco and non-tobacco users.

No, in order to ensure efficiency, this program is available only via eApp. Cases submitted via eApp that are eligible for this program will be automatically enrolled.

- Backdating to save age to qualify for this program is not available.
- Usual backdating rules still apply.

The lifetime limit for Easy Underwriting is \$2,000,000. The lifetime limit for all streamlined underwriting programs is \$6,000,000 and is subject to the maximums and eligibility within each program. Please contact the Life Insurance Sales Desk for more information.

No, this program is available for new business only. Term/rider conversions, purchase options or guaranteed issue cases are not available through this program.

Yes, qualifying cases are eligible for LTC SR, DPW/DDW, CTIR, CLR, where available and may be subject to underwriting.

Q

What if my client doesn't meet the criteria for this program?

How should I communicate Easy Underwriting to my client?

How will I know if my client qualifies for the program?

A

This program was developed to help service our clients and maintain our noble purpose. We will make every attempt to best serve our client's needs. Unfortunately, not all cases will fall into the scope of this program, and those that do not will require traditional underwriting requirements or be reviewed under the scope of another underwriting program, if applicable.

While some clients will qualify for no paramedical exams and no labs based on Easy Underwriting review, we will not know up front who will or won't meet those requirements. It is important you set expectations and make sure that paramedical exams and/or labs may be required. We'll let you know if these items are not needed, and you can share the good news with your client.

You will be notified that the client qualifies for the program. Similarly, we will let you know if paramedical exam or labs are required. You can locate this information on the Equitable agent/distributor website portal.

**To learn more, call the Life Insurance Sales Desk
or visit [Lifeline](#).**

Some exclusions apply. Cases that qualify must not have applied to Equitable in the past 12 months or another carrier in the past 6 months. Additionally, total lifetime face amount limit for all products obtained through Easy Underwriting combined is \$2,000,000. On a random basis, a small number of cases will be held for traditional underwriting for quality assurance purposes and to ensure the continued viability of the program.

Life insurance products are issued by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY) or Equitable Financial Life Insurance Company of America (Equitable America), an Arizona stock company with an administrative office located in Charlotte, NC, and are co-distributed by Equitable Network, LLC (Equitable Network Insurance Agency of California in CA; Equitable Network Insurance Agency of Utah in UT; Equitable Network of Puerto Rico, Inc. in PR) and Equitable Distributors, LLC. Variable products are co-distributed by Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN) and Equitable Distributors, LLC. When sold by New York state-based (i.e., domiciled) Equitable Advisors Financial

Professionals, life insurance products are issued by Equitable Financial Life Insurance Company (NY, NY).

A life insurance policy is backed solely by the claims-paying ability of the issuing life insurance company. It is not backed by the broker-dealer or insurance agency through which the life insurance policy is purchased or by any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing life insurance company.

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Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency
• Is Not Guaranteed by Any Bank or Savings Association • Variable Life Insurance May Go Down in Value

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