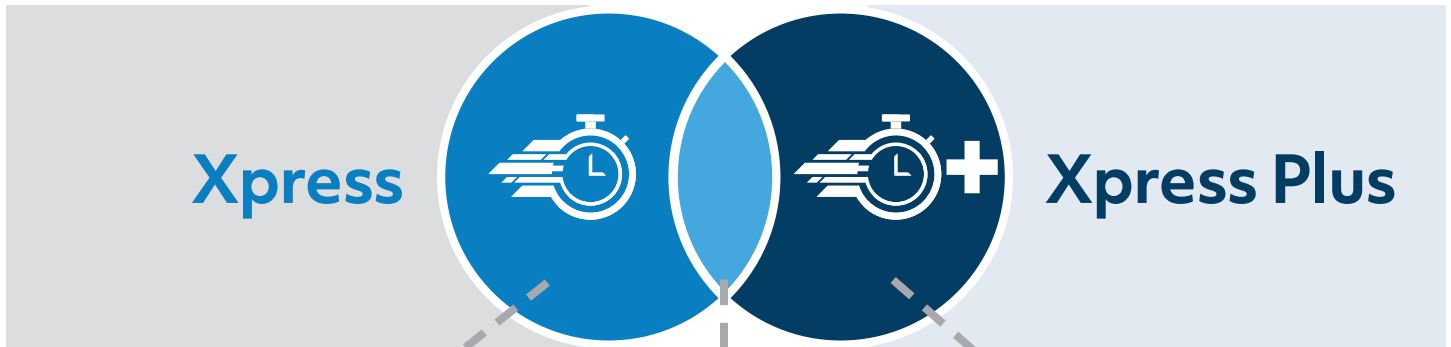


XPRESS AND XPRESS PLUS



Accelerated underwriting programs for individual life insurance with no automatic exams required!



Unique to Xpress (formerly Underwriting Express)	Program Similarities	Unique to Xpress Plus
<ul style="list-style-type: none"> • Paper & Electronic Apps • Issue Ages: 0–65 • Face Amounts: up to \$249,999 • Underwriting Classes: Standard Substandard 	<ul style="list-style-type: none"> • Individual Applications • Available for all life insurance products • No Automatic Exam Required: Need for an exam is determined based on answers to the application, MIB, RX, and Risk Classifier.¹ 	<ul style="list-style-type: none"> • Electronic Apps Only • Issue Ages: 18–60 • Face Amounts: \$250,000 – \$1,000,000 (ages 18–50) or \$250,000 – \$500,000 (ages 51–60) • Underwriting Classes: Preferred Plus Preferred Standard Plus Standard²

1) The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history. 2) Cases rated substandard will be ineligible for the Xpress Plus program but are still eligible for issue with full underwriting. Xpress Plus is not available in New York.

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