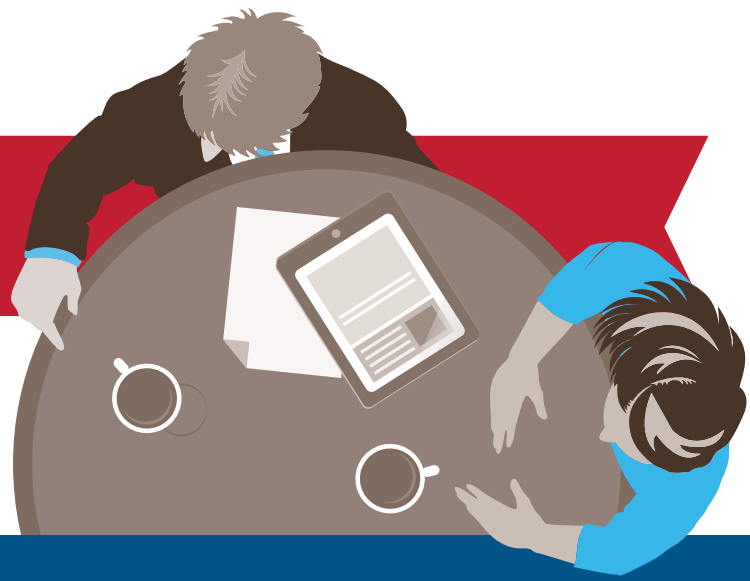


NEW. BUSINESS. NOW.



Life insurance • Critical illness insurance • Disability insurance

NEW WEB APPLICATION



- Selects relevant questions based on previous answers
- Produces list of medical and financial requirements
- Emails client confirmation
- Attach requirements electronically
- Electronic signature
- Runs on tablet or laptop

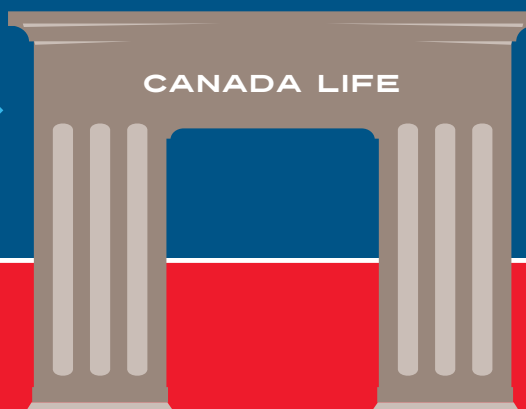
IMPROVED PAPER APPLICATION



CLIENT MEETING

INSTANT DECISION

SEND FOR DECISION



UNDERWRITING, NEW BUSINESS

- Pre-approved cross-sell
- CREDIT CARD
- Initial payment
- POLICY
- Policy approved

REFER TO UNDERWRITER



SEND FOR STRAIGHT-THROUGH PROCESSING

APPROVED



With new process, policy is issued **Up to 1/3 faster**