

# EZ Underwriting Limits are Now \$3 Million and We Will Take All Remote Apps, Regardless of Size

National Life is pleased to announce that it has temporarily raised its EZ Underwriting limits to \$3 million for all permanent life insurance products, effective immediately. We will carefully monitor the COVID-19 situation to determine if future changes and updates to our limits are warranted. This enhancement impacts our FlexLife, PeakLife and TotalSecure products.

In addition to the expansion of the EZ Underwriting program, we are changing our remote application policy to support remote applications for all life insurance policies, regardless of size. These enhancements should make it easier to do business in an environment when it is not possible to meet in-person.

As the challenges related to the COVID-19 outbreak increase, National Life wants you to know that we are continuously working with you to better support you and your clients, bringing peace of mind to everyone we serve.

*Example of a Photo ID Verification photo needed for life insurance applications.*



## FAQ

### What types of business is eligible for EZ Underwriting?

EZ underwriting is available on all life insurance products for applicants ages:

- 18-50 applying for face amounts up to and including \$3,000,000 (FlexLife, PeakLife, TotalSecure, Living Life By Design)
- 18-50 applying for face amounts up to and including \$2,000,000 (Term Series)
- 51-60 applying for face amounts up to and including \$1,000,000
- 61-65 applying for face amounts to \$250,000

### How can I take applications?

Life insurance apps may be taken...

- In-person or following an in-person meeting
- Video conference

### What types of remote life insurance applications require photo verification?

- All apps above \$3 million
- All phone, email, or text-based apps
- All juvenile apps
- Photo verification is not required for apps under \$3 million when conducted over video, excluding juvenile policies

### How does photo verification work?

- Take a picture of your client holding their photo ID during the video chat or have your client take a picture of themselves holding their photo ID and send it to you. (See example at left.)
- Upload the picture in the attachments section of eApp.

### Are there specific photo verification requirements for annuity products?

There are no photo verification requirements for annuity products.

Products issued by

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