Bridge Digital Underwriting - how to prepare your client

Thank you for choosing EquiTrust's Bridge Fixed Index-Linked Annuity with Long-Term Care benefits for your client's retirement and long-term planning needs. Your client is one step closer to securing their financial future and protecting it from the financial, emotional, and physical consequences that accompany the need for long-term care (LTC).

Our goal is to make the process as easy and quick as possible. To help ensure that it is, please review this document thoroughly and follow the steps outlined. Information gathered will be kept confidential (as outlined in the consumer privacy notice that will be shared during the session).

Getting started

The first step in the underwriting process is to decide whether your client will answer the five health questions or bypass underwriting. If they choose to answer the health questions, and the answer is "yes" to any of the first three of the five initial health questions, the Secure underwriting class will be assigned automatically without underwriting.

If your client does not answer "Yes" to any of the first three questions, they may qualify for a more favorable underwriting class of Preferred or Standard.

What happens during the digital underwriting process

1. The underwriting assessment (or "interview") is completed through a live online video call **between your client and an Assured Allies underwriter.**

2. During the interview, your client may be asked a series of health questions and to participate in both a **cognitive and physical assessment.**

3. The cognitive assessment includes a number of questions to help evaluate recall ability. It is very important your client receives no coaching during the cognitive assessment, as this could have a negative impact on the outcome.

4. The physical assessment will require your client to stand and complete **a few exercises** to evaluate balance and muscle strength.

5. It is imperative your client has **access to a computer or tablet and has their own email address** on that computer. The interview cannot be conducted via a phone due to screen size constraints.

6. The risk class is determined by the cumulative findings of several factors including,
   • Answers to the application health questions,
   • Performance scores on the Assured Allies NeverStop physical and cognitive tests, and
   • Third party electronic health data (e.g., medical claims, prescriptions and labs when available and applicable).

Preparing for the Bridge by EquiTrust underwriting interview

Important steps that will ensure success

Ensure the **camera and microphone** are in good working order and everyone can be seen and heard.

The camera should be positioned so there is always a **full view of your client's head and hands, and of their feet when they are asked to stand.**

Connect to WIFI before initiating the interview. *They will need a stable internet connection with at least 3 MBps.*

Have a **current government-issued photo ID** ready to confirm your client's identity.

Wear comfortable shoes. *Avoid heeled shoes, flip-flops and shoes without backs, such as slippers.*

Sit in a stable chair with back support that does not have wheels. Do not sit on a couch, sofa or bed. *Make sure the interview is held in an area free of obstacles.*

Have your client's **hearing aids in place** if they use them.

Find a **quiet location that is free from distractions.**

Do not use headphones. *They can be problematic on multiple fronts — feedback and static issues, bad connections and a trip hazard if they are wired to the computer.*

What happens after the underwriting interview?

Once the interview is complete, we will ask a few short non-medical questions about your client's experience. This helps us understand any areas where the process can be improved.

Soon after the interview is finished, you will be notified of your client's underwriting class. Remember — everyone is approved!

Assured Digital Underwriting is powered by Assured Allies.

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