



A Better Experience Awaits

Ascend

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A Better Experience Awaits

Ascend modernizes our life new business and underwriting platform.

You'll experience:

Visibility throughout the entire New Business and Underwriting process.

Efficiency with applications that can be submitted and issued in the same day.

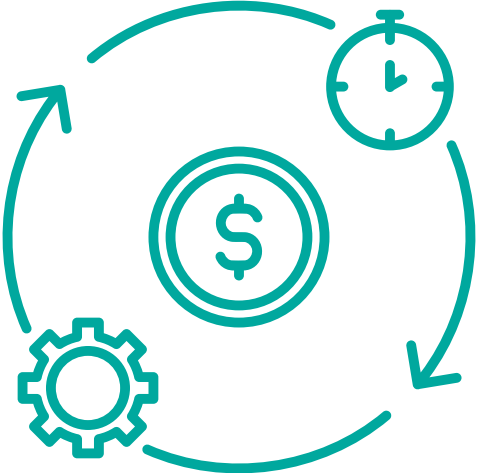
Ease with Exam and Lab ordering by National Life Group.

Control with Enhanced Mobile App & Portal tools to manage your business.



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More efficiencies in the new platform keep Life business moving smoothly.

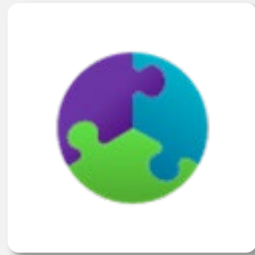


A Better Experience Awaits...

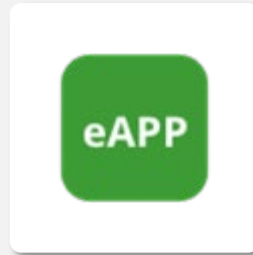
Same day submit to issue!



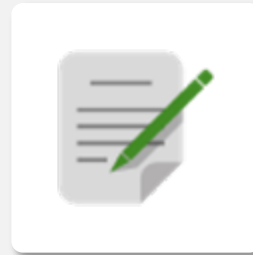
**Tentative
Underwriting
Rating**



**New Policy
Illustrations**



**Electronic
Application**



**EZ
Underwriting**



***NEW*
Same Day
Issue**



**eDelivery &
Policy Promise**

Not available in NY
CTP must be less than \$50,000 and Face Amount must be less than \$2,000,000 to be eligible

The fastest possible handling happens when your case is...



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National Life saves you time by ordering exams, labs, and APSs if needed.

The screenshot shows an application interface for 'FlexLife NL' with policy number NL123456700. Key details include: Insured Name: Jerry Seinfeld, Owner Name: Jerry Seinfeld, Product: FlexLife NL, Submit Date: 07/15/2022, Face Amount: \$1,200,000.00, Modal Premium: \$687.00, Case Manager: George Costanza, and Underwriter: Art Vandelay. The 'PENDING REQUIREMENTS' section shows 0 agent action items and 1 requirement in progress: 'Prescription Database - Jerry Seinfeld' (5 days open, status: Requested). Below this, there are 3 medical requirements with details: 'Blood Profile' (5 days open, status: Pending), 'Urinalysis' (5 days open, status: Pending), and 'ParaMD' (5 days open, status: Pending). A log at the bottom shows various actions like 'Assigned to Examiner or Interviewer', 'Applicant not ready to schedule', and 'Paramed appointment scheduled' with their respective counts and timestamps.

Click on the Status link to view current requirement status

Customers will receive a call to schedule exams/labs within 24-48 hours

Pro Tip:

- Subscribe to SMS alerts to be notified if exams/labs are being ordered
- Then inform your customer so they are prepared when the lab contacts them

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Increased clarity and visibility throughout the entire New Business and Underwriting experience

Agent and agency can see all Case Communication

Tools available on the Agent Portal and Mobile App



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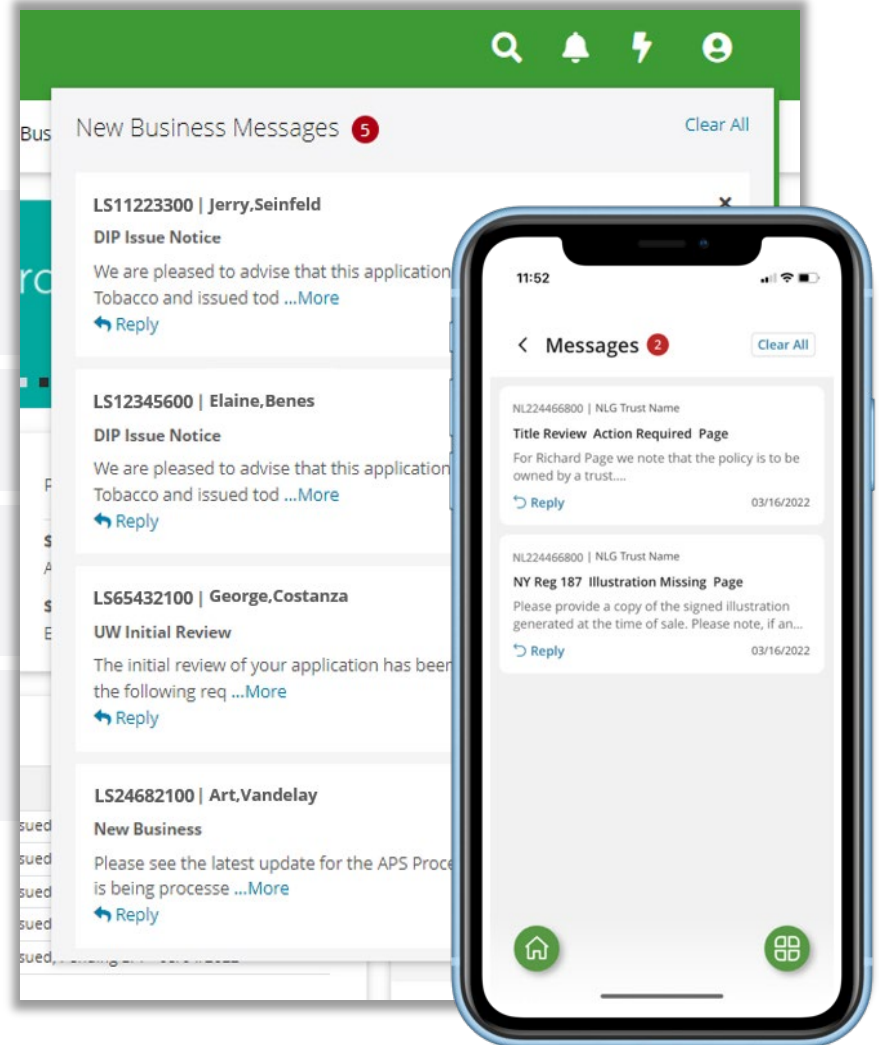
Agent Message Alert – Portal/App

Quickly and easily identify new messages on your personal business

Click on the message to go directly to the case

Pro Tip: Download the Agent Mobile app and subscribe to push notifications

Pro Tip: Subscribe to text and email alerts through Notification on the Agent Portal*



*Representatives of Equity Services, Inc. must use their CellTrust mobile number for all business-related text communications.

Email Alerts

Easily view messages in the Agent App or Agent Portal with a single click

Leverage increased security

Keep on top of business with alerts via text



New Business



New Action Item Added

on policy XXXXXXX4000 for NLG Service.

[View Details](#)

Our Secure Mobile App Make It Safe and Easy to Manage Your Business

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Agent Action Required

Easily identifies requirements needing agent attention

PDF forms can be downloaded by clicking the requirement name

NLG-responsible requirements and Medical Requirements can be viewed by expanding these sections

Pro Tip: Upload requirements through the Mobile App or Portal for faster review

The screenshot displays a user interface for a FlexLife application. At the top, it shows the application ID 'LS12345600', the last update time '8/24/2022 12:22:13 PM', and a progress indicator '1/5 Application Received'. Below this, there are four summary cards: 'Jerry Seinfeld' (Insured Name), 'FlexLife' (Product), '\$2,251,235.00' (Face Amount), and 'Elaine Benes' (Case Manager). Another set of cards shows 'Jerry Seinfeld' (Owner Name), '08/03/2022' (Submit Date), '\$15,000.00' (Modal Premium), and 'Art Vandelay' (Underwriter). A section for 'Other Insured' lists 'Nancy Smith'. The main area is divided into 'PENDING REQUIREMENTS' (3) and 'COMPLETED'. Under 'PENDING REQUIREMENTS', there is a sub-section 'Agent Action Required' (3) which is highlighted with an orange box. This section contains a table with three rows of requirements, each with a 7-day deadline and a status of 'Requested'. The requirements are: 'Alcohol Usage Questionnaire', 'Driver's License Copy', and 'LSW Interest Crediting Strategies'. Each row has an 'Upload' button. Below the table, there are expandable sections for 'Requirements In Progress' (13) and 'Medical Requirements with Details' (0).

Days Open	Requirement	Insured	Status	Action
7 days	Alcohol Usage Questionnaire	Jerry Seinfeld	Requested	Upload
7 days	Driver's License Copy	Jerry Seinfeld	Requested	Upload
7 days	LSW Interest Crediting Strategies	Jerry Seinfeld	Requested	Upload

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Cases with Multiple Insureds

See all insured parties on the base policy

No need to click on multiple policy numbers to see requirements for all insureds

Requirements clearly indicate to which insured they apply

The screenshot displays a FlexLife application interface for policy number LS933333300. At the top, it shows the policy number, last updated time (8/24/2022 12:22:13 PM), and a progress indicator for 'Application Received' (1/5). Below this, a grid of key information is presented:

William Warren Insured Name	FlexLife Product	\$800,000.00 FaceAmount	Jessica Leavitt Case Manager
William Warren Owner Name	08/09/2022 Submit Date	\$5,000.00 Modal Premium	Nissae Jackson Underwriter

Below the grid, the 'Other Insureds' section lists: **David Warren | Douglas Johnson | Jane Doe**.

The 'PENDING REQUIREMENTS' section shows 1 pending requirement and 0 completed. The requirement is 'Agent Action Required' with a 14-day deadline. The requirement details are: 20294 LSW ABR's, requested by Jane Doe. The status is 'Requested' with an 'Upload' button.

Other requirement counts: Requirements In Progress (2) and Medical Requirements with Details (0).

*Received Date is the date the requirement was received by NLG. The submitted information may still require review and processing before the requirement is satisfied on the case.

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Case Communication

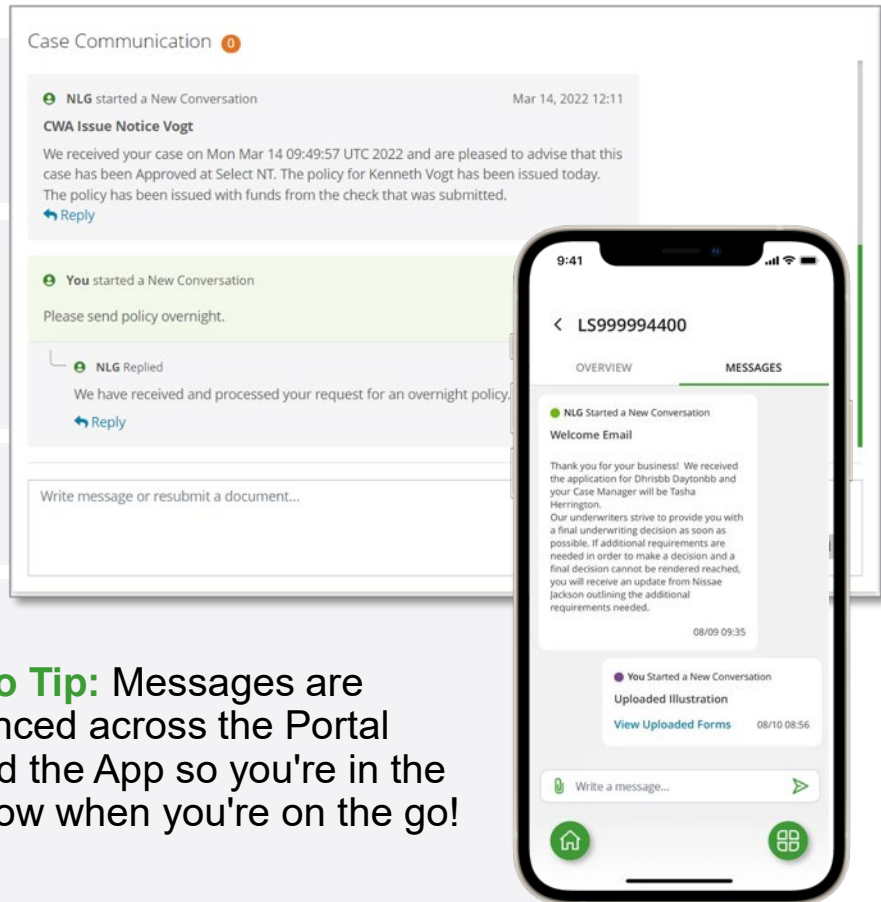
Send messages securely through Case Communication on the Portal or Mobile App

New Business and Underwriting messages will appear in their entirety – no need to look for emails in your inbox!

Reply to messages or start a new thread

All messages can be viewed throughout the underwriting process

Attachments can be uploaded with your message



Pro Tip: Messages are synced across the Portal and the App so you're in the know when you're on the go!

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Document Upload - Portal

Securely upload documents directly in the **Agent Portal or Mobile App**

In Review status gives immediate acknowledgement of receipt

Upload multiple files at one time

Pro Tip: Documents uploaded online can be viewed throughout the underwriting process

Pro Tip: Scan one requirement per file.

UPLOADED DOCUMENTS

Uploaded Documents	Requirements	Actions
Interest C...	LSW Interest Crediting Strategies	🗑️ ✎️
Chronic AB...	8849 LSW Term/Chronic ABR	🗑️ ✎️
Critical A...	20314 LSW Term/Crit Inj/Crit Ill ABR	🗑️ ✎️

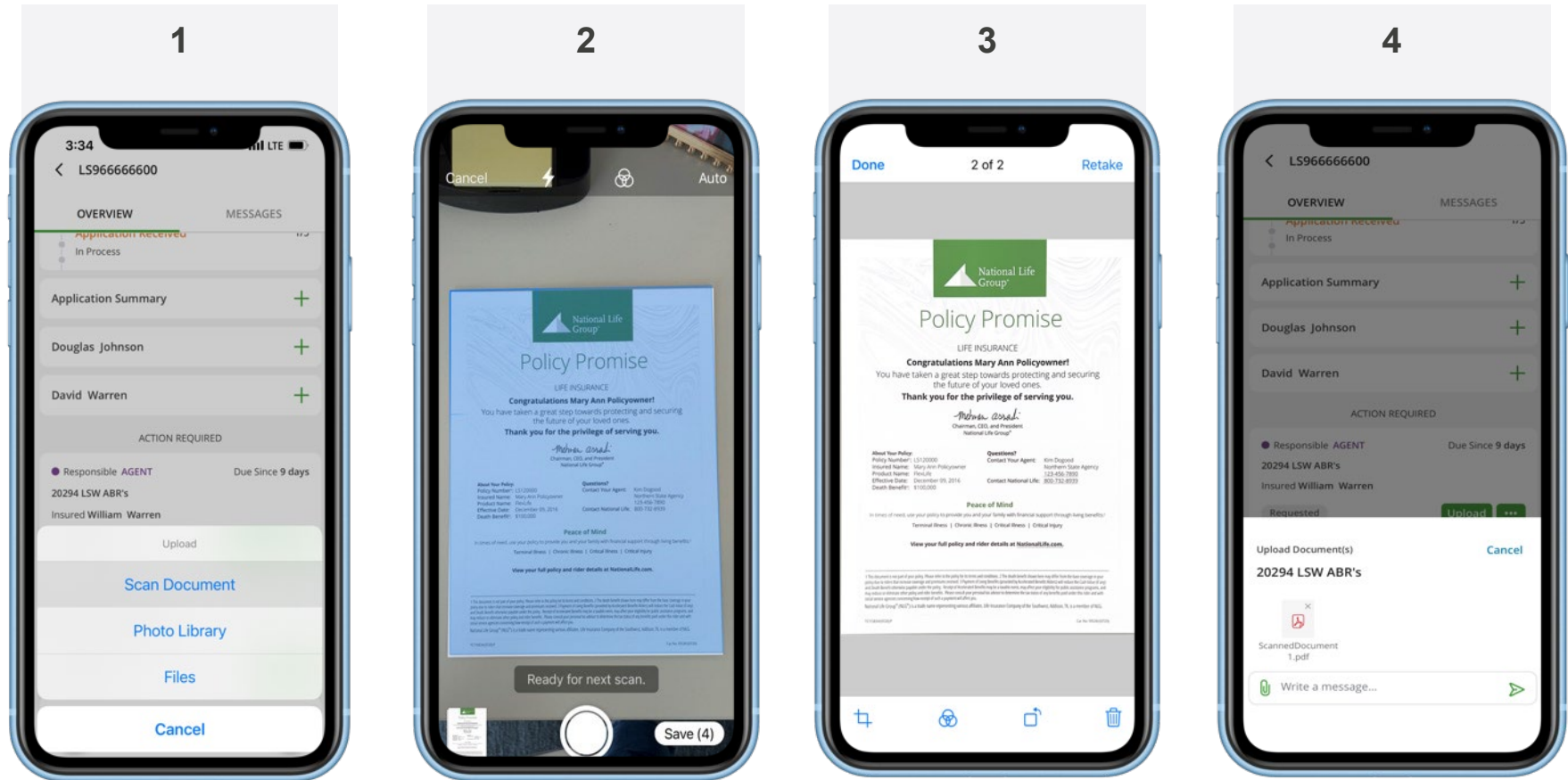
Upload

Requirements In Progress 3

Days Open	Requirement	Received Date *	Status	
New	Confidential Questionnaire	08/24/2022	Received	Upload
New	Illustration	08/24/2022	Received	Upload
New	Additional Documents for Review	08/24/2022	Received	

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Document Upload – Mobile App



Transition Details

Business will be processed in  Ascend

Reminder: These changes apply to Life business

All cases submitted before the launch of Ascend will remain in the current system through final decision and you will have the same agent portal/mobile app tools that you have today

- Current notification selections will continue

Most applications will be processed on the new system

- *Exceptions:* SIUL, pension business and group business

All cases submitted on or after the launch of Ascend will be processed in the new system and you will have access to all the new tools on the Agent Mobile App/Portal

- All messages will be viewable on the Agent Mobile App or Portal
- Email alerts will link you to the app/portal to view messages
- You may opt into text alerts in Notification preferences
 - Be sure to select Action and Status Update notifications

Next Steps



1

Download the Agent Mobile App

2

Subscribe to text alerts for annuity and current life business

Log onto Portal; make selections in My Account – Notification Preferences

Download Our Mobile App



Questions?

