

Light-Touch Underwriting

An innovative and flexible path to underwriting decisions — available for face amounts up to \$5MM!

Manulife Bermuda's Light-Touch Underwriting is an innovative approach to simplifying the underwriting process (no travel or invasive medical tests), while giving your clients the opportunity to achieve a best risk class for up to \$5MM!

Light-Touch Underwriting offers your clients two “tiers” to choose from:

- **With just some basic medical information**, we can offer eligible clients Standard or Standard Plus risk classes for face amounts up to \$3MM (“tier 1”).
- **If your client is willing to provide additional medical records (via an APS or through other medical records)**, we can potentially provide an underwriting decision for any risk class, for face amounts up to \$5MM (“tier 2”).

Snapshot: Light-Touch Underwriting tiers

Tier 1

- Ages 20-55
- Applying for face amounts up to \$3MM
- Standard and Standard Plus risk classes

Tier 2

- Ages 20-55
- Applying for face amounts up to \$5MM
- All risk classes

Key advantages



Hassle-free medical requirements

No need to travel or undergo invasive medical tests



Choice

Decide on the amount of medical information to provide



Flexibility

With tiered options for face amounts up to \$3MM and \$5MM

Light-Touch Underwriting: offering the **simplicity and convenience** your clients deserve

Here's how it works:



Telemed video interview with the client

- Conducted by a doctor through an approved facility
- Completed *Telemed Health Questionnaire* will be sent to distributor at the conclusion of the interview
- Distributor will coordinate electronic signature of *Telemed Health Questionnaire* with client



Distributor submits the informal application package to Manulife Bermuda per usual submission process

- Be sure to check the "Light-Touch Underwriting" box as well as the box for the desired tier on the new business transmittal
- Include signed *Telemed Health Questionnaire*, microurinalysis or nicotine swab for non-smoker rates, IAD, Broker's letter and any other supporting documents as detailed in our **Light-Touch Underwriting Guide**



Case proceeds to underwriting

- Our underwriters will consider your clients for one of two Light-Touch Underwriting "tiers," based on the medical information submitted (learn more about the tiers in our **Light-Touch Underwriting Guide**)



Policy paid, issued and delivered

For more information, please refer to our **Light-Touch Underwriting Guide**.

Your trusted partner for

first-class underwriting solutions

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