

Considerations for QuickDecisionsm Marketing

BRANDING

QuickDecision is a process, not a product (an automated medical underwriting process). A typical positioning might be structured as: “Term Life insurance with QuickDecision” or “Disability Income Insurance with QuickDecision” or “with QuickDecision process”. In theory, there could be instances where QuickDecision could be positioned as a product, but a discussion would need to take place on positioning.

QuickDecisionsm is branded as one word, capital Q and capital D. It is requested that the service mark (sm) is used, but it only needs to be used once somewhere in a marketing piece (if preferred the service mark can be displayed more often). Some opt to display the service mark upon first mention of the word, but flexible on where it appears. Overall, regarding the automated underwriting process, it is not mandatory to use QuickDecision, but New York Life Insurance Company wants to establish the QuickDecision brand in the market, so use of QuickDecision helps identify the process as a brand New York Life and its partners are actively using.

Language positioning with product:

Apply for Term Life Insurance with QuickDecisionsm

Apply for Disability Insurance with QuickDecisionsm

CONTENT

Example of a QuickDecision description:

QuickDecisionsm allows you to get a faster decision on your application, usually without requiring a medical exam. This is done by asking health questions online. Eligibility factors include coverage amount, age, and state availability. (*Optional copy to add where applicable* - If QuickDecision processing is not available, you may be able to apply on a standard underwritten basis).

Content

Descriptions of QuickDecision need to be clear that not all applicants will be approved and that some applicants may be referred for further underwriting review.

Frequently Asked Questions

Samples of headlines, subheads and short statements about QuickDecision

Potential headlines/subheads:

- Approval available in minutes
- Apply today for an instant decision.
- No medical exam. No blood tests. No hassle.
- Save Time with QuickDecisionsm
- No blood test or medical exam
- Secure coverage to help protect your family as soon as today
- Decisions on your life insurance application in under 30 minutes
- Get your application decision in 30 minutes, not 30 days
- Get a decision online in minutes
- Up to \$XXX,000 in life insurance with immediate decision and no medical exam

Potential Email subject lines:

Subject: [Association name] offers members [product name] Insurance with QuickDecisionsm

Subject: [Product type] in minutes with QuickDecisionsm

Subject: QuickDecisionsm – a faster way to apply for (product type) insurance through [Association name]

Subject: Apply for [product type] insurance with QuickDecisionsm

Short statements to describe QD

(1) With QuickDecisionsm processing, you can see your (product name) application decision in minutes. Most can apply online and see their decision in under 30 minutes. There's no medical exam—just answer a few questions about your health along with your application information.

(2) QuickDecisionsm speeds up your application process by offering online health questions with real-time medical decisions for coverage amounts up to [\$XX0,000]

(3) QuickDecisionsm helps speed your (product name) insurance application.

(4) With our innovative QuickDecisionsm process, applying for (product name) has never been easier.

(5) QuickDecisionsm can provide a faster decision on your insurance application. This is done by asking health questions online. Eligibility factors include coverage amount, age, and state availability.

QuickDecision disclosure examples

With any proposed headline, subhead or body copy, QuickDecision disclosures will be displayed. Below represents several versions of QuickDecision disclosures that will be present on the page where QuickDecision is being promoted.

Versions of disclosures (use various versions depending on context of promotional materials, product offers and overall context of messaging)

(1) QuickDecision uses your health history data in making an approval decision, so no medical tests are needed. In some cases, we may need to ask you some questions, and in rare cases request a medical visit at your convenience and our expense.

(2) QuickDecision processing can offer an immediate decision about your application. This approval is conditional on confirmation of your association membership status and coverage limit eligibility. A referral decision may be given if an underwriter needs to review your application and may reach out to confirm the information with you. If you are not approved for insurance through QuickDecision processing, you may still be eligible to apply for coverage using standard underwriting. May not be available in all states. Not available in Puerto Rico.

(3) QuickDecision uses data sources to verify your health history, so there are no medical visits or lab tests needed to get your real-time decision. In some cases, we may need to contact you to ask additional questions, and in rare cases request a medical visit. If that happens, all visits are scheduled at your convenience and our expense.

[Content specific to Disability insurance with QuickDecision](#)

Please take a look at our [Disability brochure](#). It can be used to promote Disability with QuickDecision or remove the one page about QuickDecision to use as a general Disability brochure.

Disability Brochure (with QuickDecision FAQs section) -

<https://www.newyorklife.com/assets/docs/pdfs/groupmembership/What-you-need-to-know-about-group-disability-insurance.pdf> (SMRU 5032412)

Apply for Disability Income Insurance with QuickDecisionsm

No medical exams. No blood tests. No hassle.

Disability Income Insurance can be a crucial first step in protecting your financial wellbeing. Applying for Disability insurance is now easier than ever with QuickDecision, a new process that can provide an application approval decision in minutes.

SMRU 6499700

[Frequently Asked Question Copy](#)

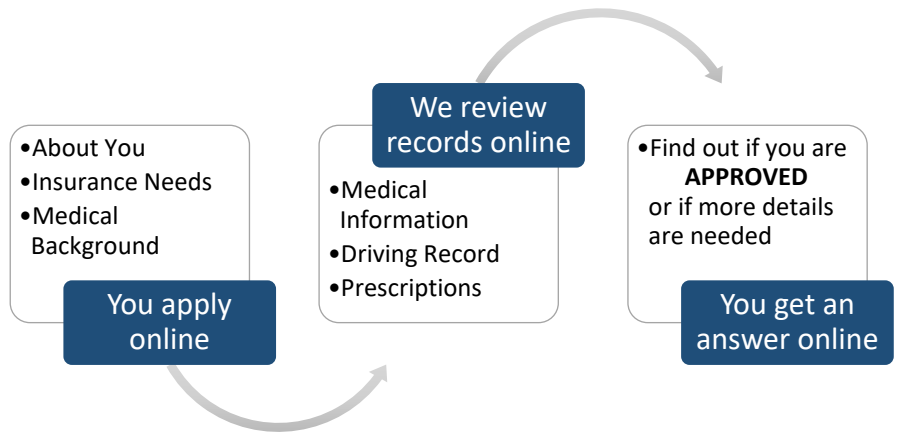
The following pages offer Frequently Asked Questions (FAQ) content in a designed format for your use.

Please note: Some questions approach the same topic with different language. Not all questions would be used together. Some questions have been written to allow case specific details about QD to be inserted. These are shown in **[red brackets]**. While this content has been pre-approved through SMRU, any changes will require review. Please share your final version of these FAQs with your account manager for review.

QuickDecisionsm Frequently Asked Questions

We are confident you will enjoy the benefits of receiving a faster decision to your insurance request and understand that you may have questions about the process.

Below are some common questions and answers. If you still have questions about applying, let us know and we are happy to help.



What is QuickDecision?

QuickDecision is an automated medical underwriting process that can provide a decision in real-time based on your answers to health questions and database information gathered. When you apply online with QuickDecision, you can receive a decision on your insurance application in minutes. This saves time when compared to traditional or standard medical underwriting, which can take weeks and may require medical visits.

What products are eligible for QuickDecision?

QuickDecision is available for [PRODUCT NAMES or CATEGORIES]. Eligibility is based on age, amount of coverage requested and state availability.

How does it work?

When you complete your application online, you will be asked questions about your health. Based upon your responses along with data we access with your permission, QuickDecision can instantly determine if you are approved for insurance coverage. If for any reason an application cannot receive an immediate decision, we notify our medical underwriters for manual review to provide you the fastest possible decision.

Is there a medical exam or blood test?

No medical exam needed. QuickDecision uses data sources to verify your health history, so there are no medical visits or lab tests needed to get your real-time decision. In some cases, we may need to contact you to ask additional questions.

Will I need to visit a doctor? [Alternate Question Text]

Generally, no. Most QuickDecision application decisions are given without the need for follow up. Sometimes additional information may be necessary, and you will be contacted accordingly with next steps.

What type of information do you get about me online?

You will answer questions about your medical history with options to provide details when necessary. This is all stored for a limited time in a secured database separate from your other information. With your permission, we then ask sources such as Medical Information Bureau and prescription drug databases to confirm some information about you. This can include validation of medical history, any driving infractions, and any medications you are taking. We do not retain any of this information about you. This information is looked up, verified, and then released. All of this happens online, typically while you are still finishing the last few steps of your application.

What data is collected? [Alternate Question Text]

We ask key health questions such as your age, gender, height, weight, and health history. We also need to know your social security number and contact information to verify data about you. You will be asked to grant permission to New York Life to access secure databases to verify the health history provided. All data is managed with diligent security protocols, and nothing is shared for any purpose other than to provide you a decision about your insurance application.

How long does the process take?

With QuickDecision, most applicants complete their application and receive their decision in under 30 minutes.

Who is eligible?

Eligibility is based upon factors such as your age, amount of coverage requested, and state availability. QuickDecision availability will be indicated when you apply.

Can I apply for more coverage than the QuickDecision limits?

Yes! While the QuickDecision process does have coverage amount limits, you can apply for as much coverage as your group policy allows. Coverage amounts requested over the QuickDecision limit will be subject to standard medical underwriting.

When will I find out if my insurance application is approved?

At the end of the QuickDecision application process, we will display a decision about your application. If conditionally approved, your Plan Administrator will verify your eligibility and if fully approved they will process your initial payment and issue coverage. You will receive a certificate with full coverage details. Some people may not receive immediate approval but require a medical underwriter to review the application. If this happens, a decision is typically provided within 7 business days.

What if I am declined?

If your QuickDecision application is declined by a medical underwriter, you may contact New York Life to request full medical underwriting. Additional medical information may be required including labs and medical records.

How is my information secured?

Information you provide is all gathered on a secured server which has undergone high standards of security testing. We proudly display the Norton seal at the bottom of the page with details about the security. Additionally, the data provided is separated and stored on different servers – and is stored for only a limited time. This helps to safeguard your data in multiple ways.

What if QuickDecision is not approved in my state, or I apply through the mail?

Certain states are not approved to gather your health history online and some applicants prefer to apply through the mail. When this happens, New York Life may process your application with an Expedited Underwriting process if your age and coverage amount requested is within the QuickDecision guidelines. Expedited underwriting decisions can be available in 5-10 business days.

Is there a lifetime limit for QuickDecision?

Yes, the lifetime limit for QuickDecision underwriting is [**\$XXX,000 or \$X,000/month**] for all combined [**life or disability**] insurance through [**Program Name**]. If you are applying for more than one life product during the same online session, the total combined limit cannot exceed the QuickDecision maximum. If you completed your health history online, as part of the eligibility review, if it's determined that you previously reached, or this new amount plus the former amount issued with QuickDecision will put you over the lifetime limit, the new coverage applied for will be subject to full medical underwriting which could include a medical exam, laboratory tests, and other health information.

Why do you need information about my medical and driving history?

Insurance companies review medical and other information about the person being insured to determine if the risk can be accepted. Through this process, we gather and compare information about you against a broad group of people like you. The better your history, the better the rates you could be offered for insurance. Your medical history includes any factors which may put your health – and life – at risk. This can include a history of disease, habits, behaviors, and recreation. Sometimes a driving history, including reckless behavior, can be just as important as suffering a serious illness.