



With the introduction of our Simple Underwriting process we have discontinued the use of the Class Match program as of February 12, 2018.

The original intent of the Class Match program was to allow underwriting offers to proposed insureds without requiring an exam or lab test, by only obtaining Prescription History, Medical Information Bureau & Motor Vehicle Reports. This is the same information that we obtain as part of the Simple Underwriting program with less restrictions than the Class Match program.

Simple Underwriting improves the underwriting process by making it less invasive and with faster decisions.

The Simple Underwriting process has expanded the eligible ages and face amounts compared to the Class Match program. (see eligibility guidelines)

<u>Eligibility Guidelines</u>				
Brighthouse Simple Underwriting				
Ages	Face Amounts	Exam/Labs	Medical Records	Rating Classes
21-65	\$50,000 - \$2,500,000	No	For Cause	Standard Non-Smoker
66-75	\$50,000 - \$1,000,000		Required for all cases	Standard Smoker
Full Underwriting				
Ages	Face Amounts	Exam/Labs	Medical Records	Rating Classes
21-65	\$2,500,001 - \$5,000,000	Yes, or substitute MD exam/labs/EKG within the past year	Required for all cases	Standard Non-Smoker
66-75	\$1,000,001 - \$5,000,000			Standard Smoker
76-85	\$50,000 - \$5,000,000			

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