



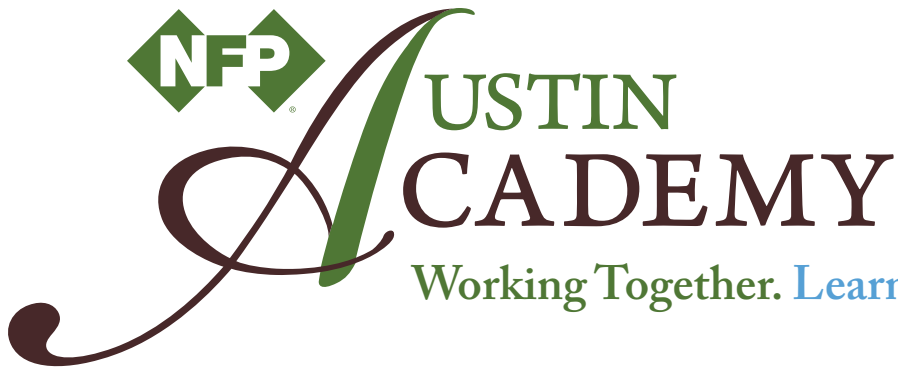
Life Insurance Underwriting

202

August 19-20, 2010







Working Together. Learning Together.

Welcome to the Austin Academy 202: Life Underwriting event. Although we're in Chicago, we're bringing the best of Austin to you. This event is designed with your growth in mind. We want you to participate, enjoy and speak up as much as possible. We know your time is valuable, so we've packed as much into these two days as possible.

Medical underwriting can be overwhelming, so this course breaks down some of the most common impairments and concerns in a way that's clear and easy to handle. Every session is designed to give you an overview of the body systems, the conditions commonly seen within the system and the underwriting issues involved.

We'll look at each system independently and with case studies to help put it in "real life" terms. Then we'll have Sun Life give us a corporate underwriting update. To wrap up, we'll look at what happens to a case when multiple impairments are considered and how underwriters respond.

Again, thanks for coming and enjoy the session.

A handwritten signature in black ink that reads "Joanna Dosman".





	Session Title	Presenters	Description
8:30 a.m. - 10:00 a.m.	Cardiac System	<b>Kim Allen</b> <i>Director, Underwriting Advocacy, NFP/ PartnersFinancial</i>	Oh, my beating heart! Well, we hope so! This breakout is an overview of coronary artery disease, ranging from the evaluations completed to detect and analyze severity, to treatments, to little tips that can get you more successful offers.
10:00 a.m. - 11:30 a.m.	Gastroenterology System	<b>Lisa Morris</b> <i>AVP, Underwriting Advocacy, NFP/ PartnersFinancial</i>	The food highway! This session examines conditions and diseases related to the gastrointestinal system. In addition, it provides an overview of the many GI evaluations that may seem normal but really cause an increased risk in mortality. Finally, it examines symptoms that could be an indication that a traffic jam is going to occur on the food highway!
11:30 a.m. - 12:30 p.m.	<b>Lunch</b>		
12:30 p.m. - 2:00 p.m.	Respiratory Systems	<b>Lisa Morris</b> <i>AVP, Underwriting Advocacy, NFP/ PartnersFinancial</i>	Every breath you take ... is an indication of your functioning! This session breaks down the classifications of respiratory impairments and how this simple involuntary action can affect so many other systems. In addition, it provides details on how respiratory function is evaluated and what you can do to breath a sigh of relief!
2:00 p.m. - 3:30 p.m.	Renal System	<b>Jane Hall</b> <i>VP Chief Underwriter, NFP</i>	This session provides a brief overview of the renal system and highlights the most frequent disorders seen in underwriting. The prevalence of renal failure is on the rise in North America with diabetes and hypertension accounting for the vast majority of renal failures. We'll discuss what lab abnormalities will be encountered when underwriting these renal disorders. We'll also briefly discuss other renal conditions that you may encounter and the impact they will have on underwriting.
3:30 p.m. - 5:00 p.m.	Hematological Disorders	<b>Kim Allen</b> <i>Director, Underwriting Advocacy, NFP/ PartnersFinancial</i>	Got some labs? Then this is for you! This session is a complete study of the blood and the impairments related. It will give you an opportunity to learn which lab values and conditions pose concern and which do not. You'll also explore the increased mortality implications that some minor changes may cause.

	Session Title	Presenters	Description
8:30 a.m. - 10:00 a.m.	Sun Life (Carrier Sponsor)	<b>Susan L. Mayer</b> <i>FALU, FLMI</i> <i>Associate Director of Underwriting,</i> <i>Sun Life Financial</i>	Get an update from Sun Life on its underwriting team, key changes in underwriting at the company (age/amount requirements, reinsurance arrangements, Sun Power Points) and recent cases that showcase these beneficial changes.
10:00 a.m. - noon	Combo Debits: Through the Eyes of the Underwriter	<b>Lisa Morris</b> <i>AVP, Underwriting Advocacy, NFP/ PartnersFinancial</i>	How did the underwriter get to that offer?? This session takes you through the assessment of a case through the eyes of a home office underwriter. It provides details on the responsibilities in assessment of an impairment as it relates to the manual's credit and debit system. In addition, it solves the mystery of what goes into assessing an impairment aggressively or conservatively.
Noon	Departures		

# NOTES

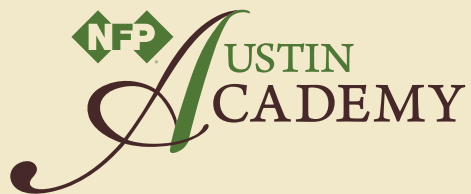
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