

Give your clients a boost with ClearPath Underwriting

AuguStarSM Life's ClearPath Underwriting program is simple — for you and your clients. It's not just fast; it also delivers the results you want with fewer paramedic exams and the same rate class distribution as our fully underwritten policies. It's sort of like rocket fuel for the application.

Program parameters:

Age: 18-60

Permanent products:

Ages 18-50 up to \$2 million
Ages 51-60 up to \$1 million

Term (YRT not available):

Ages 18-50 up to \$1 million

Client personal interview: Not required

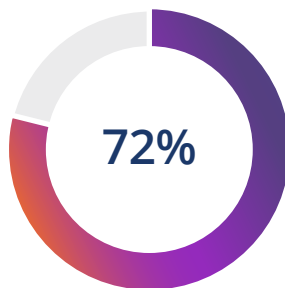
Maximum face amount: \$2,000,000¹

Availability: Through eApp only

Guaranteed Purchase Option rider: No

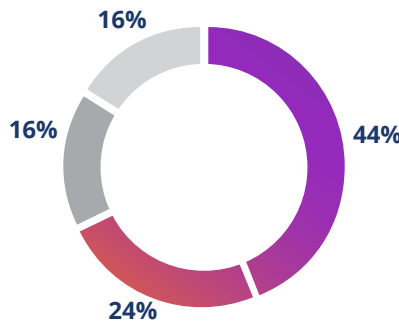
By the numbers: Results to date

Fewer requirements



About three-quarters are issued without a paramedic exam and without APS²

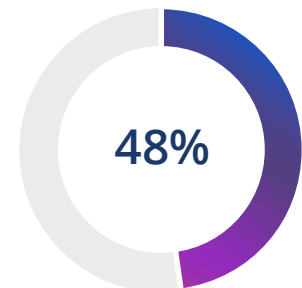
Rate classes



Nearly 70% are Preferred or Super preferred²

44% Super preferred
24% Preferred
16% Standard or other
16% Select

Time to issue



Nearly half are issued in 5 business days or less²

ClearPath Underwriting can remove the friction for you and your clients

¹ Subject to \$2,000,000 maximum limit for total inforce and applied up to age 50 and \$1,000,000 for ages 51-60

² Data measures all cases from the beginning of the program and is current as of Sept. 2024 for ages 18-45

Products issued by AuguStar Life Insurance Company and AuguStar Life Assurance Corporation. Products, product features, and rider availability vary by state. Dividends are not guaranteed. Guarantees are based on the claims-paying ability of issuers. Issuers not licensed to conduct business in NY.

