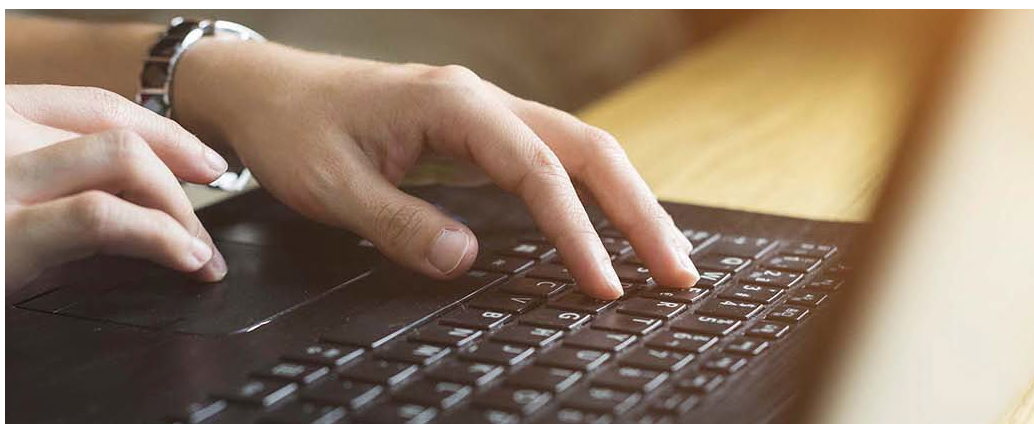


MMSD Underwriting



Take a look at this month's underwriting updates.



From the Desk of Dave Kanney

The Chief of Life Underwriting is thrilled to announce a new webinar series, MMSD Underwriting Uncovered: Navigating Impairments, kicking off in August 2024.

[READ ON](#)



New Exam Substitute Program (ESP)

ESP allows for quicker, easier offers to qualified applicants, bypassing the paramedical exam process and labs for amounts up to \$20 million, using medical records provided by their personal physician.

[ACCESS NOW](#)



New Carriers Added to Platinum Pass

Lincoln, Securian and Thrivent have been added to our express life underwriting program whose policies may be used to obtain new whole life coverage using prior exam and labs obtained in the past 5 years.

[LEARN MORE](#)

Underwriting Uncovered: Navigating Impairments with MMSD
[Register today](#) for our first webinar in a new series hosted by our Life Underwriting team on the topic: **Obstructive Sleep Apnea (OSA)**, on **Wednesday, August 14 at 2PM ET**.

For more information, reach out to your [life](#) and [disability income](#) insurance Managing Directors and Internal Wholesalers today. To contact the Underwriting or the Advanced Sales teams, please call us at **1-800-601-9983**, or visit our [MMSD Underwriting Hub](#).

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