Orange Pass™
An innovative application process
Give a pass to your busy and healthy clients.

Orange Pass combines our traditional underwriting approaches with a streamlined process. By using improved efficiencies, along with a required face-to-face client meeting, your healthier clients can have their policies underwritten and in force faster – in some cases as few as 5 business days.

With Orange Pass your clients can experience¹:

**No lab work or paramed exams**
Qualifying clients will not have to go through the hassle of getting blood work or medical exams. We simply use the information from the application, MIB and database searches.

**Fewer questions**
It’s easier to apply using the shorter Orange Pass “Non-Medical” application, #169068. Find it and other administration forms through Voya Fast Track, Voya eSubmit on the Voya for Professionals website, or iPipeline submission account.

**Electronic submission**
Using your Voya Fast Track, Voya eSubmit, or iPipeline account ensures cases are in good order, processed faster and allows you to take advantage of electronic signature.

¹ Certain applicants may require a phone interview, APS, or other additional requirements to complete underwriting. An MVR is obtained with insured ages 16 and up. An MIB and Rx report is obtained for all applicants. A paramed exam and lab work could be requested by the underwriter for cause, which would increase wait times.

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### Underwriting Qualification

Applicants that apply using Orange Pass could qualify for our Preferred No Tobacco, Standard No Tobacco, and Standard Tobacco underwriting classes. Rated classes are also available.

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Eligible Products
Orange Pass application processing is currently available on the following products issued by Security Life of Denver Insurance Company:

- Voya Indexed Universal Life-Accumulator, Producer Guide 172086 (policy form 1191-07/15)
- Voya Indexed Universal Life-Global Choice NY, Producer Guide 174584 (policy form 3010-04/16)
- Voya Indexed Universal Life-Protector, Producer Guide 167623 (policy form 1189-07/13)
- Voya Indexed Universal Life-Protector NY, Producer Guide 167623 (policy form 3007-07/13)

Eligibility Requirements:
Orange Pass Underwriting Classes & Issue Ages for policies $500,000 or less

<table>
<thead>
<tr>
<th>Underwriting Class</th>
<th>Issue Age</th>
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<tbody>
<tr>
<td>Preferred No Tobacco</td>
<td>16-50</td>
</tr>
<tr>
<td>Standard No Tobacco</td>
<td>0-50*</td>
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<tr>
<td>Standard Tobacco</td>
<td>16-50</td>
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</table>

Minimum Death Benefit is $50,000
Additional Orange Pass details are available in the Producer guide of the eligible product.

1 Maximum Face amount of $250,000 for ages 0-15, Standard No Tobacco only.

Preferred No Tobacco Criteria (Ages 16-50)

- **No Tobacco**: No use of tobacco or nicotine products in any form within the past 3 years
- **Build**: Height and weight within guidelines (See Weight Range chart)
- **Motor Vehicle Report (MVR)**: No DUI/DWI or reckless driving in past 5 years; no more than 2 moving violations in past 3 years.
- **Personal Medical History**: Standard (without use of credits)
- **Alcohol/Drug**: No history of drug or alcohol abuse in past 10 years
- **Prescriptions**: Confirmed prescription history with no significant medications of concern
- **Aviation**: Aviation risks available
- **Family History**: No more than 2 diagnoses or deaths due to cardiovascular disease in parents or siblings prior to age 60

Weight Ranges Male and Female (Ages 16-50)

<table>
<thead>
<tr>
<th>Height</th>
<th>Minimum Weight</th>
<th>Maximum Weight</th>
<th>Height</th>
<th>Minimum Weight</th>
<th>Maximum Weight</th>
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The Voya Life Companies and their agents do not give tax, legal, accounting or lending advice. This information is general in nature and your client should seek advice from their tax and legal advisors regarding their individual situation.

Voya IUL-Accumulator, policy form series #1191-07/15 and Voya IUL-Protector, policy form series #1189-07/13 have an equity indexed feature, varies by state and may not be available in every state. They are issued by Security Life of Denver Insurance Company (Denver, CO), a member of the Voya® family of companies. Not available in New York. The index cap and index participation rate are subject to change for new index blocks. All guarantees are based on the financial strength and claims paying ability of Security Life of Denver Insurance Company which is solely responsible for the obligations under its own policies.

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