

Preferred Vendors

Old Mutual Financial Network is constantly striving to identify innovative ways to improve the overall sales experience for you, our valued producers. In keeping with this philosophy, we have conducted an extensive audit of our current lab and paramedical vendors. The objective of this exercise was to identify those providers with the greatest ability to meet our needs. Identifying “preferred vendors” also positions us to leverage the technologies and pricing that are available through the development of business relationships with select organizations.

Based on the results of our analysis, we have selected **APPS** and **Portamedic** as our preferred paramedical vendors. **APPS** has demonstrated a strong focus on quality and has invested significantly in technology, specifically web applications. Their website offers you the ability to locate examiners, schedule exams online and check status — all with the push of a button. Ordering/scheduling exams has never been easier. **Portamedic**’s technology, in conjunction with Heritage Labs, will prove very advantageous to Old Mutual. With over 165 offices across the country, a Portamedic examiner is available wherever you need them.

Large case business requires a different level of service. In recognition of this, Old Mutual has partnered with **Superior Mobile Medics**. The expertise and experience that this provider brings will insure that your “Platinum Life” clients are treated with the care and attention they deserve. Quick turnaround times and online ordering and tracking are just a few of the benefits that you will receive.

The additional outcome of our review has been the selection of **Clinical Reference Laboratory (CRL)** and **Heritage Labs** as our preferred lab vendors. **CRL** has been recognized as providing “sustainable service quality.” We feel confident that their team and company dynamics will enable us to form a professional partnership that will benefit both organizations. **Heritage Labs** boasts impressive technology that will be advantageous to our future growth and development. Their current project to create a single platform for both Heritage Labs and Port-A-Medic will also prove beneficial to our long-term success.

The following pages contain background information about each of our preferred paramed and lab vendors. Clearly, they are leaders in their field, and we believe that they will be instrumental in taking our service to the next level.

Having identified these providers as our preferred vendors, we urge you to begin using their services immediately. While we continue to accept labs and parameds from our other currently approved vendors, effective **September 5th**, we will be transitioning to an *exclusive* business relationship with these preferred vendors. After that date, we will no longer accept laboratory and paramedical reports from any other vendors.

If you have any additional questions concerning this, please call us at 800-445-6758.



American Para Professional Systems, Inc. (APPS) is the most stable paramedical service provider in the insurance industry. Our total dedication to the examination process provides the highest level of quality and service to the most important aspect of the medical evidence gathering process — placing skilled technicians in front of your applicants to collect health information — while representing you and your company very well. No other service in the nation specializes in rendering this critical core competency.

Our website is designed to make it easy for you to order an exam service, check on a case status or locate one of our 100 field offices. Our website is www.appslive.com. To get started, simply click on "client registration," fill out the form and obtain your user name and password. Soon, you'll be on your way!

Or, you can contact our field offices directly. To obtain the phone number of the office near you, please call APPS Directory Assistance at 800-635-1677. You'll be greeted by a friendly and professional APPS customer service representative.

To the tens of thousands of agents that entrust us for the health information gathering services, we say "*thank you,*" and we look forward to serving you by providing our industry-leading service excellence.



Our mission is to be recognized as the premier provider of underwriting services to the life and health insurance industry. We will continue to provide unparalleled efficiencies to our customers by leveraging the latest technologies and best practices and assisting our customers to be more competitive. Our continued growth, a reflection of our service and performance, will continue to create superior value for our shareholders while establishing an exceptional workplace for our employees.

Hooper Holmes' Portamedic examination division offers mobile and in-office examinations for insurance purposes throughout the U.S., Puerto Rico, Guam and the Virgin Islands. Our examiners will meet insurance applicants at their home or business at a time that is convenient to them. In addition to providing examinations, we supply blood draws, EKGs and mobile physician exams. With over 165 corporate-operated offices, a mobile examiner covers every zip code. Portamedic is the leader in the paramedical industry, providing over 50% of all examinations to life insurance carriers nationally.

For the life insurance industry, the speed of issuing cases is of paramount importance. Portamedic is constantly offering methodologies to secure underwriting information in a faster manner. The first step in doing this is F.A.S.T. (Fax and See Today). This service indexes and images underwriting documents for immediate retrieval on our website or through a securely encrypted File Transfer Protocol (FTP) site. Using the combined simplicity of fax processing with the latest in document management technology, clients now have the ability to case manage the workflow of pending applications and access imaged documents from a single, convenient source.

Our examiner staff is comprised of MD's, RN's, LPN's and other medically trained professionals, able to provide our customers with a full range of paramedical and medical examinations. In addition, examiners perform ancillary services, including helping applicants understand and complete forms and obtaining consent signatures. Our computer system contains more than 2,000 requirements matrices for various insurance companies that determine the proper services to be performed on each case. Also, our system tracks required examination forms, and our new online forms.

Visit Portamedic at www.portamedic.com .



It's a choice you can feel very secure about.

SUPERIOR
Mobile Medics

Superior Mobile Medics, Inc. is the preferred paramed provider for your high premium cases. These include cases with \$10,000 in premium and higher or cases with a face amount of \$1.5 million and greater. We cater to offering unsurpassed service for both you and your important client. SMM guarantees convenience when ordering and will always go the extra mile for a smooth – hassle free exam. Let one of our Customer Service Representatives personally handle your case with the extra attention it deserves. *Now that's something to feel secure about!*



See why Old Mutual Financial Network has partnered with Superior Mobile Medics.

- ✓ Nationwide coverage for paramedical exams from our national service center.
- ✓ Network of over 3,000 examiners and physicians, all with over 5 years of experience.
- ✓ Online Service for ordering exams and tracking status updates.
- ✓ Team of Customer Service Representatives trained and dedicated to handle the OMFN high profile cases with TLC.
- ✓ Quick turnaround time on scheduling exams and completed paperwork.



SUPERIOR
Mobile Medics

For more information or to start ordering

Email: omfn@superiormobilemedics.com

Call: 1-800-898-3926 ext 238

Katie will assign you to a personal CSR

www.SuperiorExams.com

3838 Camino Del Rio North, Ste 250 San Diego, CA 92018

P: 800-898-3926 F: 888-548-3926



Clinical Reference Laboratory's (CRL) **mission** is to provide a competitive advantage for their clients. They are highly focused on looking for ways to help their clients:

- Lower their unit costs
- Shorten their underwriting time cycle
- Issue more policies

Although CRL has grown dramatically over the last 15 years, their goal is not to be the largest laboratory; rather, their sights are set on being a great business partner. CRL's growth can be attributed to their strengths and the value they bring to their partners. This would include:

Quality – CRL's reputation for the highest **quality** laboratory testing is the **foundation** of who they are. This quality manifests itself most visibly by their licenses, proficiency programs, certifications and credentials.

Outstanding Personalized Service – CRL is definitely a high-tech organization. However, they have also intentionally taken steps to maintain the "human touch" for their clients. They do that by providing **personalized** and **responsive** service.

Research - Science – Most of the tests on our current profile were introduced to the industry by Dr. Bob Stout, President of CRL. CRL is regarded in the industry as **being a scientific leader**. CRL continues to invest in R&D and has been working closely with Old Mutual regarding some exciting, new technology that will help to better identify risk.

Information Technology - CRL embraces technology in order to serve their clients' interests quickly and more efficiently. Old Mutual can expect prompt attentiveness and flexibility from the CRL IT staff.

CRL takes great pride in their ability to **customize services to meet the needs of their clients** and are committed to providing Old Mutual with the industry's highest-quality laboratory testing, most-responsive customer service and most-innovative information systems technology.

Visit CRL at www.crlcorp.com .

HERITAGE LABS INTERNATIONAL, LLC

Hooper Holmes/Portamedic took a financial position in Heritage Labs in the fall of 1998 and subsequently purchased 100% of the lab in 2003. Through this acquisition, Hooper Holmes is available to provide a complete array of underwriting services through all of its divisions, including Portamedic, Heritage Labs and Mid-America Agency Services.

By taking advantage of technology and the latest in instrumentation, Heritage is able to complete all testing in as rapid a time frame as possible. For the most part, if a sample arrives today, the testing will be completed and reported back to the insurer by that night. Their normal turnaround time averages less than 0.50 days on a monthly basis. They realize the need for accurate and fast lab processing to facilitate the underwriting process.

In conjunction with Portamedic, the status of each applicant's exam and lab testing is available on the Portamedic website. The site will show you the date and time each exam is scheduled, when it is completed, the barcode for the specimen, when the specimen arrives at Heritage and when the testing is completed and the results are reported back to the insurance company.

At Heritage, as well as at the other divisions of Hooper Holmes, they are dedicated to serving the insurance industry. They realize the importance of timely and accurate lab testing and the impact that it can have on the underwriting process. Because the insurance industry is where they make their living, they do all that they can to make sure that both the agent and the underwriter have accurate and timely information to be as productive and successful as possible.

Visit Heritage Labs at www.heritagelabs.net .