

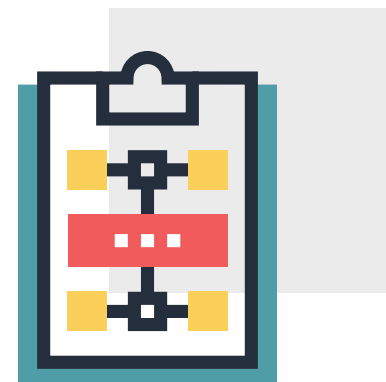
# LifeScore Fluidless<sup>SM</sup> & LifeScore Med360<sup>SM</sup>



MassMutual cost savings analysis;  
Fluidless program cuts underwriting cost by **80%**

• Cost savings attributable to three main areas:

1 Medical exam



2 Human cost



3 Cost of aps or other manually ordered data



Fluidless increases offer “take rate” by **45-50%**

• Fluidless program results in a **60%** of applicants taking the insurance offer compared to 10-15% for underwriting involving medical exam



A **6%** reduction in mortality loss through use of LifeScore Med360



Reduced approval times by **25%**

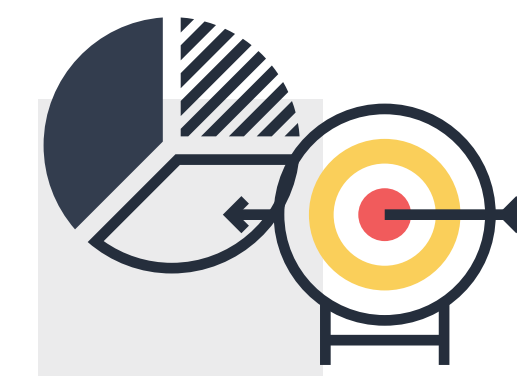


Saw a **30%** uptick in acceptance rates for ultra-preferred applicants



Instant assessment of medical data can reduce your underwriting costs

1 Summarizes medical risk instantly and accurately



2 Reduces unit costs and approval time



3 Makes adoption and maintenance of your rules engine faster and cheaper; one score replaces 49 medical variables



4 Improves customer experience



Ready to talk?

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The above results are based on the performance of these predictive models when used by MassMutual as part of its algorithmic underwriting programs. Actual results may vary depending, in part, on the characteristics of a carrier's data. The foregoing results are not, and should not be construed as, an express or implied warranty with respect to LifeScore Labs' predictive models, scores, or any other service provided by LifeScore Labs, including without limitation the implied warranty of merchantability or any warranty that LifeScore Labs's services or scores will obtain any particular results.