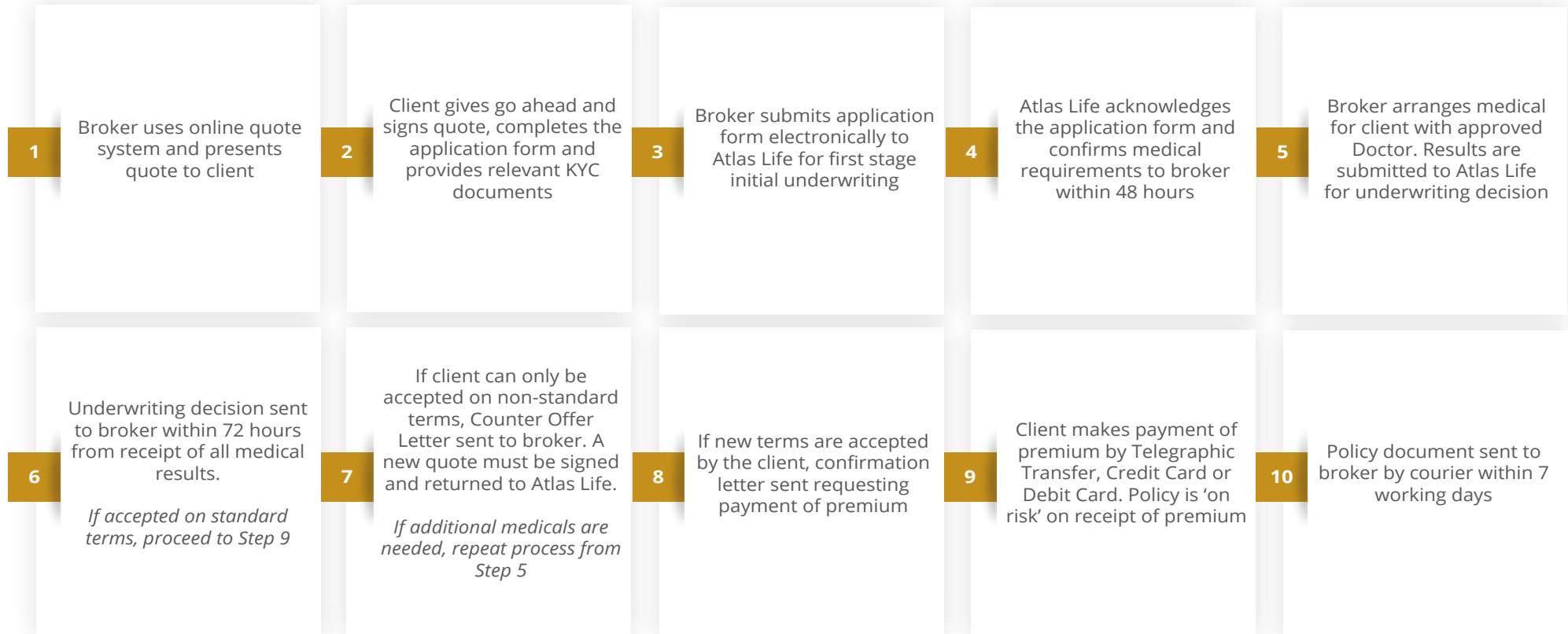


New Business Flowchart



NOTES:

- The flow diagram above is designed to show the new business cycle from receipt of client application to policy issue.
- The application form must have been seen by Atlas Life prior to booking any client medicals.
- The medical tests outlined in the Underwriting Guide are for indicative purposes only.