Underwriting Framework Frequently Asked Questions (FAQs)

1. **What is insite20twenty™?**
   insite20twenty™ is Advisen's new online platform. The Underwriting Framework is the first product to be released within the new platform.

2. **How do I access the Underwriting Framework? Do I still go to Advisen.com?**
   Yes, simply go to www.advisen.com and log-in as you normally do. Once you access the Underwriting Framework, a new window will open and all of your work-ups will be done in that new window. Please note that your firm must be permissioned to access the Underwriting Framework.

3. **The new Underwriting Framework looks really cool. We're already template clients, do we have to pay more for this version?**
   No. Your work-up will be re-created in insite20twenty and you can begin using the new Underwriting Framework immediately. Your client manager will arrange training on the work- up for all Underwriting Framework users once it is available in insite20twenty.

4. **Where can I find the work-ups done prior to this new release?**
   When you click on My Work-ups within insite20twenty, all of the work-ups you have permission to will be displayed. The look and feel of the work-up will depend upon how it was created.

5. **Can I use Chrome?**
   Yes. You can utilize various internet browsers (Chrome, Internet Explorer, Firefox, Safari, and tablets) to edit and view work-ups in the new Underwriting Framework.

6. **What date is the data in my work-up from?**
   When a work-up is first created, the data is populated in real-time. You can find the created date either on the My Work-ups page or at the top of the Work-up Overview page.

7. **How do I create a work-up?**
   Please see our Quick Start Guide.

8. **I don't like the auto-generated name of my work-up, can I change it?**
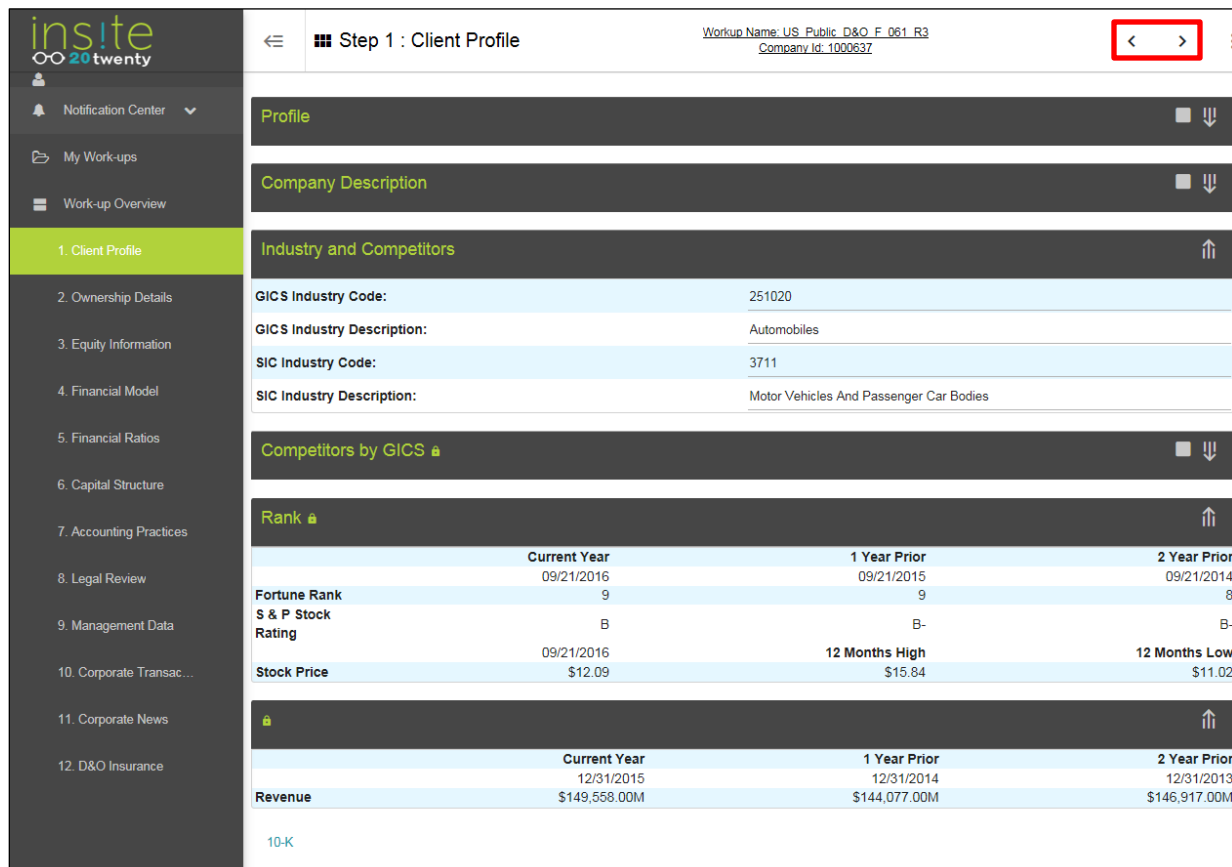   Yes. Simply click on the work-up name at the top of the Work-up Overview page and type over it.

9. **I don't see a work-up in the list.**
   You can use the search field to search on any of the information within the columns.

10. **How do I navigate within the work-up?**
    There are two ways to move between steps in the work-up:
    a. You can choose the step you want to load by expanding the left hand menu and clicking on the step.
    b. You can click on the arrows next to the Action menu at the top of the screen to go to Next Step or Previous Step.

11. **How do I save my changes?**
    Changes are automatically saved when you navigate out of the step. However, we've provided a Save All button in the Action menu, in order to give you even more control.

12. **Who can see and/or edit my work-ups?**
    All users with access to the Underwriting Framework can view and edit those work-ups. Changes are tracked in Work-up History.

13. **How long are my work-ups saved?**
    All work-ups are saved in the Advisen database indefinitely.

14. **Can I add information or notes to the work-up?**
    Yes. You can enter or paste information from other sources into a Text Box or Comments Box—the title will vary depending upon how your company's work-up was created. If you haven't added a text box(es) to your framework to capture the underwriter's analysis, please call your Client Manager.

15. **I need to analyze information, and at times include that information, from SEC documents. Is there an efficient way to do this?**
    There is a library of SEC parses you can include in your framework, such as Legal Proceedings from the latest 10K. You will determine which parses to include in your framework in the customization process. You can also include hyperlinks to SEC documents within your framework. After clicking the link, you access the documents in a new window. If there is information you want to include in your work-up, simply cut and paste that information into a text box in that step (see question 14).

16. **How do I see details related to a specific case or significant development item?**
    Just click on the case heading or news headline and the content will be displayed.

17. **How do I choose which significant developments and cases are saved to my PDF document?**
    Check the box to the left of the story or the case headline you want included. If you want to save the case details or news story, click the heading, and keep the content open.

18. **Can I include the full text of news articles in my work-up?**
    Yes. Select the article(s) you want to include in your work-up by checking the box to the right of each headline, then click "Attached Checked Article" and confirm you want the article(s) included.

19. **How can I exclude a component from my final PDF document?**
    At the top of each component is a checkbox:
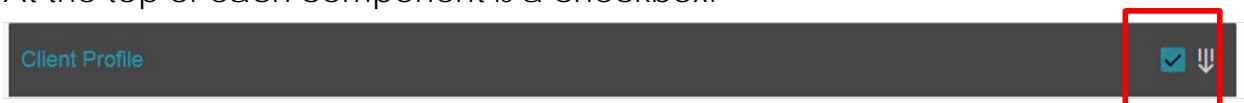
If you do not want the information contained in this section to be included in the PDF, check this box. You will see a notification on the bottom right that this information will be excluded from PDF.

20. **How do I minimize a component?**
At the top of each component is a minimize icon:

By clicking on the icon above, the section will be minimized. This section will still be included on your PDF output.

21. **How do I save changes I made to the Stock Chart?**

After you've customized your stock chart, click the + "add" icon to add the newly customized chart to your work-up. This chart will be added below the default chart. You can save up to four additional charts to your work-up.

22. **On the Stock Chart Comparison, what is the difference between Peers and Competitors?**
Peers allows you to enter the company you want to add to the chart. You can enter in a company ticker symbol or name and the company lookup box will appear from which you can choose the company. Select the company by clicking on the name that appears in the box to the right. Clicking Competitors will bring up a pre-populated list of companies with the same GIC code. You can choose companies to add to the chart by checking the box next to the company name.

23. **I'd like to change the names of the different stock charts, can I do that?**
Yes, type over the name of the stock that appears above the chart.

24. **I'd like to see if any announcements, news, or new litigation filings caused a drop in stock price. Since Advisen has this information, do you tie it together?**
Yes! You can see all of the above directly from the stock chart. You can plot earnings, dividends and splits by selecting these choices from the events dropdown. News and Litigation can be selected by clicking directly on the stock char. You choose News (Significant Developments) or Litigation (MSCAd Large Losses) and time period, and we will list any news headlines and/or litigation that was filed before and after that date chosen.

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25. **I'd like to graph other financials in addition to market cap, can I do that?**
The Interactive Financials graph defaults to 3-year Market Cap, but can be customized to display any number of financial ratios and financial line items. You can also choose industry/companies to compare on same graph. Up to five separate graphs can be saved.

26. **I have the expiring table structure and don't want to manually add this into my work-up. Can this be uploaded?**
Yes, as long as the current framework is in a spreadsheet you can upload it directly to the work-up. You'll just want to make sure the program headers in the spreadsheet are compatible. Click on the Upload button at the top of the component and select the file from the pop-up.

27. **Can I download data in order to load into a rating tool or other?**
Yes, you can download data that resides in a table to a spreadsheet. This will need to be built into the framework during customization.

28. **Can I include custom calculations within the framework?**
You define the parameters and how you want the results displayed.

An example calculation is:
1-day 10%< Stock Price Drops Over the past Year

29. **How do I create the PDF?**
When in the Work-up Overview click on the Action Menu and select PDF Download. Go to the Notification center 🔔 to monitor progress. See our Quick Start Guide for more detail.

30. **How do I renew a work-up?**
Go to My Work-ups and click the Renew link to the right of the work-up name you want to renew. Go to the Notification center 🔔 to monitor progress. See our Quick Start Guide for more detail. You can also renew a work-up by clicking Renew from the Action Menu.

31. **What happens when I renew a work-up?**
After you click Renew from an existing work-up, a new work-up is created. All of the Advisen data is refreshed, any user entered data is saved and the proposed program table and related data is moved to the expiring program table in the renewed work-up.

32. **How do I refresh a work-up?**
When in the Work-up Overview, click on the Action Menu and select Refresh. Go to the Notification center 🔔 to monitor progress. See our Quick Start Guide for more detail. You can also refresh a work-up by clicking Refresh from the Action Menu on step page.

33. **What happens when I refresh a work-up?**
After you click Refresh, the existing work-up is updated. All of the Advisen data is refreshed and any user entered data is saved in the refreshed work-up. No changes are made to the proposed program and expiring program tables in this process.

34. **Can I see who made changes to a work-up or when those changes were made?**
You can view history of changes made to a work-up by clicking Work-up History from the Action Menu.