

## InstaApp Products and Process

Carrier	Products and Restrictions	Process						
<b>American General</b> Express Complete	Select-a-Term, Select-a-Term ROP  Minimum face amount for all products: \$100K Minimum age for Term and ROP: 20  Can't bind coverage.	<ul style="list-style-type: none"> <li>• LVF sends to American General</li> <li>• American General sends application information to EMSI.</li> <li>• EMSI calls client to complete interview and schedule exam.</li> <li>• Exam and Part B completed by EMSI examiner</li> <li>• Applicint eSign</li> <li>• If Wet Signature – EMSI Obtains via 2<sup>nd</sup> Day Air</li> </ul> <p><b>Phone interview information:</b> EMSI Phone 877-290-4019</p>						
<b>Banner</b> AppAssist	Opt Term Owner and proposed insured must be the same person. Can bind coverage. <u>Issue Age*</u> Up to 70 71 & older *not to exceed maximum issue ages	<table border="0"> <tr> <td></td> <td><u>Coverage Amount</u></td> </tr> <tr> <td>Up to 70</td> <td>Up to \$10 million</td> </tr> <tr> <td>71 &amp; older</td> <td>Up to \$500,000</td> </tr> </table> <ul style="list-style-type: none"> <li>• Banner calls client within 48 hours to complete phone interview and schedule exam (vendor is Portamedic, unless client lives in a remote area where they need to use another exam company).</li> <li>• The client has option to do a voice signature during interview.</li> <li>• If client declines voice signature, Banner will mail app to client overnight and client mails back to Banner regular mail.</li> </ul> <p><b>Phone interview information:</b> Banner internal dept: <b>800-839-5960, opt 1</b>. Hours (eastern time): M-F 9:00am-10:30pm. English only, no translation services.</p>		<u>Coverage Amount</u>	Up to 70	Up to \$10 million	71 & older	Up to \$500,000
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<b>John Hancock</b> Express Track	Term, Term with Vitality (Smart Protect Term with Vitality excluded) Exams may not be not required for: <ul style="list-style-type: none"> <li>• Ages 18-60</li> <li>• Up to \$1,000,000 Face Amount</li> </ul> Can't bind coverage.	<ul style="list-style-type: none"> <li>• Sent to APPS.</li> <li>• APPS calls client to complete the phone interview and schedule the exam.</li> <li>• Exam can be e-signed (DocuSign) or wet-signed</li> </ul> <p><b>Phone interview information:</b> APPS phone: <b>(844) 890-2280</b>. English only.</p>						

<b>Pac Life Promise</b> PL Express App	Promise Term Accelerated underwriting not available at this time <ul style="list-style-type: none"> <li>Exam and labs not needed if</li> <li>Ages 50-69</li> <li>Standard tobacco or Standard non-tobacco</li> <li>Up to \$50,000</li> <li>Comprehensive physical and blood work available from the client within the last 18 months</li> </ul>	<ul style="list-style-type: none"> <li>Client will be contacted within 24 hours from ExamOne</li> <li>The interviewer will offer the option of scheduling the exam at the end of the call</li> <li>Results will be sent to the carrier to begin the underwriting process</li> <li>Application is either signed at exam or voice signed</li> </ul> <b>Phone interview information:</b> APPS 800-521-7113
<b>Protective</b> TeleLife	Custom Choice 10, 15, 20, 25, and 30 Only one owner allowed but can be different than proposed insured.	<ul style="list-style-type: none"> <li>App is sent to Protective's call center.</li> <li>Protective will call client within 48 hours to complete interview.</li> <li>After interview is complete, Protective will order exam (they use ExamOne, EMSI or APPS).</li> <li>Client signs app at exam.</li> <li>Can apply conditional receipt via check, pre-authorized funds withdrawal.</li> </ul> <b>Phone interview information:</b> 888-800-6608 Option 1. Can accommodate English or Spanish.
<b>SBLI (Centrian)</b> ZipApp	Term 10-, 15-, 20-, 25-, and 30-year Whole Life product - offers continuous-pay, limited-pay (10 years, 15 years, 20 years, and paid-up at 65), and single-pay premium options SBLI whole life quotes are available via Winflex at <a href="http://www.winflexweb.com">www.winflexweb.com</a> Signed illustrations are required for whole life tickets and must be uploaded during the ZipApp process. Accelerated UW: term only, up to \$500k, ages 18-60, all risk classes. Not available in MT or NY. All Accelerated info can be found at <a href="http://www.sblastuff.com">www.sblastuff.com</a>	<ul style="list-style-type: none"> <li>App is sent to APPS</li> <li>APPS calls client to complete phone interview and schedule exam (unless it's Accelerated UW, then only interview)</li> <li>Docusign or wet sign</li> <li>Can bind coverage</li> </ul> <b>Phone interview information:</b> Phone: (877) 799-2787 EMSI Hours: M-F 7am to 10pm CT, Sat 9am-1pm CT. English or Spanish.
<b>United of Omaha</b> Speed eTicket	Term Life Answers There can only be one producer. Owner and proposed insured must be the same person. Can't bind coverage.  Exam not needed if: <ul style="list-style-type: none"> <li>Ages under 65</li> <li>Standard tobacco or Standard non-tobacco</li> <li>Up to \$250,000</li> </ul>	<ul style="list-style-type: none"> <li>App is sent direct to EMSI.</li> <li>EMSI will call client within 48 hours to complete interview and schedule exam.</li> <li>EMSI will then either email client for e-signature, or if the client wants to wet-sign.</li> <li>EMSI will mail the app to client (priority) and client will sign app and mail back to EMSI.</li> </ul> <b>Phone interview information:</b> EMSI - 866-428-8094.

**Preparing your client for the telephone interview:**

<b>Proof of Identity and Personal Information</b>	<b>Health, Medical and Lifestyle Information</b>
<ul style="list-style-type: none"> <li>• Social security number</li> <li>• Driver’s license number and state (and history of any moving violations or driving while impaired)</li> <li>• Household net worth, including income</li> <li>• Employment information, e.g., occupation, employer name</li> <li>• Current life insurance coverage, including policy numbers, insurance company names, etc., if applicable</li> <li>• Type of visa, visa number, and expiration date if you are not a US Citizen</li> <li>• Payment information for initial or recurring premium payment(s) (checking, savings, or cred card account information), if applicable</li> </ul>	<ul style="list-style-type: none"> <li>• Name, address, and phone number of current doctors, as well as any doctors visited recently (some carriers will require information for the past 10 years)</li> <li>• Names and dosages of current medications</li> <li>• Medical history, including significant details such as diagnoses, surgeries, treatments, and pertinent close family health history, etc.</li> <li>• Use of tobacco products, alcohol, and drugs</li> <li>• Lifestyle questions (e.g., exercise habits, travel, and any high-risk sports such as sky diving, hang gliding, etc.)</li> <li>• If you have applied for a rider that provides long-term care coverage, you may be asked questions pertaining to how you handle activities of daily living (e.g., personal care, meal preparation, etc.)</li> <li>• Financial information including income, assets, liabilities, and net worth</li> </ul>

**Preparing your client for the Exam:**

<p><b>The Basics:</b></p> <ul style="list-style-type: none"> <li>• Have your personal identification handy at the examination</li> <li>• Get a good rest the night before your appointment</li> <li>• Don’t do any heavy exercise for 24 hours before the exam</li> <li>• Wear short sleeves or sleeves that can be easily rolled up</li> <li>• If you are a woman, mention to the examiner if you are menstruating at the time of the exam (because it can cause blood in the urine specimen)</li> <li>• If you are taking prescription medications, continue to take them as prescribed</li> <li>• If you are ill or under severe stress at the time of the exam, consider rescheduling for a future date when you’ve fully recovered</li> </ul>	<p><b>If You Have Hypertension:</b></p> <ul style="list-style-type: none"> <li>• Avoid using alcohol, cigarettes, caffeine, and other stimulants prior to your exam</li> <li>• Ask your examiner to take your blood pressure after you have had an opportunity to relax; aim for three attempts taken 10 minutes apart</li> </ul> <p><b>If You Have Diabetes:</b></p> <ul style="list-style-type: none"> <li>• Schedule your paramedical exam for 2½ hours after a sugar- and sweets-free meal</li> <li>• Empty your bladder immediately after the meal</li> </ul>
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