

## InstaApp Products and Process

Carrier	Products and Restrictions	Process
<b>American General</b> AG Quick Ticket	All Life Insurance Products Insured and payer must be the same Do not order exam or use another carrier's exam Conversion products not supported Issue state is where policy owner signs application  Temporary coverage is available (Bank Draft payment method must be selected during ticket entry)	<ul style="list-style-type: none"> <li>• LVF sends to American General</li> <li>• Client called withing 1 business day by ExamOne to complete the interview and schedule exam if necessary.</li> <li>• Client eSigns after Interview (Optional but recommended. Review will begin after eSignature is received)</li> <li>• Exam can take place in client's home of office.</li> </ul> <p><b>Phone interview information:</b> ExamOne Phone 888-876-3407 for English / 866-768-2705 for Spanish</p>
<b>Banner</b> Drop Ticket	Opt Term LifeStep UL After entering client's basic information and product information choose Drop Ticket Owner and proposed insured must be the same person. Can bind coverage.	Drop Ticket goes directly to Banner <ul style="list-style-type: none"> <li>• After selecting Drop Ticket, you have the option to schedule a phone interview or send a link to the client with the online application.</li> <li>• Client has option to do a voice signature during interview. If client declines voice signature, Banner will mail app to client overnight and client mails back to Banner regular mail.</li> <li>• Accelerated underwriting is built into the app. If the client is not eligible, Banner will schedule the exam with either ExamOne or APPS</li> </ul>
<b>Banner</b> Application	Opt Term LifeStep UL After entering client's basic information and product information choose continue application	<ul style="list-style-type: none"> <li>• After selection continue with application, you will be directed to the first page of the application</li> <li>• If you elect to complete the health sections, you must send terms and conditions to the client to sign off on.</li> <li>• Accelerated underwriting is built into the app. If the client is not eligible, Banner will schedule the exam with either ExamOne or APPS</li> </ul>

<p><b>John Hancock</b> Express Track</p>	<p>Protection Term and Vitality Term Exams may not be required for:</p> <ul style="list-style-type: none"> <li>• Ages 18-60</li> <li>• Up to \$1,000,000 Face Amount</li> </ul> <p>Coverage can be bound Replacements allowed</p>	<ul style="list-style-type: none"> <li>• Submit e-Ticket</li> <li>• A John Hancock representative will contact the client within 24 hours for interview or to schedule for another time</li> <li>• Client will sign application (eSignature encouraged)</li> <li>• Sent to underwriting for review</li> </ul>
<p><b>Pac Life Promise</b> PL Express App</p>	<p>Promise Term Accelerated underwriting not available at this time</p> <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> <p><b>Phone interview number:</b> 800-521-7113</p>
<p><b>Protective</b> TeleLife Worksheet</p>	<p>Classic Choice Term Custom Choice UL Term Custom Choice UL Advantage Choice UL Indexed Choice UL Lifetime Assurance ProClassic II</p> <p>Only one owner allowed but can be different than proposed insured.</p>	<ul style="list-style-type: none"> <li>• Complete all sections of the application</li> <li>• Schedule the interview using the scheduling tool or Protective will call within 24 hours</li> <li>• After interview is complete, Protective will order exam if needed, (Apps or ExamOne)</li> <li>• Client can voice sign during the interview or e-sign following the interview (Adobe Sign, DocuSign, OneSpan Sign, and Paperless Solutions Group accepted)</li> <li>• Can apply conditional receipt via check, pre-authorized funds withdrawal.</li> </ul> <p><b>Phone interview information:</b> 888-800-6608 Option 1. Can accommodate English or Spanish.</p>

<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.	<ul style="list-style-type: none"> <li>• DropZipApp</li> <li>• The interviewer will contact your client and complete Part 1 and Part 2 by phone. The interview takes between 25-30 minutes for a prepared client. The client has the option to voice-sign or DocuSign® the application (most clients are contacted within one business day)</li> <li>• Following the conclusion of the call, the application will be submitted electronically to SBLI.</li> <li>• The application will follow one of two paths: Immediate approval that proceeds to issue; or Underwriter determines that additional requirements are necessary</li> </ul>
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## Preparing your client for the telephone interview:

Proof of Identity and Personal Information	Health, Medical and Lifestyle Information
<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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*\*\*While significant efforts were made to ensure the accuracy of this document, and the carriers represented, Lakeview Financial assumes no responsibility or liability for any errors or omissions in the content provided. The information contained is provided with no guarantees of completeness, accuracy, or currency and without warranties of any kind and users should consult carrier documentation and/or carrier personnel before taking any action.*