

Point of Sale On-Screen Decision for Final Expense Ages 50-85

As an added benefit to using our Mobile Application to write your business with us, you will now receive an on-screen underwriting decision on our Final Expense products ages 50-85. Visit www.insuranceapplication.com and click on the “Mobile Application” icon to get started.

As mentioned above, when the case is submitted on our Mobile App, a point of sale decision will be provided on the screen within seconds. The following is a list of decisions and what they mean.

Approved as Applied for (Firm Decision) – the application will be issued for the plan indicated

Decision:

The proposed insured has been approved for the Immediate Death Benefit plan.

Approved as Applied for (Conditional Decision) – applicant has been medically qualified for the plan indicated (subject only to a review of previous coverage with the Company)

Decision:

The proposed insured is medically eligible to apply for the Immediate Death Benefit Plan. Final approval will be made promptly upon review of the previous applications submitted to the Company.

Approved Other than as Applied for – applicant has been medically qualified for a different death benefit plan. You are provided details which affected the decision, and you have the opportunity to provide additional information for further underwriting consideration.

Decision:

The proposed insured has been approved for the ROP Death Benefit Plan.

Data Results:

Prescriptions:
HEPSERA

Would you like to provide additional information along with this application?

- Yes
- No

Decline – applicant is not eligible for the product applied for. You are provided details which affected the decision, and you have the opportunity to provide additional information for further underwriting consideration.

Decision:

The proposed insured is not medically eligible to qualify for coverage.

Data Results:

Prescriptions:

ARICEPT

Would you like to provide additional information along with this application?

- Yes
- No

Refer to Home Office – application requires further Home Office review before eligibility can be determined. You are provided details which affected the decision, and you have the opportunity to provide additional information for further underwriting consideration.

Decision:

Based on data results of the case, this application is being referred to the home office.

Data Results:

Information Received from MIB

Would you like to provide additional information along with this application?

- Yes
- No

Telephone Interview Required – application requires the completion of a telephone interview. If the interview is to be completed at the point of sale, vendor information will populate. If you elect to have the Home Office order the interview, you will be asked to select the best time to contact the applicant.

Decision:

This application requires a telephone interview to be completed with the proposed insured.

Please select one of the options below:

- Interview being completed now (point of sale) *Recommended
- Home Office will order the interview

Telephone Interview Requests (mobile applications):

UPDATED Interview Requirement Chart	
Ages 50-70	Ages 71-85
*	*
	#

* When the payor is **other than** the proposed insured, spouse, significant other or child.

When the applicant is age 71-85 and is **not found** in the prescription database(s).

Does not apply when the applicant is applying for the Return of Premium Plan.

Mobile Application - Decision Engine Process

Our mobile application technology will advise you if an interview is required based on the above guidelines. When an interview is required, the vendor information will populate if you choose to complete the interview at point-of-sale.

Apptical: 1-877-351-1773

7:30am – 1:00 am Monday through Friday CST

9:00am – 9:00 pm Saturday and Sunday CST

Whether mobile or paper application, if an interview is required and was not completed at point of sale, the interview will be ordered by the home office with Apptical

Other than the changes mentioned above, our Mobile Application remains the same, user friendly application that you have grown accustomed to using. We just made the way you do business, easier.