



Life Insurance Telephone Sales Guidelines

Americo Financial Life and Annuity Insurance Company allows Eagle Premier Series, Home Mortgage Series Plus, and AdvantageWL life insurance applications to be taken over the telephone in states where the products are available. *Applications for Ultra Protector Series and Survivor Income Protector cannot be taken over the telephone.*

The following guidelines must be followed for telephone sales:

- ▶ You must be licensed and appointed in the state in which the Owner resides and signs the application.
- ▶ You must ask all of the questions exactly as they appear on the application.
- ▶ Answer “NO” to the questions that read “*At the time this application was taken, were all of the proposed insured(s) present and did you witness their signatures?*” and “*Was a government-issued picture I.D. requested, reviewed, and confirmed for the Proposed Insured(s), Owner, and Payor?*”
- ▶ If additional requirements arise during the underwriting process (i.e. health questionnaires, incomplete replacement forms, disclosures) requiring the client’s signature, these can also be completed via mail, secure email, or fax.
- ▶ Telephone sales are not allowed on any cases with face amounts greater than \$250,000.
- ▶ All regular Underwriting and New Business guidelines apply.

Electronic Applications (Available for Eagle Premier Series and HMS Plus)

- ▶ Americo’s eApplication and illustration software, Sales Connection, has required forms built into the eApplication process. When signing, you can select either Email or Tablet Signing. Once signing process begins, all signatures must be completed by midnight the same day. If the signature process has expired, you will need to cancel the signing process and restart the following business day. The eApplication remains open for 7 days to allow you to complete it.
- ▶ You cannot sign for the client under any circumstance. Signing for a client is fraud, even if it is an electronic signature. Americo does not authorize you to sign for clients even if the client has given you verbal or written authorization to do so. Agents found signing for clients will be subject to termination.
- ▶ Client must have a valid email address. You are not authorized to create an email for the client, or to use your email address on the client’s behalf.

Paper Applications (Available for AdvantageWL and HMS Plus)

- ▶ Completed applications, as well as any additional required forms and/or illustrations, should be sent to the Owner by mail, secure email, or fax with instructions to sign where necessary, and return all documents to the agent, not Americo. Please do not email any content or documents that contain personal information, unless you have a secure transmission and the email is encrypted.
- ▶ After you receive the application and additional required forms from the applicant, please review to ensure all signature lines are complete. No changes can be made to the application after the Owner’s (as well as Insured’s and/or Payor’s if these parties are different than the owner) signatures are completed.

Questions? We’re here to help. Americo Agent Services • 800.231.0801 • agent.services@americo.com

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Products are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO and may vary in accordance with state laws. Some products and benefits may not be available in all states. Some riders are optional and may be available at an additional cost. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions.

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