

New Business Tips

PRODUCT SOFTWARE

No NAIC Illustration is required for the sale. However, presentation software is available on the company websites and will quickly and easily present the guaranteed death benefit & guaranteed case values. Quotes can be run based on a desired face amount or premium amount to customize a solution for your client. To run quotes using your smart phone or tablet, please go to www.insuranceapplication.com (Select option for the "Phone Quoter").

APPLICATION SUBMISSION

New applications may be submitted to the Home Office by scanning, mail or fax. Refer to the Company website for instructions on [AppScan](#), [AppDrop](#) and [AppFax](#) under the link "Transmit Apps". If the application is scanned or faxed, be sure to transmit any and all supporting documents. If the application has been scanned or faxed, DO NOT send in the original. If the application is scanned or faxed and you have collected a check, you have the option of utilizing the E-Check procedure (please refer to the **Bank Draft Procedures** section in this guide for the instructions on utilizing the E-Check procedure); otherwise you must send the check under separate cover to the attention of Policy Issue. Be sure to include the Proposed Insured's name on the cover sheet.

Mobile Applications

- Complete applications electronically using a tablet or similar device.
- Go to www.insuranceapplication.com (Select option for the "Mobile Application").
- First time users will need to complete the brief self-registration process.
- There is a link to a training manual available on this website to assist you.
- The application and all required forms will be completed in their entirety. Applications will be submitted to the Home Office in good order.
- Applicants sign the application directly on the tablet device using a stylus or simply their finger. (Requires a face to face sale with the client.)

Telephonic Applications

- Applications may be completed over the telephone and signed using a voice signature process.
- For information and instructions on our phone sales process, please see the "Producers Guide to Phone Sales" available on the supply system under "Term Made Simple".

TELEPHONE INTERVIEW

A telephone interview conducted with the Proposed Insured is required on all Term Made Simple applications. The interview can be completed at point-of-sale.

After fully completing the application you may call from the client's home for the personal history telephone interview. The interview is designed to confirm the answers given on the application. The interview can be completed in either of 2 ways:

- 1) at point-of-sale (you will be provided an Underwriting decision before you leave your client), or
- 2) the Company will contact the Proposed Insured upon receipt of the application.

Point-of-sale telephone interviews can be completed by calling MRS at the toll free number below. When calling them be sure to identify yourself, Company and product being applied for "Term Made Simple". If Preferred Non-Tobacco rates are being applied for, please advise MRS of this as well. The applicant must always complete the telephone interview without assistance from the agent or another person. If the interview is completed at point-of-sale, mark the "Telephone interview completed" question "Yes" in the upper, right-hand corner of the application (also provide the case # issued to you by MRS). If the sale is made outside of the vendor's hours of operation or if the interview is not completed at point-of-sale, mark this question "NO" and the Company will initiate the call upon receipt of the application.

For MRS interviews, you MUST ALWAYS submit the application to the Home Office along with the HIPAA form (No. 9526); even if your client is not eligible for coverage or decides not to proceed with the application process. The Company is required by law to maintain these documents in our files. In this event, please write "Withdraw" at the top of the application.

Note: We strongly recommend that these be completed point-of-sale to improve field underwriting and speed up issue time.

MANAGEMENT RESEARCH SERVICES, INC. (MRS): 1-855-758-6049
8am – 9pm Monday thru Friday CST
8am – 3pm Saturdays CST