



Term Made Simple

Term Life Insurance with 10-15-20-30 Year
Level Premium Periods

Simple to Apply:

- No Exam, Blood Work or HOS
- 2 Page Application
- Sales Can be Completed Over the Phone
- Provide Quotes Using:
 - Software available on-line or available for download
 - Pre-calculated sheets
- MIB, Pharmacy Checks & MVRs performed in minutes
- Point of Sale Underwriting Decisions

Simple to Customize:

- 4 Term Durations to Choose From
- Attractive Optional Riders such as Disability Income & Critical Illness
- Coverage amounts range from \$50K up to \$400K
- No Cost Riders Included:
 - Terminal Illness
 - Confined Care
 - Chronic Illness

Term Made Simple– Policy Specs

- Simplified issue / Non-Med Term Life Insurance (No exam, blood or urine)
- 4 Guaranteed Level Premium Periods to Chose From:
 - 10 Year
 - 15 Year
 - 20 Year
 - 30 Year
- Issued Standard through Table 4 (Accept/Reject) / No Table Ratings
- Convertible (up to age 75) to any Whole Life Plan Issued by the Company, without Evidence of Insurability
- Annually renewable to age 95 after the selected term period

Term Made Simple– Policy Specs

Issue Ages (Last)

Term Duration	Ages
10 Year Level Premium	18 – 75
15 Year Level Premium	18 – 70
20 Year Level Premium	18 – 65
30 Year Level Premium	18 – 55

- Minimum – \$50,000 face amount or \$20.00/ monthly premium,(excluding riders) whichever is greater
- Maximum - \$400,000 face amount
- Premium Rate Classes:
 - Preferred Non-Tobacco
 - Standard Non- Tobacco
 - Standard Tobacco
- Modal Factors – Monthly .09; Qtrly .265; Semi-Ann .52
- \$70 Annual Policy Fee (Commissionable)

Term Made Simple– Optional Riders

- **Disability Income Rider**
- **Critical Illness Rider**
- **Waiver of Premium (Disability)**
- **Waiver of Premium (Unemployment)**
- **Childrens Insurance Agreement**
- **Accidental Death Benefit**

No-Cost Riders

Terminal Illness Accelerated Benefit Rider:

- Insured can elect to receive up to 100% of the death benefit when diagnosed with a life expectancy of 24 months* or less (12 months in CA, CT, DC, DE, FL, ND & SD).

Accelerated Benefits Rider - Confined Care:

- Triggered if Insured becomes a Full Time, Permanent Resident in Nursing Home. Can elect to receive a Fixed Monthly Payment equal to 2.5% of policy face amount (not available in CT, DC, IN, MA, ME, NJ, VA or WA)

Chronic Illness Accelerated Death Benefit Rider:

- With this benefit a portion of your death benefit (up to 95% or a max amount of \$150,000) can be accelerated early if an authorized Physician certifies that the proposed insured is chronically ill (Not available in CA, CT, DC or FL)

Underwritten Standard Through Table 4

- Application Information
- Telephone Interview (required on all applications)
- MIB
- Pharmacy Database Check
- Motor Vehicle Report (MVR)
- Client's Build
- Standard rates charged through Table 4
- No Table Ratings / Accept-Reject Basis

Term Made Simple - Preferred Underwriting

Some general items to keep in mind if applying for Preferred Non-Tobacco rates*:

- Have not used tobacco or nicotine products within the past 36 months
- Unique Build Chart for plan
- Longer “look back” periods on certain health conditions
- Longer “look back” periods regarding drug & alcohol abuse

* For a complete description of the Preferred Underwriting Guidelines, please see page 15 of the product agent guide.

Term Made Simple: Telephone Interview

(Required with every sale)

Point of Sale (Preferred Method)

- Completed at Time of Application from Client's Home
- Call MRS using Toll Free Number: (855) 758-6049
- Identify Yourself, Company, Product Being Applied for (Term Made Simple). Also advise if Preferred Non-Tobacco rates are being applied for.
- Applicant Completes the Rest of the Interview on their own
- Point-of-Sale Underwriting Decisions provided (MRS only)
- Indicate on Application that Interview has been completed
- Results of Interview Transmitted to Home Office electronically

Point of Sale Interview Vendors

- **MRS: 1-855-758-6049**
 - 8:00am-9:00pm Monday thru Friday CST
 - 8:00am-3:00pm Saturday CST
 - **Point of Sale Recommendation Provided**
- **EMSI: 1-866-719-2024**
 - 8am-9pm Monday thru Friday CST
 - 10am-2pm Saturdays CST
 - Spanish Line: 1-866-901-1776

Term Made Simple: Telephone Interview

(Required with every sale)

If cannot be completed Point-of-Sale

- Indicate on Application that Interview has NOT been completed, and provide Applicant's Phone #, and a "Best Time to Call"
- Vendor (EMSI) will contact Applicant to complete Interview or schedule a time to complete
- Results of Interview Transmitted to Home Office electronically

Field Underwriting Tools

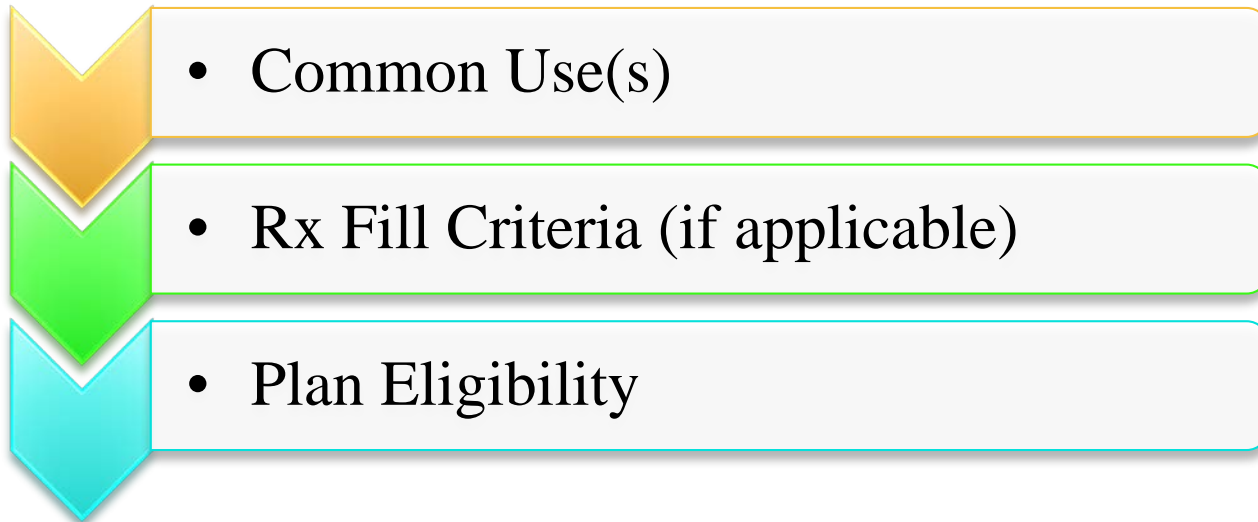
Available in the Agent Guide

(assist in determining eligibility)

- **Medication Listing**
- **Impairment (Condition) Listing**
- **Build Chart**

Agent Guides for “Table 4” Products

Medication Listing Example



Medication	Common Uses	RX Fill Within	Plan Eligibility
Intron-A	Cancer	8 years >8 years	Decline Standard
	Hepatitis C	N/A	Decline

Agent Guides for “Table 4” Products

Impairment Listing Example

- Criteria
- Plan Recommendation
- Indicates Question # on Application

Condition /Concern	Criteria	Life	DI Rider	Critical Illness Rider	Question on App
Hypertension (High Blood Pressure)	Controlled with 2 or less medications, provide current BP reading history	Standard	Standard	Standard	Sec “A”, 1a
	Uncontrolled or using 3 or more medications to control	Decline	Decline	Decline	Sec “A”, 1a

Build Chart (applications for Standard Non-Tobacco & Tobacco rates)

HEIGHT	MINIMUM WEIGHT MUST BE AT LEAST	MAXIMUM WEIGHT WITHIN TABLE 2	MAXIMUM WEIGHT WITHIN TABLE 4
4'10'	86	182	199
4'11"	88	188	205
5'	90	195	212
5'1"	93	201	220
5'2"	95	208	227
5'3"	99	215	234
5'4"	101	221	242
5'5"	104	228	249
5'6"	106	235	257
5'7"	110	243	265
5'8"	113	250	273
5'9"	117	257	281
5'10"	120	265	289
5'11"	125	272	298
6'	129	280	306
6'1"	133	288	315
6'2"	136	296	323
6'3"	140	304	332
6'4"	143	312	341
6'5"	146	320	350
6'6"	149	329	359
6'7"	153	337	368
6'8"	157	346	378
6'9"	160	355	387

Applicants that are below the minimum weight or above the maximum weight on the above chart are not eligible for coverage. If the applicant has a medical condition combined with build that exceeds table 2, the applicant is not eligible for coverage.

Options for Completing the Application

- Face to Face Sales
 - Paper Application
 - Mobile Application (www.insuranceapplication.com)
- Sales Over the Phone
 - Email for Signature – complete the application on-line and generate emails for all parties to sign the application.
 - Voice Signature - complete an on-line application and record a voice signature.
 - For more information see the *Producers Guide to Phone Sales* document on the “Order Supplies” section of the company website under TMS.

www.InsuranceApplication.com



CONTACT US

Select an icon below to access mobile business tools.

Mobile Application



Complete Applications Online From Your Mobile Device Using the Mobile WebApp

Phone Quoter



Run Illustrations/Quotes for Multiple Products From Your Mobile Device

App Drop



Upload Scanned Applications Directly to New Business for Processing

Doc Drop



Upload Scanned Documents Directly to Appropriate Department for Processing

Mobile Application Overview

Benefits:

- **Eliminate incomplete applications and missing forms**
- **Reduce processing delays**
- **Accurate premium/death benefit calculations**
- **Applications are received faster / leads to faster processing**

How To:

- **Self-Register Your Agent Number (one time)**
- **Data Enter All of the Application Information**
- **Applicant Reviews All Application Documents (required)**
- **All Appropriate Signatures are Collected**
- **Additional Documents can be Attached (i.e. photo of a Void Check)**
- **Transmit All Application Documents at One Time**
- **Track Status of Application Using Normal Means (agent emails or “Agent Efile”)**

Mobile Application Overview

Functionality

- Can be used with your IPAD or similar tablet device
- Agent friendly online application process
- Applicants sign on the screen using a stylus or their finger
- Partially completed applications can be saved to complete later
- Soft copy of paperwork is available for you to save / print for your records

Requirements

- Internet connection
- Face to face sale with the client (excluding Term Made Simple)

Miscellaneous:

- Tutorial Document Available On-line
- Must have Active agent # in order to access website
- Same Underwriting / Home Office processing as with paper applications
- Paper applications are still accepted



Email for Signature Process

1. Make your choice of signature option:

App Number: 283964

How will the Proposed Insured sign this application?

- Sign on the screen or email for signature
- Voice Signature

2. After you enter application info, choose "Email for Signature":



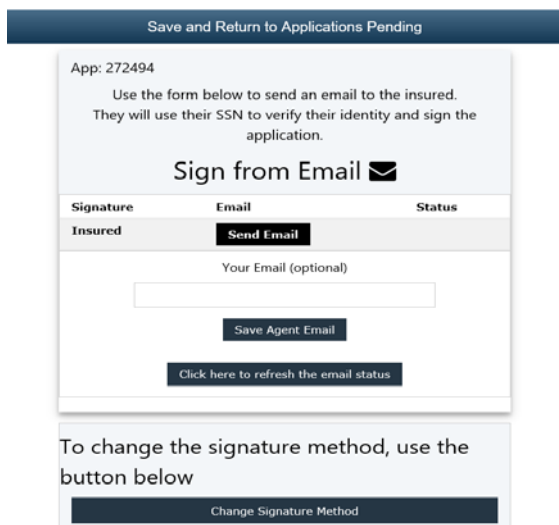
Choose a Signature Option

Sign on Screen

Email For Signature


[Click Here To Go Back](#)

3. Use the menu below to generate email, click "Send Email":



Save and Return to Applications Pending

App: 272494
Use the form below to send an email to the insured. They will use their SSN to verify their identity and sign the application.

Sign from Email 

Signature	Email	Status
Insured	Send Email	

Your Email (optional)

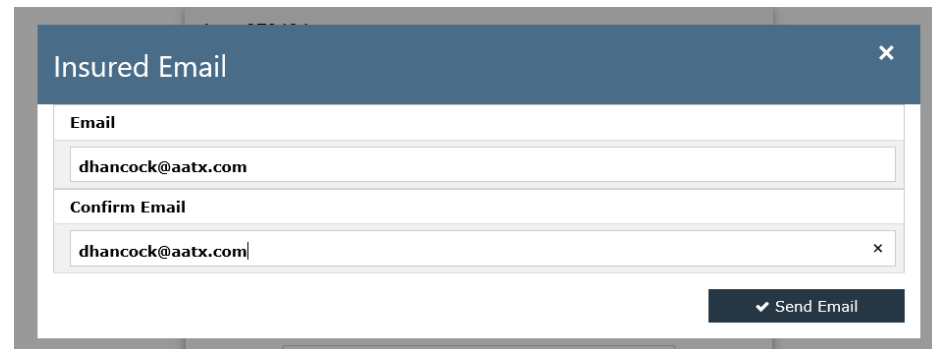
[Save Agent Email](#)


[Click here to refresh the email status](#)

To change the signature method, use the button below

[Change Signature Method](#)


4. Enter email address and click "Send Email":



Insured Email 

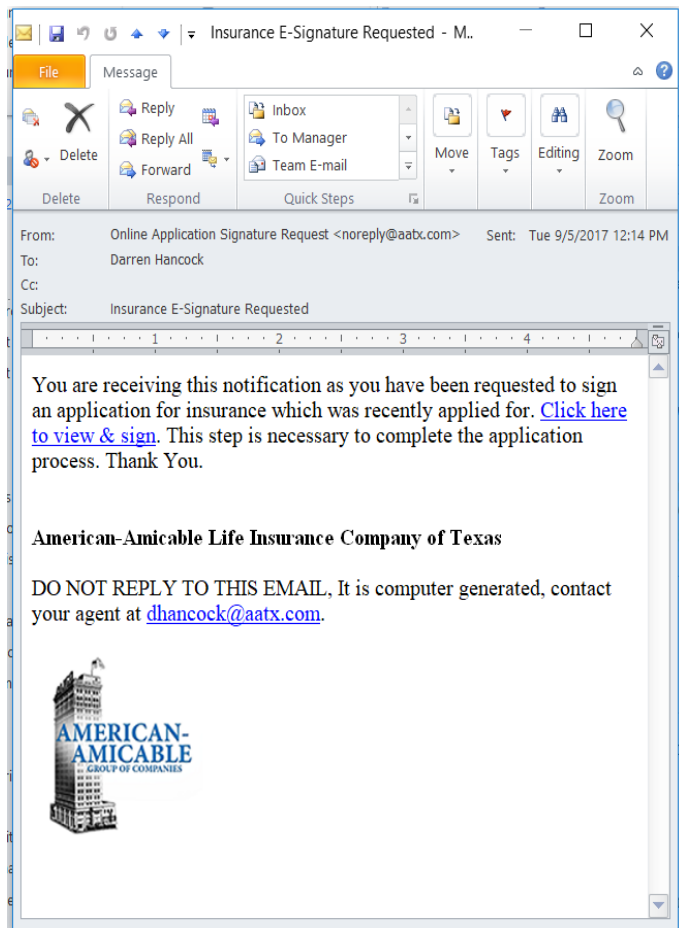
Email

Confirm Email



[Send Email](#)

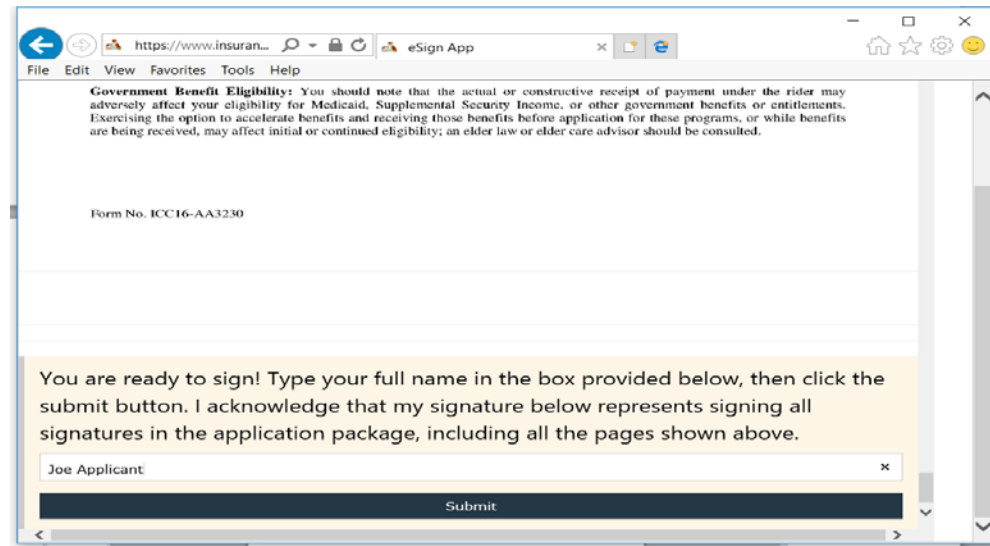
1. Applicant Receives Email and clicks link to sign:



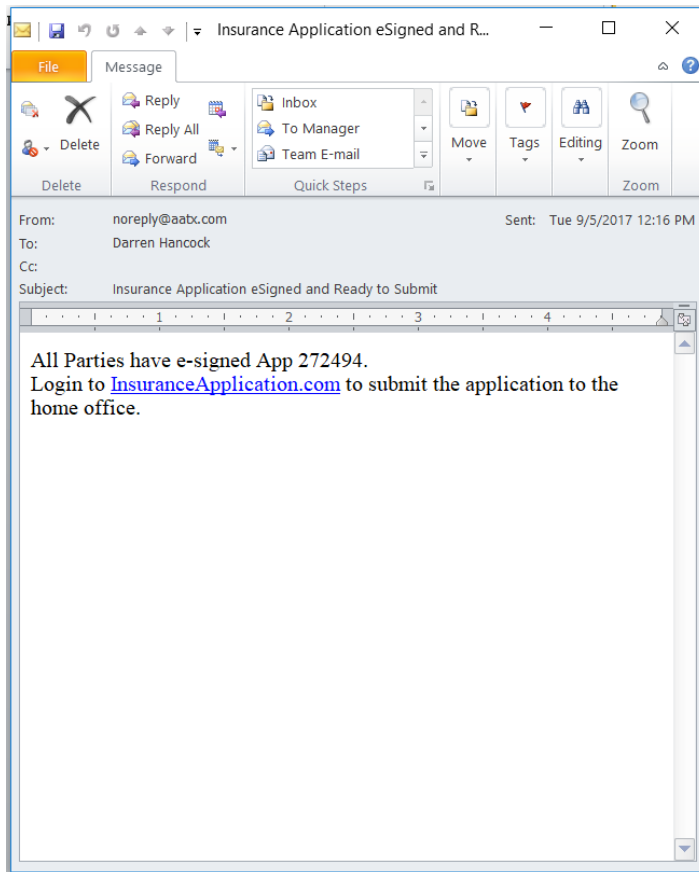
2. Applicant enters last 4 of SSN:



3. Applicant reviews docs and types name:



1. Agent Receives Email confirming app has been signed:



2. On application website, agent pulls up case and clicks "Submit to Home Office"



3. App has now being transmitted to Home Office for processing.



Voice Signature Process

Voice Signature Basics

- The application is completed on-line.
- A 3-way call is made with the agent, application and with Am Am's recording service. The recording contains:
 - The completion of the app & health questions.
 - Reading of all required disclosures and authorizations.
 - The voice signature script (containing responses from applicant)
- Agent disconnects from the recording service & verifies the recording has been successfully completed.
- Application is transmitted to the Home Office for processing.

Term Made Simple– Summary

- Simplified Issue Term (No Medical Exam Required)
- Simple “Yes/No” Application (2 page)
- Up to **\$400,000** of coverage available
- 10/15/20/30 Year Guaranteed Level Premium Plans
- Optional Critical Illness and Disability Income Riders
- Confined Care, Chronic & Terminal Illness Included- No cost
- Policy is Convertible to Whole Life Plan w/o Evidence of Insurability
- After Level Premium Period, Policy Can be Kept to Age 95
- Highly Competitive Premiums & Compensation



Questions???

Agent Use Only: Not for public distribution