



VOICE SIGNATURE APPLICATION

VOICE Step 1 – Pre-qualify the applicant, the Proposed Insured

All applications must be pre-qualified.

1. Verify identity by viewing a photo ID such as a current driver's license, state ID card, or passport.
2. Individuals not eligible to apply for Simplified Issue Whole Life (SIWL) and Graded Death Benefit Whole Life (GDB) products:
 - Anyone without a Social Security number
 - Anyone who is not a U.S. citizen or current Green Card holder
 - Anyone mentally incompetent or otherwise unable to make a valid contract
 - Anyone who refuses or is unable to complete a telephone interview
 - Anyone previously declined for another Royal Neighbors product
 - Anyone who is currently being prescribed a medication on the Prescription Indicator List (Form 200)
 - Anyone who already has \$25,000 SIWL or \$10,000 GDB with Royal Neighbors
 - Anyone who has three lapsed certificates with Royal Neighbors
3. Use our **POS Agent Worksheet (Form 2416-A)** to ensure your phone interview is completed as efficiently as possible.
4. Review all medications and consult the Prescription Indicator List (Form 200) for any automatic declines.
 - If the Proposed Insured has been prescribed any of the automatic decline medications, she/he is not eligible for the product, regardless of how the health questions were answered.
5. Provide the applicant with a copy of the **Important Information Form 141720-N** (ICC and state-specific versions for CA, DC, FL, IL, OH); this is mandatory and the interview will end if the form is not provided.

If you have any questions regarding medications, or any of the items in the pre-qualification checklist above, please call Underwriting at (800) 627-4762, option 1.

VOICE Step 2 – Conduct the Interview

Call (866) 281-9228 for the interview. Interviewers are available:

- 8 a.m.–9 p.m. Central, Monday–Friday
- 8 a.m.–2 p.m. Central, Saturday

*What the **agent** can expect during the interview*

The interviewer will:

1. Ask your name and RNA agent number (always required).
2. Ask you to provide the information you gathered on the POS Agent Worksheet (Form 2416-A).
3. Verify you have provided applicant with the Important Information Form and ensure the applicant has read it.
4. Ask if you agree with Voice Signature and collect your Voice Signature.

*What the **applicant** can expect during the interview*

The interviewer will:

1. Advise the applicant that the call is being recorded.
2. Verify her/his name, address, Social Security number, and date of birth.
3. Obtain voice signature authorization to order the MIB Report and other information.
4. Ask the medical questions.
5. Review the Prescription Profile and MIB Report; additional questions may be asked based on these findings.
6. Sign the application.

The interviewer will advise you if the application is approved, declined, or needs to be referred to the Home Office for additional review. If approved, the certificate will be issued the next business day.



PAPER Step 1 – Pre-qualify the applicant, the Proposed Insured

All applications must be pre-qualified.

1. Verify identity by viewing a photo ID such as the current driver's license, state ID card, or passport.
2. Individuals not eligible to apply for Simplified Issue Whole Life (SIWL) and Graded Death Benefit Whole Life (GDB) products:
 - Anyone without a Social Security number
 - Anyone who is not a U.S. citizen or current Green Card holder
 - Anyone mentally incompetent or otherwise unable to make a valid contract
 - Anyone who refuses or is unable to complete a telephone interview (interpreter and TTY services are available)
 - Anyone previously declined for another Royal Neighbors product
3. Review Section 2 questions on application (Form 141720 with ICC and state specific versions)
 - Has the applicant used tobacco in the past 12 months? If yes, then make sure to quote tobacco rates.
 - SIWL – questions 2–9 in Part 2 of the application must be *no*. If the answer to any of questions 2–9 is *yes*, then the applicant is not eligible for coverage.
 - GDB – questions 2–7 in Part 2 must be *no*. Questions 8 and/or 9 can be *yes*.
4. Review all medications and consult the medication list (Form 200) for any that would result in an automatic decline.
 - If the Proposed Insured has been prescribed any of the automatic decline medications, she/he is not eligible for the product, regardless of how the health questions were answered.

If you have questions regarding medications or any of the items in the pre-qualification checklist above, please call Underwriting at (800) 627-4762, option 1.

If the client meets the pre-qualification requirements:

- Fully complete the application (see "PAPER Step 2" below for details)
- Make sure the applicant signs and dates the authorization on page 3 of the application
- Provide the MIB Notice to the Proposed Insured

PAPER Step 2 – Complete the Paper application

If the application is not taken in person, please indicate this on the Agent's Report.

APPLICATION PART 1

Section 1: Complete all information.

Section 2: Complete and submit state replacement forms, if required, with the application.

Section 3: Complete if applicable.

Section 4: You must include the relationship of the beneficiary to the applicant. There must be an insurable interest between the insured, owner, and beneficiary. Acceptable beneficiaries include: Aunt, Brother, Cousin, Daughter, Daughter-in-law, Domestic Partner, Estate, Father, Fiance, Funeral Home [not allowed in ID, IL, MA, MI, NY, or NV] – "provide address," Granddaughter, Grandson, Husband, Mother, Nephew, Niece, Sister, Son, Son-in-law, Step-daughter, Stepfather, Step-mother, Step-son, Uncle, and Wife.

Section 5: Complete the plan and face amount. The minimum face amount necessary to include the ALB Rider is \$7,000.

Section 6: Please clearly mark the mode of payment, whether or not this is draft first payment and the premium amount quoted. If premiums will be paid electronically, then complete the Electronic Funds Transfer (EFT) form on page 4 being sure to include a voided check with the application. Refer to the rate chart for appropriate premium.