

Introducing New Vista® Life Insurance

For Agent Use Only - Not for Use with Consumers

About Prosperity Life Group®

Prosperity Life Group® Member Companies:



Prosperity Life Group® is one of the leading providers of life, annuity and supplemental products. Our member companies, SBLI USA Life Insurance Co, Inc., Shenandoah Life Insurance Company, and S.USA Life Insurance Co., Inc. have been meeting the needs of the middle market consumers for over 100 years.

Today, we have access to the national market (49 state licenses) through a wide array of distribution partners in the Bank, IMO, GA, and Worksite channels.

Meeting financial promises to our customers through financial strength and stability is paramount to everything we do and is evidenced by an A- (Excellent) A.M. Best rating.† We proudly service more than 320,000 policies with over \$12 billion of life insurance inforce.

†A.M. Best rating as of date of presentation

Benefits for the insured:

- Immediate increase in the cash available for final expenses.
- Guaranteed, Fixed-Level Premiums - premiums are guaranteed not to increase.
- Guaranteed, Lifetime Coverage - As long as premiums are paid when due and policy loans do not exceed the total cash value, coverage cannot be terminated, even if the insured becomes uninsurable later in life.
- Cash value is available for emergencies.
- Simplicity - The application only has a few simple health questions – there are no medical exams or tests required. Point-of-sale underwriting decisions are based on answers to health questions, height/weight, MIB & Rx history.

Product Details

<u>Issue Ages:</u>	50-80
<u>Expiry Age:</u>	121 (Policy) / 75 (Accidental Death Benefit Rider)
<u>Face Amount:</u>	\$1,500 - \$35,000
<u>Risk/Rate Class:</u>	The plan is simplified issue and is smoker distinct. Approved/Declined, Tobacco (T) or Non-tobacco (NT) – Based on Cigarette use only, Male/Female
<u>Premiums:</u>	Premiums are based on issue age, gender, and smoking class only, and are fixed throughout the lifetime of the contract, with cash value accumulation.
<u>Recurring Premiums:</u>	Direct – Annual, Semi-Annual, Quarterly EFT – Annual, Semi-Annual, Quarterly, Monthly

Product Details

Modal Factors & Policy Fee:

	Modal Factor	Policy Fee*
Annual	1.000	40.00
Semi-Annual	0.5150	20.60
Quarterly	0.2650	10.60
Monthly	0.0900	3.60

*Policy fee is commissionable

Underwriting

The underwriting decision is based on the answers to the application health questions, MIB, and a prescription drug check. Applicants must fall within a specific height and weight to qualify. The policy should be submitted using one of Apptical's Point of Sale underwriting approval methods. If Apptical is unable to render a decision, the case will be referred to the Home Office for final processing.

Accelerated Death Benefit Feature (not available in CA)

Should the insured be diagnosed with a terminal illness, the Accelerated Death Benefit feature allows access to a portion of the policy proceeds.

Accidental Death Benefit Rider

An Accidental Death Benefit Rider can be added to all 3 plan options. If elected, the rider coverage amount will equal the initial coverage amount of the base plan. The rider expires at age 75, so the proposed insured must be 74 or younger to apply.

Plan Options

	Level	Graded	Modified
Issue Ages	50-80	50-80	50-80
Base Death Benefit	Death benefit is equal to face amount of policy from 1 st day of coverage	<u>Non Accidental Death*</u> 1 st Yr. 30% of Face Amount 2 nd Yr. 70% of Face Amount 3 rd Yr.+ full face amount	<u>Non Accidental Death*</u> 1 st Yr. 110% of annual premium 2 nd Yr. 231% of annual premium 3 rd Yr.+ full face amount
Accelerated Death Benefit Feature**	Up to 50% of death benefit in the event of a terminal illness	Up to 50% of death benefit in the event of a terminal illness	Up to 50% of death benefit in the event of a terminal illness
Optional Accidental Death Benefit Rider***	1X base amount	1X base amount (Accidental Death benefits are full face in Years 1-2)	1X base amount (Accidental Death benefits are full face in Years 1-2)

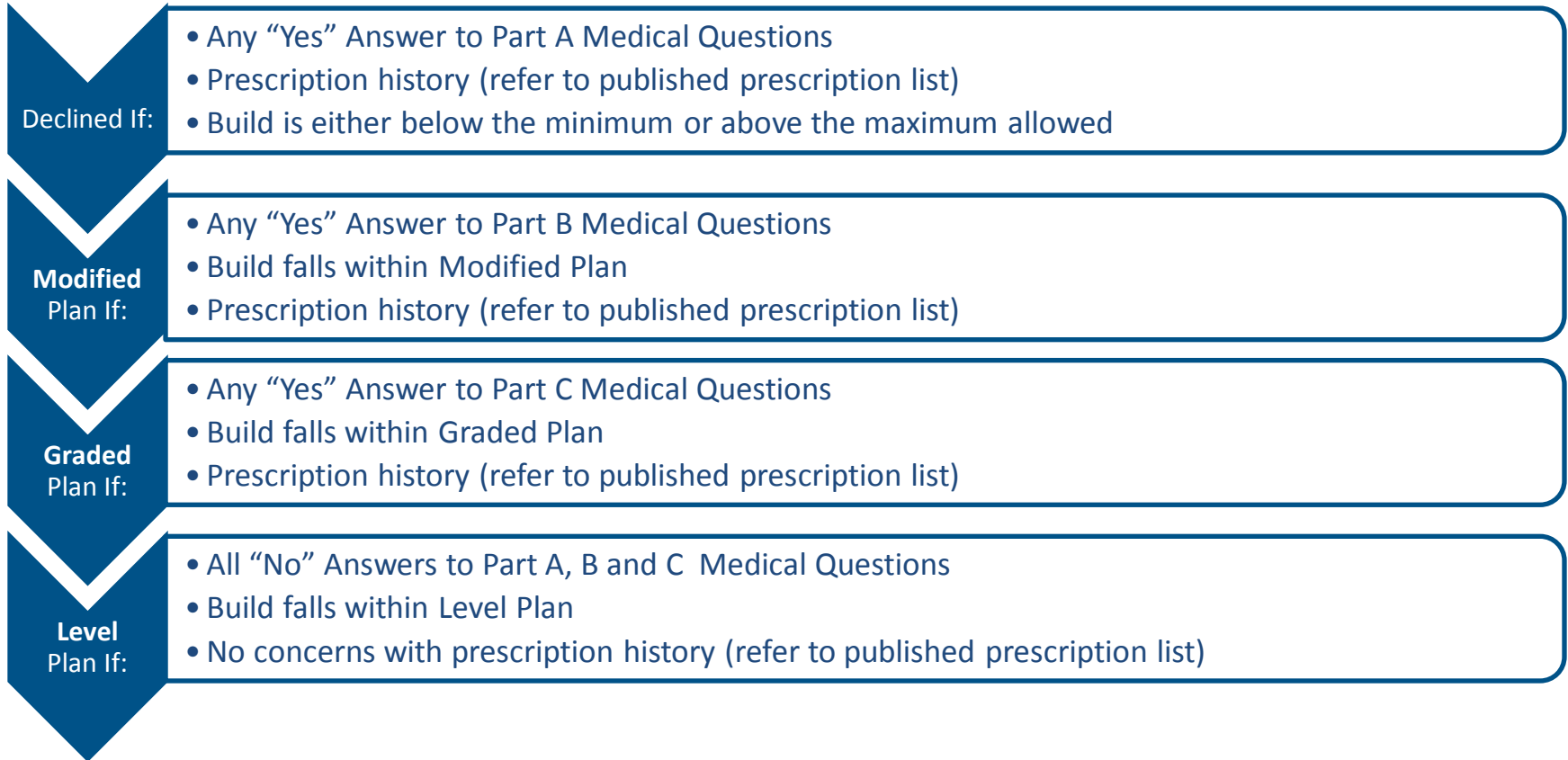
* Base Death Benefit for Accidental Death is full face amount in all years.

**There is no additional premium charge for this benefit but there is a \$150 processing fee and the benefit is discounted as an early payment. Not available in CA.

***Through age 75 only. Additional premiums apply.

Plan Options

Plan eligibility is based on the following:



In all cases, Apptical will run MIB and RX history checks. Review of this medical may result in an adverse decision based on Company underwriting guidelines. Applications may also be withdrawn due to unresolved medical information .

The Application Process

SINCE THIS POLICY IS ISSUED WITH MINIMAL OR NO MEDICAL UNDERWRITING, THE PREMIUM RATE CHARGED INCLUDES AN EXTRA MORTALITY RISK CHARGE. IF YOU ARE HEALTHY ENOUGH TO QUALIFY AS A "STANDARD" RISK, PREMIUMS WOULD LIKELY HAVE BEEN LOWER IF YOU HAD APPLIED FOR A FULLY UNDERWRITTEN POLICY.

Has the Proposed Insured smoked cigarettes in the past 12 months? ☐ Yes ☐ No

Please state the Proposed Insured's height _____ and weight _____.

Part A - if any question is answered "Yes", the Proposed Insured is not eligible for coverage

1. Is the Proposed Insured currently or in the last 30 days been: hospitalized, committed to a psychiatric facility, confined to a nursing facility, receiving hospice or home health care, confined to a wheelchair due to a disease, or waiting for an organ transplant? ☐ Yes ☐ No
2. Does the Proposed Insured currently require human assistance or supervision with eating, dressing, toileting, transferring from bed to chair, walking, maintaining continence or bathing? ☐ Yes ☐ No
3. Within the past 12 months has the Proposed Insured:
 - a. been advised by a member of the medical profession to have a diagnostic test (other than an HIV test), surgery, home health care or hospitalization which has not yet started, been completed or for which results are not known? ☐ Yes ☐ No
 - b. used or been advised by a member of the medical profession to use oxygen equipment for assistance in breathing (excluding CPAP or nebulizer)? ☐ Yes ☐ No
 - c. had or been advised by a member of the medical profession to have Kidney Dialysis? ☐ Yes ☐ No
4. Has the Proposed Insured ever been diagnosed or treated for Acquired Immune Deficiency Syndrome (AIDS) and/or Human Immunodeficiency Virus (HIV) infection by a licensed member of the medical profession? ☐ Yes ☐ No
5. Has the Proposed Insured ever been diagnosed or received treatment by a member of the medical profession for Alzheimer's disease, dementia, Lou Gehrig's/Amyotrophic Lateral Sclerosis (ALS), Cirrhosis of the Liver (Stage C)? ☐ Yes ☐ No
6. Has the Proposed Insured ever been diagnosed by a member of the medical profession with more than one occurrence of the same or different type of cancer or is the Proposed Insured currently receiving treatment (including taking medication) for any form of cancer (excluding basal cell skin cancer)? ☐ Yes ☐ No

The Application Process

Part B - if any question is answered "Yes", the Proposed Insured may be eligible for the Modified Death Benefit Individual Whole Life Policy

1. In the past 2 years, has the Proposed Insured been diagnosed or received treatment from a member of the medical profession, or other practitioner, or been hospitalized for any of the following:
 - a. the use of alcohol or drugs; or been advised by a physician, practitioner, health facility or counselor to restrict the use of alcohol or drugs? ☐ Yes ☐ No
 - b. complications of diabetes such as diabetic coma or insulin shock or had an amputation due to complications of any disease? ☐ Yes ☐ No
 - c. heart attack, angina (chest pain), congestive heart failure, cardiomyopathy stroke, transient ischemic attack (TIA), or aneurysm or had heart or circulatory surgery? ☐ Yes ☐ No
2. In the past 3 years, has the Proposed Insured been diagnosed, treated, or prescribed medication by a member of the medical profession for: internal cancer, including but not limited to, malignant brain tumor, malignant melanoma (but excluding basal/squamous cell skin cancer), leukemia, or multiple myeloma? ☐ Yes ☐ No
3. In the past 2 years, has the Proposed Insured had more than 1 conviction for reckless driving or for driving under the influence of alcohol or drugs (DUI or DWI)? ☐ Yes ☐ No

Part C - if any question is answered "Yes", the Proposed Insured may be eligible for the Graded Death Benefit Individual Whole Life Policy

1. Has the Proposed Insured ever been diagnosed, treated, or prescribed medication by a member of the medical profession for:
 - a. Parkinson's disease, Systemic Lupus (SLE) or sickle cell disease? ☐ Yes ☐ No
 - b. Cirrhosis (Stage A or Stage B) of the liver, chronic hepatitis or other liver disorder, kidney failure or other chronic kidney disease? ☐ Yes ☐ No
 - c. Chronic Obstructive Pulmonary Disease (COPD), which includes emphysema, black lung disease or tuberculosis? ... ☐ Yes ☐ No
 - d. Bipolar Disorder or Schizophrenia or been hospitalized in the past 2 years for any mental or nervous disorder? ... ☐ Yes ☐ No

If all questions in Parts A, B and C are answered "No", the Proposed Insured may be eligible for the Level Death Benefit Individual Whole Life Policy

Why Sell Prosperity Final Expense?

- Diabetic friendly underwriting!
- We pay the same commission on Level, Graded, and Modified...no matter the age!
- Daily advances available!
- We currently accept the Social Security Direct Express debit card!
- We can align the payment date with Social Security payment dates (2nd, 3rd, 4th Wednesday of each month)
- Peace of mind knowing your clients' interests are protected by an A- (Excellent) A.M. Best rated company!

The Application Process - Options

There are 4 ways in which applications can be taken, all of which provide for the opportunity to receive an underwriting decision at the point of sale through our vendor, Apptical:

- LiveApp portal for tele-sales (New Vista Voice)
- LiveApp portal E-application for face-to-face sales (New Vista E-App)
- Apptical Mobile for face-to-face sales (New Vista LiveAppAir)
- Paper application for face-to-face sales (New Vista)



Tele-sales: New Vista Voice Application

Applications taken over the telephone are submitted through the Apptical LiveApp web portal - <https://web.apptical.com/LiveApp/Login>
(telesales not available in ME or PA)

The screenshot shows the LiveApp web portal interface. At the top, there is a navigation bar with the LiveApp logo, links for Application, Language, Help, Account settings, and Log Out. The user is logged in as 'candice.dawson' with a last login time of '9/26/2017 3:07:29 PM EST'. The main content area is titled 'Application Questions' and features a sidebar on the left with a list of application sections: Introduction/Permissions, Forms Provided, Proposed Insured Information, Section 4 -Replacement, Insurance Applied For, Premium & Billing Information, Social Security Billing - LiveApp, Primary Beneficiary Information, Contingent Beneficiary Information, and Agent Certification. The 'Start Application' section is active, showing a form with fields for Company (Prosperity Life - S.USA (New)), Product (New Vista Voice), State (Arizona), Language (Alabama, Alaska, Arizona, Arkansas, Colorado, Florida, Georgia), Interpreter Type, and TTY. The 'Arizona' state is selected and highlighted in blue. At the bottom of the form, there are buttons for 'Previous', 'Next', and 'Stop'. An 'Information' panel on the left side of the form contains fields for App ID, Status, Client, and Owner.

LiveApp Application Language Help Account settings Log Out

User: candice.dawson
Last Login: 9/26/2017 3:07:29 PM EST

New Vista Voice w/Repl/ADB.V0005

Application Questions

Application Notes

Start Application

Company: Prosperity Life - S.USA (New)

Product: New Vista Voice

State: Arizona

Language: Alabama, Alaska, Arizona, Arkansas, Colorado, Florida, Georgia

Interpreter Type

TTY

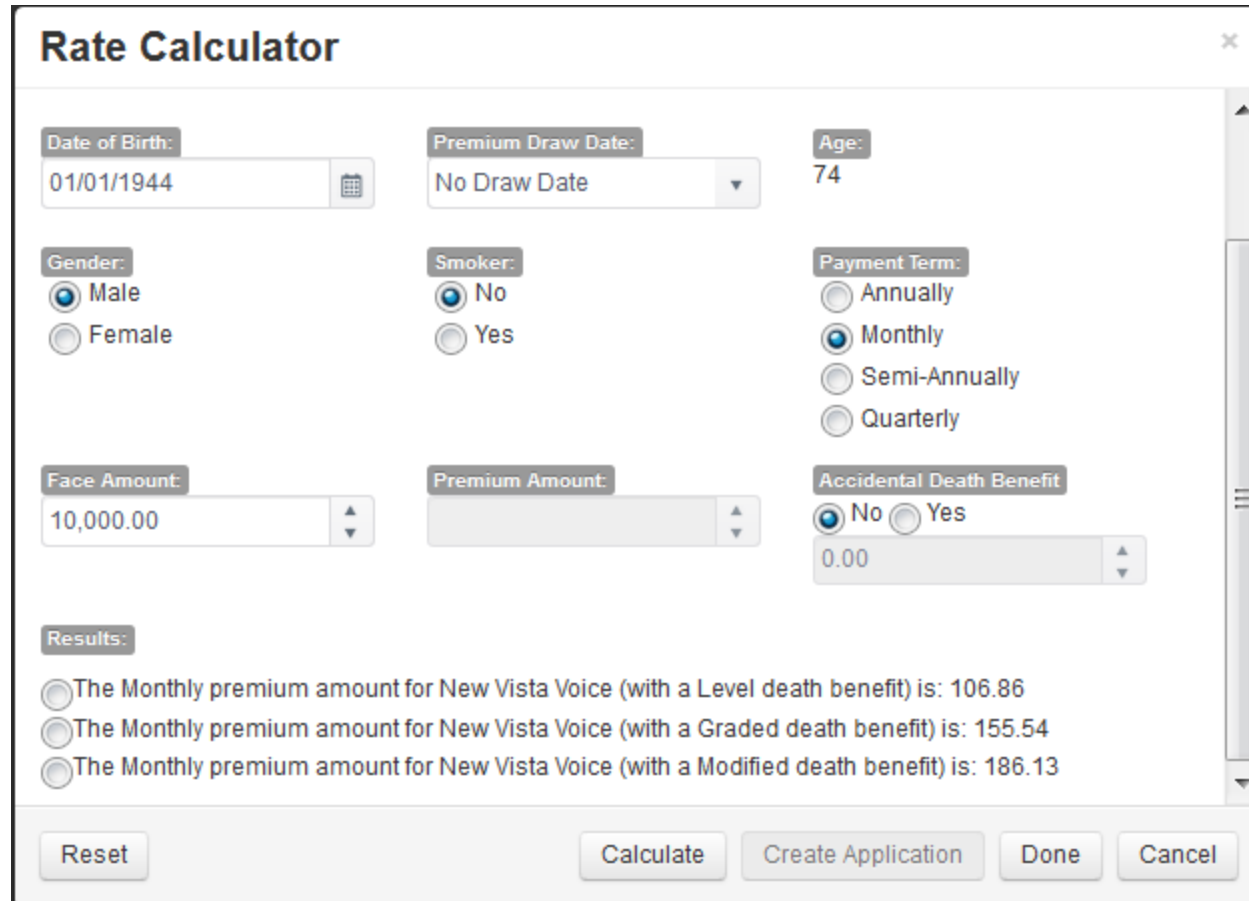
Information

App ID: Status: Client: Owner:

Previous Next Stop

Tele-sales: New Vista Voice Application

Run the quote and click “Create Application” to proceed in the application.



The image shows a 'Rate Calculator' application window. It contains several input fields and radio buttons for configuring a quote. The fields are organized into three columns. The first column includes 'Date of Birth' (01/01/1944), 'Gender' (Male selected), and 'Face Amount' (10,000.00). The second column includes 'Premium Draw Date' (No Draw Date), 'Smoker' (No selected), and 'Premium Amount' (empty). The third column includes 'Age' (74), 'Payment Term' (Monthly selected), and 'Accidental Death Benefit' (No selected). Below these fields is a 'Results' section with three radio button options for different death benefit types and their corresponding monthly premium amounts. At the bottom of the window are five buttons: 'Reset', 'Calculate', 'Create Application', 'Done', and 'Cancel'.

Field	Value
Date of Birth	01/01/1944
Premium Draw Date	No Draw Date
Age	74
Gender	Male
Smoker	No
Payment Term	Monthly
Face Amount	10,000.00
Premium Amount	
Accidental Death Benefit	No

Results:

- ☐ The Monthly premium amount for New Vista Voice (with a Level death benefit) is: 106.86
- ☐ The Monthly premium amount for New Vista Voice (with a Graded death benefit) is: 155.54
- ☐ The Monthly premium amount for New Vista Voice (with a Modified death benefit) is: 186.13

Buttons: Reset, Calculate, Create Application, Done, Cancel

Tele-sales: New Vista Voice Application

[Account settings](#) [Log Out](#)

User: Monica Heller
Last Login: 3/22/2018 9:38:32 PM EST

LiveApp

Introduction/Permissions

Application Notes

Is the Proposed Insured the Owner?

No ☐

Yes ☒

Who will be the Payor?

Proposed Insured ☐

Owner ☐

Other ☐

Before we begin your life insurance application, are you applying for this life insurance as a part of an offering including health, disability or any other type of insurance coverage?

No ☐

Yes ☐

Is there any life insurance or annuity contract in force on the Proposed Insured with this or any other company?

No ☐

Yes ☐

LiveApp cannot be used if the proposed insured will be replacing existing coverage. If a replacement is involved, please coordinate a face-to-face meeting with the proposed insured.

Tele-sales: New Vista Voice Application

These disclosures can be e-mailed to the client (both proposed insured and owner, if different) in advance of the call with Apptical. This can save 10 minutes or more during the call with Apptical. State-specific e-mail packages can be downloaded from the Resources area on the Agent Portal. Please confirm that your client has received the e-mail before answering the questions below.


Forms Provided

Application Notes


Has the Proposed Insured been provided with the following documents by email? (Documents must be emailed, not read.)

Note: Emailing of the documents avoids having certain of the disclosures read aloud during the Apptical interview process.


Disclosure and Authorizations? (Form U-D&AAPPECW17)

No ☐ 
Yes ☒


Application Declarations? (Form U-DECAPECW17 or the applicable state-specific version)

No ☐ 
Yes ☒


Accelerated Death Benefit Disclosure? (Form U-DISACCECW17)

No ☐ 
Yes ☒

Model Replacement Notice? (Form RN-GEN)

No ☐ 
Yes ☒

Buyers Guide? (Form U-LBG16-Base)

No ☐ 
Yes ☒

Tele-sales: New Vista Voice Application

Fill in basic info about your client

Proposed Insured Information

Application Notes


PLEASE TO MAKE A
CHANGE/CORRECT

Applicant's gender is: Male

Salutation: / Mr / Mrs / Ms / Dr


  

First Name


 

Middle Initial

Last Name



Daytime phone:

Evening Phone Number

Best Time to Contact Proposed Insured

Social Security Number



  

Date of Birth is January 01, 1950

State of Birth

Country of Birth

Is the Proposed Insured a United States Citizen or legal permanent resident?


No ☐ 

Yes ☐

Tele-sales: New Vista Voice Application

Confirm benefit amount and rider selection, then future payment date information (if applicable). Initial payments can be up to 30 days in the future.

Insurance Applied For

 Application Notes

① You are applying for an S USA life insurance policy with a: Level death benefit.

① With a Face Amount of: \$10000.00

To the Accidental Death Benefit Rider option you chose:

No ☒ 

Yes ☐

The Premium amount is: \$29.62. Your actual premium amount will be based on the payment mode selected, and will be reflected on your policy.

Was a Future Draft Date requested?

No ☐ 

Yes ☒

NOTE: Future Draft date must be within 30 days and be the 1st through the 28th of the month.

Future draft date requested: (Date format must be mm/dd/yyyy)

10/20/2018 


Tele-sales: New Vista Voice Application

Confirm client's elected premium mode, APL election, and billing information and then enter account information as required.

Premium & Billing Information

Application Notes

Premium mode:

Monthly ☒ 

Quarterly ☐

Semi-Annual ☐

Annual ☐

Note: If you choose to pay your policy premium in semi-annual, quarterly or monthly payments, you will pay more over the year than if you choose to pay your premium in one annual premium payment.

Premium notices sent to:


Proposed Insured ☐ Owner ☒ 

Automatic Premium Loan

No ☒ 

Yes ☐

Please select one of these payment options for payment of premium:

Checking Account ☐ 

Direct Express MasterCard ☒

Billed Directly ☐

Please provide the following information:

Direct Express MasterCard Account Number (Must start with 5332-48)

Tele-sales: New Vista Voice Application


Primary Beneficiary Information

[Application Notes](#)

Please note that choosing a minor as a beneficiary will require a court appointed guardian of the minor's estate which will cause delays in distributing the death benefit.

Primary Beneficiary Information

Primary

Primary ☒ 

First Name



Middle Name

Last Name



Social Security Number




Street Address

Zip Code

City

State



 Date of Birth

Relationship



Tele-sales: New Vista Voice Application

Agent Certification

[Application Notes](#)

To the best of your knowledge and belief, is there an existing life insurance policy or annuity contract insuring the proposed insured's life?

No ☐ 

Yes ☒

To the best of your knowledge and belief, replacement is or may be involved in this transaction.

No ☐ 

Yes ☐

Agent Number



Email Address of Agent



Agent First Name:



Agent Last Name:



Agency Name

Agency Number

Telephone Number of Agent



I certify that these statements and responses are true and accurate.

Conditional Receipt Provided?

No ☒ 

Comments:

Tele-sales: New Vista Voice Application

Click “Finish” to submit, or “Previous” to go back and make changes.

Next Step ×

Please write down the application ID # 2219977 prior to submitting application to Apptical.



Call 1-800-737-6972 extension 1 to complete the interview process.

Please inform the Apptical Interviewer that this is for a Voice application. They will need the Application ID# to locate the correct application.

OK

Call Apptical and provide the App ID number to the interview. They'll take over from here and guide your client through the rest of the process.

Tele-sales: New Vista Voice Application

What to expect during the Apptical call:

- The agent and the proposed insured need to stay on the line for the **entire call**; If there is a separate owner, that party must also be on the line
- Apptical will validate the LiveApp entries with the agent and the client
- Apptical will conduct a customer identity validation check
- Apptical will ask the proposed insured if they have received the email disclosures (if not, they will play recordings of the disclosures during the call where required by the company or state law)
- Apptical will ask all of the application medical questions and will run the MIB and the prescription checks
- Apptical will convey the underwriting decision based on the responses and the MIB and Rx history results; in some cases Apptical will first re-ask certain medical questions based on MIB and Rx history results.
- If the underwriting decision results in a different plan offering than the plan selected during LiveApp, Apptical will run a new quote.
- The proposed insured, owner (if separate owner), and agent will voice sign the application and required disclosures
- The completed application will be electronically sent to the Home Office for processing
- The owner will receive copies of the completed signed application and disclosures with the policy when issued. The owner should be instructed to review it carefully.

Face-to-Face Sales: E-Application

The E-app is available online through the Apptical LiveApp portal - <https://web.apptical.com/LiveApp/Login>

Your LiveApp user credentials are the same for E-app, New Vista Voice and Apptical Mobile.

This application is completely paperless and does not require a phone interview but must be completed while with the customer so you'll need an internet connection to use it.

Just log in, select New Application from the menu at the top, then Prosperity, and New Vista E-app.

You will see a note in **RED** that confirms this is for a face to face sale, not to be confused with New Vista Voice which is for telesales. Just answer each question and click "Next." At any point in time, you can "Stop" and finish it later.

Google Chrome is the only supportive browser for the E-App, and it can only be completed from a computer or tablet, not a smart phone.

Face-to-Face Sales: E-Application

What to expect during the E-Application Process:

- The agent and the proposed insured need to be face-to-face; If there is a separate owner, that party must also be present.
- Agent will validate the E-app entries with the client.
- Apptical will conduct a customer identity validation check.
- Agent will ask all of the application medical questions and the E-application will run the MIB and the prescription history checks.
- Agent will convey the underwriting decision based on the responses and the MIB and Rx history results; in some cases the Agent will first re-ask certain medical questions based on MIB and Rx history results.
- If the underwriting decision results in a different plan offering than the plan selected, Agent will run a new quote.
- The proposed insured, owner (if separate owner), and agent will electronically sign the application via DocuSign and required disclosures.
- Replacements are available – client will be asked to review and sign the state-required replacement notice.
- The completed application will be electronically sent to the Home Office for processing.
- The owner will receive copies of the completed signed application and disclosures with the policy when issued. The owner should be instructed to review it carefully.

Application Search

LiveApp Application Language Help Account settings Log Out

User: carmen.vasey Last Login: 2/8/2017 5:12:07 PM EST

App Search Search Reset

New Application Search Applications Download Forms Rate Calculator

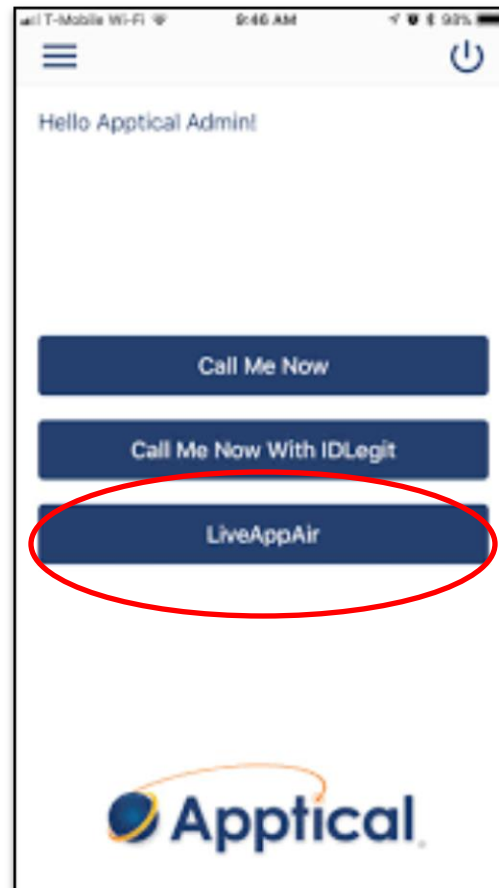
Company: S.USA (Prosperity Life) Product: New Vista Voice Authoriza Jurisdiction: Status: Description: Producer: Interviewer: Client Last Name: Client Last 4 of SSN: Client Date of Birth: Phone Number: Interpreter Type: Creation Date Range: 11/11/2016 M/d/yyyy Closed Date Range: M/d/yyyy TTY: Any Yes No

App ID	Client Name	Date To Call	Creation Time	'Closed' Time	Company	Product	Status	State	Language	Producer Name	Interviewer	Calls and Length
1982933	Snmmmmtestcasecc, Charles		02/07/2017 10:19:00 AM	02/07/2017 04:21:50 PM	S.USA (Prosperity Life)	New Vista Voice Authorization	Closed-Complete	Alabama	English	Vasey, Carmen	Vasey, Carmen	No Calls
1982934	Snmmmmtestcasecc, Charles		02/07/2017 10:48:12 AM		S.USA (Prosperity Life)	New Vista Voice Authorization	In Use-In Use	Alabama	English	Vasey, Carmen	Vasey, Carmen	No Calls
1982940	Snmmmmtestcasecc, Charles		02/08/2017 04:16:23 PM		S.USA (Prosperity Life)	New Vista Voice Authorization	LiveApp Pending-Ready for Interview	Alabama	English	Vasey, Carmen	Vasey, Carmen	No Calls

An agent can return to the LiveApp portal and search for applications that were started or completed by that agent.

To continue an application, click on the application and click 'Conduct' on bottom of screen or double click to go right into the application.

Face-to-Face Sales: LiveAppAir Technology with Apptical Mobile



Face-to-Face Sales: LiveAppAir Technology with Apptical Mobile

You can now quote, take an application, get an underwriting decision and electronically sign an application with our newest innovation through Apptical Mobile.

Taking an application using the mobile application

In order to save time, please have the client's driver's license ready and discuss the desired beneficiary arrangement prior to starting the application. Follow the steps to complete a sale which include:

- Run a quote
- Take a picture of the client's driver's license
- Scan a check to set up the EFT payments
- Make sure your phone ringer is on and wait for Apptical to call
- The Apptical interviewer will speak to you to verify the information then they will ask to speak to the client and ask the medical questions
- Apptical will conduct a customer identity validation check
- After the interview, wait for the documents to load for e-signatures using DocuSign
- Review the documents with the client, place signatures in required sections and follow the steps to complete the sale

Face-to-Face Sales: LiveAppAir Technology with Apptical Mobile

What to expect during the Apptical call:

- The agent and the proposed insured need to stay on the line for the **entire call**; If there is a separate owner, that party must also be on the line.
- Apptical will validate the LiveAppAir entries with the agent and the client.
- Apptical will conduct a customer identity validation check.
- Apptical will ask all of the application medical questions and will run the MIB and the prescription checks.
- Apptical will convey the underwriting decision based on the responses and the MIB and Rx history results; in some cases Apptical will first re-ask certain medical questions based on MIB and Rx history results.
- If the underwriting decision results in a different plan offering than the plan selected during LiveAppAir, Apptical will run a new quote.
- The proposed insured, owner (if separate owner), and agent will electronically sign the application and required disclosures.
- The completed application will be electronically sent to the Home Office for processing.
- The owner will receive copies of the completed signed application and disclosures with the policy when issued. The owner should be instructed to review it carefully.

Face-to-Face Sales: LiveAppAir Technology with Apptical Mobile

The Apptical Mobile app is available for download on both iPhones and Android devices through the App store or the Play Store by searching “Apptical Mobile.” For best results, be sure to install the latest operating system software update on your device.

Take a few minutes and watch our instructional video to see how this innovation will help increase your sales by having everything you need at your fingertips using your smart phone. The video can be found on the Prosperity Agent Portal, under “Training”.

Apptical Mobile is not currently set up for sales involving a replacement. Please use the E-application or paper application for all replacement sales.

Face-to-Face with Paper Application

Point of Sale Processing with the Apptical Interview

The paper application can be located on the Prosperity Agent Portal, under Final Expense Resources, by state. Please complete all the required sections; any missing information will cause a processing delay.

Complete Application

The application and HIPAA authorization must be completed and signed prior to the call to Apptical. Please review with the insured any required disclosures and the PHI process

Interview Guidelines

- Ask client to provide a Photo ID before completing the application.
- The agent must be present at the completion of the interview.
- The agent cannot assist during the interview.
- The agent should never relay questions to the proposed insured.

Face-to-Face with Paper Application

Call Apptical 1-800-737-6972

- Press 1 for a client telephone interview (PHI)
- At the start of the call you will be asked to provide some basic information.
- The interviewer will ask to speak to the proposed insured, will inform the proposed insured that the conversation is being recorded, and then will ask a series of questions to complete the Personal Health Interview.
- Apptical will conduct a customer identity validation check
- The interviewer will give the agent the results based on the underwriting rules.
- Apptical will provide an Apptical ID # that should be written in the Special Requests section for tracking purposes."

Submission process

It is important that all applications are submitted within 7 days regardless of the underwriting results or whether the client decides to proceed with the purchase. For compliance purposes, we require the signed application and HIPAA Authorization to be maintained in our records. If the client decides not to accept the policy offered, please write "Withdrawn" in the special requests section.

Legal Disclaimer

Summary of coverage only. Refer to the policy and riders for applicable exclusions, and limitations, including suicide provision and contestability period. You must disclose all exclusions and limitations to the client. S.USA does not provide tax advice. Clients should be advised to consult their tax advisors on specific tax questions.

Product issued by S.USA Life Insurance Company, Inc., a member of the Prosperity Life Group. Not licensed in all states. All guarantees are based on the financial strength and claims paying ability of S.USA.

Policy Form #'s ICC16FELPUECS16, ICC16FEGPUECS16, ICC16FEMPUECS16 and state specific versions, where applicable. Not available in all states. Terms may vary by state.

Questions?

**Contact Agent Support at
agentcare@prosperitylife.com**