

Before you call the Telesales line:

1. We highly encourage utilizing SecureApp for this process so that all forms will be submitted in good order to Home Office.
2. The sale needs to be made in its totality. The information on the application should be decided upon including face amount, field underwriting, riders, PAC info, beneficiaries, etc.
3. Do NOT proceed to the signature section or submit applications until you complete your call to the Telesales line. Signatures are only obtained at the end of this call.
4. Make sure you have the owner, applicant and payer available. The application cannot be completed without all parties available and ready to complete their portion of the call.

All forms are complete and all parties are on the line. I'm ready to call the telesales line to record the application:

5. Make a 3-way call to the Telesales line at 888-230-6088.
6. A Home Office associate will answer and confirm if you are completing a voice application, and will begin to gather information from you about the application. The first part of the call will be very similar to a Phone Verification.
7. Home Office will continue with agent and owner/applicant/payer completing each portion of the application and all additional forms.
8. All affirmation paragraphs will be read to the required party to obtain voice signatures. Each party will be required to state their full name and confirm today's date. Once each signature is completed you may then write "Recorded" for the owner, applicant and payer signatures.
9. As the agent, you should sign your own name as usual on all forms.
10. Our Home Office associate will provide a preapproval of the qualified plan. If preapproval comes back as applied, this will complete the call. If the preapproval does not come back as applied, further discussion may be needed to determine updated face and premium amounts for the preapproved plan.
11. You may then "submit" the SecureApp as the application should now be complete. If you did not use SecureApp, you may upload the paper application and additional forms on the agent portal as normal for New Business processing.
12. Once the call is completed, **do not make any changes on the application** that were not disclosed during the call. The recording and application you submit must be exactly the same. If a change is necessary, please notify Home Office immediately for assistance.