

About the Company

Assurity Life Insurance Company's origins are rooted in a 120-year legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident and life insurance, annuities and specialty insurance plans through our representatives and worksite distribution.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit www.ambest.com or www.assurity.com.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.



For producer use only. Not for use with consumers.

15-149-05051 (Rev. 10/13)

Assurity's TeleApp

Agent Guide

**Making the application
process quick and
simple for you!**



We're all in.[®]



We want to give you, our writing agent, more time to do what you do best – sell Assurity products! Our telephone application process (TeleApp) will make taking a medical history and scheduling exams more convenient for you and your client, and speed up the issue process.

Follow these easy steps:

MEET



Meet with your client and fill out the TeleApp Request Form. **DO NOT COLLECT ANY PREMIUM AT THIS TIME.** These policies are currently issued on a COD basis. Confirm your client's contact information. Have your client sign and date these forms (if applicable):

- ✓ HIPAA authorization
- ✓ Consumer Report Form
- ✓ MIB Notification
- ✓ Replacement Form (if applicable)
- ✓ Customer ID Form (for cash value policies)

INFORM



Tell your client what to expect in the phone interview and give them the TeleApp Consumer Guide (form 15-148-05051). Within two days, the TeleApp interviewer will contact your client to arrange a convenient and confidential interview time. They will also schedule a paramedical exam if necessary.

FAX Fax the completed forms including the TeleApp Request Form to:

402-437-4591

If the application is for an illustrated product, please include the illustration. If it is a disability income application, please include the financial information outlined in the product guide on AssureLINK (<https://assurelink.assurity.com>).



Once approved and issued, you will **receive** the policy and two copies of the entire completed application. When you **deliver** the policy, your client will **review** the information on the application and **sign** both copies. One will stay with the policy, and you **return** the other to us. You will **collect the premium** at this time.

With our streamlined application and underwriting process, we're freeing you from the administrative burdens of ordering labs, EKGs, exams, APSs and inspection reports – and from the time-consuming process of following up to make sure there are no outstanding requirements.

The TeleApp Advantage

- ✓ Simplified sales process for both agent and client
- ✓ Client only answers medical questions once
- ✓ Fewer questions for agents to answer during policy's pending period
- ✓ Fewer amendments to sign for incomplete questions
- ✓ Quicker policy issue (eight days quicker, on average)

Products eligible for the TeleApp process

LifeScape®

- Whole Life Insurance
- Term 350 Plus Life Insurance
- Premier Universal Life
- Single Premium Whole Life

AssurityBalance®

- Century+ Individual DI
- Business Overhead Expense DI
- Graded Benefit DI
- Fully Underwritten Critical Illness

E-app available!

The TeleApp can be completed electronically using Assurity's e-app for these products: Term 350 Plus Life, Century+ DI, Business Overhead Expense DI and Graded Benefit DI. This offers the best of both worlds – the **advantages of the TeleApp process, PLUS, the e-app advantages!** The TeleApp e-app is available on AssureLINK. When the e-app asks you to choose your product, choose the TeleApp option.