

SIMPL Final Expense Plan APPLICATION USE GUIDE

SIMPL Preferred, SIMPL Standard & Modified Whole Life



SIMPL *Preferred* and *Standard* are both simplified issue whole life policies with guaranteed premium and cash values, immediate full face amount and offered on a sex distinct, nicotine and non-nicotine use basis. \$3,000 to \$30,000, ages 18 to 80.

MWL is a modified whole life policy. It offers a 100% accidental death benefit, or a return of premium plus 10% as a non-accidental death benefit, during the first 3 years. 100% death benefit year 4, 105% in year 5 and 110% year 6 and thereafter. \$1,000 to \$20,000 ages 40 to 80. (not available in all states)

Policy approval is based on the Application and a Personal Telephone Interview, including MIB and R_x check screening. You will receive an instant decision while on the phone!



SIMPL

SIMPLy the easiest way to go!

The SIMPL application (ICC-LBL-SIM-APP-0614) is to be used when applying for either the SIMPL *Preferred*, *Standard* or MWL Products. This application was conceived to allow for simple and quick screening via our point of sales interview. It is meant to allow SIMPL *Preferred* to be issued up to Table 6, SIMPL *Standard* up to Table 10 and MWL to be issued up to Table 22.

Page 1:

This page gathers identifying information on the applicant, owner and beneficiaries as well as the plan, amount applied for and mode of payment. Existing insurance and replacement information needs to be answered in all cases.

Page 2:

This page is separated into 3 parts plus a section for details:

Part 1 has 6 questions and any “Yes” answer to the first 5 questions in this box disqualifies the applicant and you should **not proceed** any further with the application. A “Yes” answer to question 6 will not disqualify the applicant if the yes answer relates to a prospective minor hospitalization or surgery (tonsillectomy, childbirth, hernia, setting a broken bone, etc.). Clarification should be given in the “details” section of the application below Part 3. The DIMA point of sale interviewer will confirm the information.

Part 2 has 7 questions. If any are answered “Yes”, the applicant will not qualify for either SIMPL plans. The applicant can be underwritten for the MWL plan and the rates for this plan should be used.

Part 3 has 4 questions. If any are answered “Yes”, the applicant will be underwritten for the SIMPL *Standard* plan and the rates for this plan should be used.

If all questions in parts 1,2 and 3 are answered “No”, the applicant will be underwritten for the SIMPL *Preferred* plan and the rates for this plan should be used.

Below Part 3 is an area for you to fill in details to any “Yes” answers.

Page 3:

This page is where you have the applicant /owner sign the MIB authorization and certify to the accuracy of the answers . The Agent statement needs to be completed and signed and the conditional receipt given to the applicant. If you do not receive any premium with the application, cross through the Conditional Receipt section and leave the Fair Credit Reporting Pre-Notification Form, which is on the reverse side, with the applicant.

Direct Express:

Only SIMPL *Standard* and MWL are available using this mode of payment. Ages are also limited to ages 40 to 80.

Should you need an underwriting risk assessment prior to completing the application, please contact our Underwriting Department at: 1-800-731-4300.

HEIGHT & WEIGHT:

The Height and Weight chart will assist you in order to determine which product your applicant should apply for; please review it before calculating the proposed premium.

MAXIMUM ACCEPTABLE UNISEX BUILD TABLE							
	SIMPL <i>PREFERRED</i>	SIMPL <i>STD</i>	MWL		SIMPL <i>PREFERRED</i>	SIMPL <i>STD</i>	MWL
Height	Maximum Weight			Height	Maximum Weight		
4'8"	212	220	260	5'8"	304	321	391
4'9"	219	228	271	5'9"	312	330	403
4'10"	226	236	282	5'10"	320	339	415
4'11"	233	244	293	5'11"	328	349	426
5'0"	240	252	304	6'0"	337	359	437
5'1"	248	260	315	6'1"	346	369	448
5'2"	256	268	326	6'2"	355	379	459
5'3"	264	276	337	6'3"	364	389	470
5'4"	272	285	347	6'4"	374	399	481
5'5"	280	294	356	6'5"	384	409	492
5'6"	288	303	366	6'6"	394	419	503
5'7"	296	312	378	6'7"	404	429	515

CONTACTS:

New Business: 1-888-525-4467

Submitting Applications:

Mail: Liberty Bankers Life/The Capitol Life, PO Box 224, Brownwood, TX 76804
E-Mail: newbiz@lbladmin.com
Fax: 1-888-525-5002
iPad: Direct to New Business Server

Point of Sale Telephone Interview Agent Guidelines

Know Before You Go!

After you complete your client's application for Life Insurance, initiate a point of sale telephone interview (POSTI) from your client's home by calling DIMA at **1-800-604-6844**. Please introduce yourself as a LBL or CLICO Agent to our trained interviewer and be specific as to which product you want. Once you have answered a few questions, you will hand the phone over to your client.

During the call, our trained professional interviewer will conduct MIB, R_x Check and MVR (if product calls for) searches, along with verifying answers to the health questions. Upon completion of the interview with the client, the interviewer will then ask to speak with the agent to advise you whether or not the application should be sent to the Home Office. In addition, **for Final Expense Sales only**, you will be advised if your client will be issued a SIMPL *Preferred, Standard, or Modified Whole* Life plan (assuming the MWL is available in that state), or declined.

You will receive a reference number from the interviewer. This number MUST be recorded on the top of your application before you submit it to New Business. **Please do not send in any declined application.**

The Point of Sale Telephone Interview Service will be available:
Monday through Thursday 8:30 am to 9:00 pm EST
Friday 8:30 am to 6:00 pm EST

FOR AFTER HOURS/Saturday: You have 3 options to choose from.

1. During regular hours, you may three way call at a convenient time for your client.
2. Call 1-800-604-6844 and leave your and your client's information. (Name, phone number, plan, and best time to call). DIMA will call and complete the POSTI.
3. Email DIMA at "dimanewbiz.com" with the client's information and DIMA will call and complete the POSTI.

Tele-Sale Agents Please Note:

If you are selling a product over the telephone, or by mail, three-way calls are acceptable. You will be responsible for the initiation of the call with DIMA. Product availability may vary (check with your MGA).

