

# **Term Made Simple**

## **Instructions for Recording & Voice Signature Script**

## **Term Made Simple: Recording Steps & Script**

As part of every sale made over the phone using a Voice Signature for the Term Made Simple product, there must be a recording made verifying (1) the completion of the health questions, (2) the reading of the “Important Application Statements Document (Form No. 3253)” & (3) the completion of the Voice Signature with the client. The steps below describe the process of making this recording. **(PLEASE READ ALL OF THE INSTRUCTIONS BELOW BEFORE ATTEMPTING YOUR FIRST PHONE SALE.)** Once you are ready to complete the health questions with the applicant, it is now time to initiate the recording with the applicant. As a reminder, you will NOT be able to transmit the application to the Home Office unless this recording has been made.

### **Step 1: Begin the Recording Process:**

To begin the recording process, please call the American-Amicable Group’s Voice Recording System.

1. Dial 800-450-5495\* with the applicant on the phone to initiate the 3-way call between you, the applicant & the recording system.
2. You will be prompted to enter a unique application number for each case (obtained from the Mobile Application website). The number you enter will be played back to you to verify its accuracy.
3. Once you hear the voice tell you “This call is now being recorded.” you can proceed to the remaining steps.

\* If you experience any issues when dialing the 800 #, please dial 254-224-0333 as an alternate.

### **Step 2: Complete the Health Questions found on the “Underwriting” screen of the online application:**

Ask the applicant each health question and allow them to respond.

Complete the remainder of the on-line application.

Once all of the remaining application information has been entered, proceed to “ Step 3”

### **Step 3: Record the reading of the “Important Application Statements Document (Form No. 3253)”:**

Please have our “Important Application Statements Document (Form No. 3253)” available. It contains the required releases, authorizations & disclosures which you will be reading to the applicant.

Note: This document is specific to both company and application state.

This document is to be read by you to the applicant in its entirety

Once you have finished reading this document, ask the applicant the following and allow them to respond verbally:

- *“Do you acknowledge that the ‘Important Application Statements Document (Form No. 3253)’ has now been read to you?”*

Once the applicant replies with an affirmative response, proceed to “Step 4”.

— Or —

The “Important Application Statements Document (Form No. 3253)” can be provided to the applicant **in advance** of conducting this recording, thus preventing the need to read the document aloud:

- A copy of the “Important Application Statements Document (Form No. 3253)” document can be provided to the applicant by email, fax or mail in advance of this recording.
- On the recording ask the applicant the following and allow them to respond:
  - *“Has the ‘Important Application Statements Document (Form No. 3253)’ previously been provided to you and have you reviewed this document prior to this recording?”*
  - If the applicant answers “Yes”, then you can proceed to “Step 4”. If they answer “No”, then you will need to read this document to them as stated above.

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#### **Step 4: The Voice Signature:**

The following script will need to be read to the proposed insured for each application. After each question, you must allow the applicant to respond verbally.

*Mr/Mrs. \_\_\_\_\_ as a final step to completing the application process, I need you to please verify the following:*

*Please state your full name and today's date.*

*Do you understand that you have applied for a Term Made Simple Term Life Insurance policy through American-Amicable Life Insurance Company of Texas?*

*Do you understand that the Term Made Simple policy is separate from any other insurance policy that you may have been presented?*

*Do you acknowledge that the application for insurance with American-Amicable Life Insurance Company of Texas was completed over the telephone and that you were not in the presence of the licensed insurance agent who sold you this policy?*

*Do you agree that answers and statements you have provided while completing your application are true, complete and correctly recorded to the best of your knowledge and belief?*

*Do you understand that a copy of your completed application will be provided as part of your policy contract, if issued?*

*Is it your intent for this recording to represent your signature?*

*Do you acknowledge that you have provided your bank account information and authorized the drafting of insurance premiums from said account?*

*Thank you very much for your application. It will now be submitted to the Home Office for consideration for approval.*

#### **\*\*\*Owner will be different from the proposed insured\*\*\***

If the owner of the policy will be someone else other than the proposed insured, then this second individual (owner) must participate on this same recording as well. Ask the owner the following items, and allow them to respond:

*Please state your name and your relationship to the individual applying for life insurance.*

*Please verify the last 4 digits of your Social Security number.*

*Is it your intent to be the owner of this policy?*

*Is it your intent for this recording to represent your signature?*

#### **Step 5: Finalize the Recording:**

Once all of the items above have been recorded, you can now terminate the recording you have been making.

To disconnect from the recording service, simply press the “#” key.

The automated voice will confirm that the recording has now ended.

#### **Step 6: Initiate the Telephone Interview (only for applicants ages 65 and above):**

At the completion of the recording & after all of the online application information has been entered, it is time to initiate the required Telephone Interview with MRS

With the applicant still on the line, initiate the 3-way call to complete the required telephone interview. Call MRS (855-758-6049) to begin the telephone interview. You will remain on the line throughout the duration of the telephone interview.

Once MRS has completed their interview, you may conduct any remaining portion of your sales process.

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(For detailed training regarding the phone sales process, please refer to our “**Producers Guide to Phone Sales**”. It can be found on our agent website under the Term Made Simple product under the “Order Supply” section or on the application website under “Instructional Documents”. It can also be found on the [insuranceapplication.com](http://insuranceapplication.com) website under “Instructional Documents”).