

Agent Guidelines for SIWL & GBWL "Point-of-Sale" Interview

Step #1: Complete the application (and HIPAA form) with the proposed insured as you normally would. Based upon their answers, determine which product the proposed insured is qualified for (*Simplified Issue Whole Life or Graded Benefit Whole Life*) and complete the appropriate application accordingly.

Step #2: Before initiating the call to the Mid-America Agency Services (MAAS) interviewer,

Make sure you:

- # Have your eight (8) digit agent producer number available.
- # Have completed the application with type of plan and insured's personal information.

Make sure the proposed insured has:

- # Name, address and phone number of their personal physician.
- # List of all prescription medicine, the dosage and name brand.

Step #3: Call MAAS Interviewer at 1-888-842-4388 with proposed insured present.

MAAS Hours of Operation (*Eastern Standard Time*)

Monday-Thursday: 9:00 am to 9:00 pm

Friday: 9:00 am to 9:00 pm

Weekend/Holiday: Same procedure, only leave information on voicemail and interviewer will call the next business day.

Step #4: Give your name, producer number and business phone number.

Step #5: Interviewer will direct you to put proposed insured on the line.

Step #6: Upon completion of interview with insured, you will get back on the line for the results.

Step #7: You will be advised:

- (1) To submit Simplified Issue Whole Life application, or
- (2) To submit Graded Benefit Whole Life application, or
- (3) To not submit application because of the insured's ineligibility
- (4) That the application is being referred for further underwriting review.

Prescription Ineligible List for Final Expense*

Brand	Generic	Disorder
Aricept	None	Alzheimer's, Dementia
Atrovent	Spiriva	Emphysema
Bumex	Bumetanide	CHF, Hepatic, Renal
Combivent	None	Emphysema
Coreg	Carvedilol	CHF
Demadex	Torseamide	CHF and Renal
Digitex	Digoxin	CHF
Lanoxicap	Digoxin	CHF
Lanoxin	Digoxin	CHF
Lasix	Furosemide	CHF
Insulin**	Humulin, et al	Diabetes

Your customer will be asked about their weight on the POSI.

"Females weighing over 300 pounds and males weighing over 350 will not be eligible for either the SIWL or the GBWL."

* If the applicant is currently taking or has taken any of these drugs during the past 5 years they will not be eligible for simplified issue whole life or graded benefit whole life

** Exception: Oral is eligible for SIWL/GBWL; Insulin by injection, pump or inhalation eligible for GBWL

