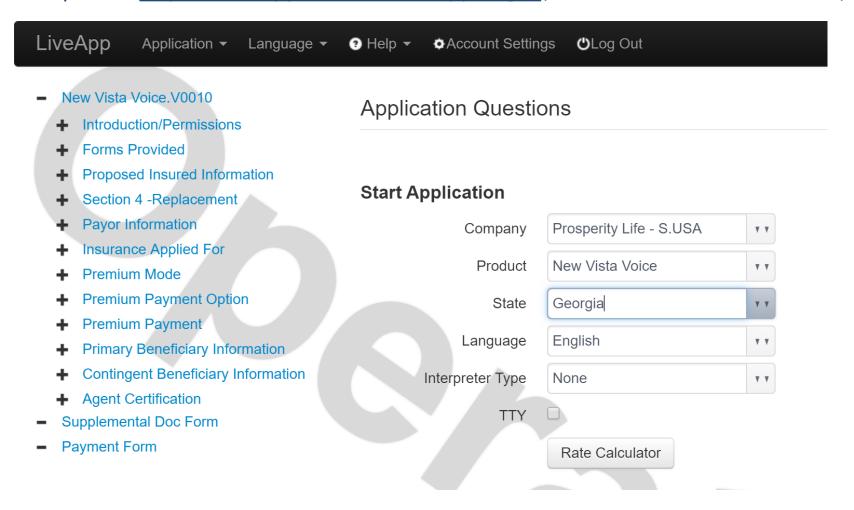
The Application Process – Non Face-to-Face

An application can be taken without an in-person meeting with your client, and still provides the opportunity to receive an underwriting decision at the point of sale through the Apptical LiveApp portal: https://web.apptical.com/LiveApp/Login

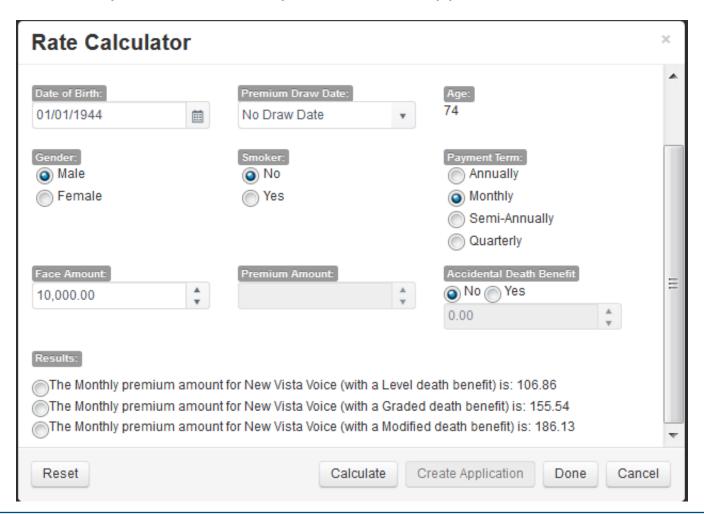
New Vista Voice – Signatures captured by Voice
(No email/internet connection required for client)

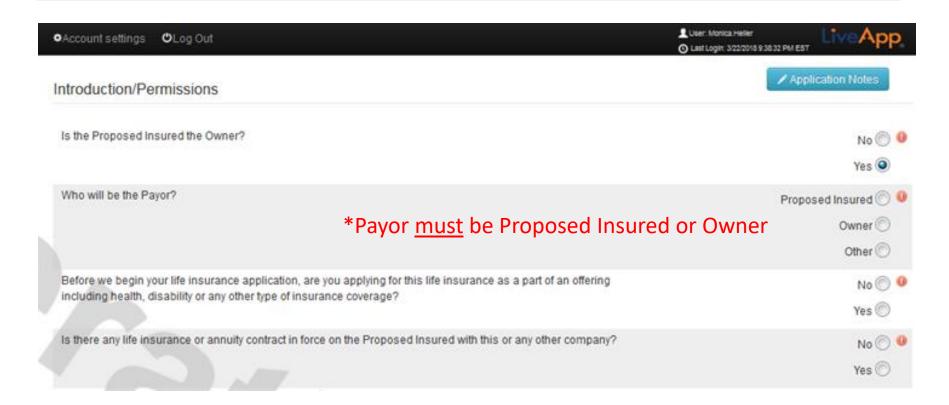


Applications taken over the telephone are submitted through the Apptical LiveApp web portal - https://web.apptical.com/LiveApp/Login (telesales not available in all states)



Run the quote and click "Create Application" if the client is ready to apply for coverage **OR** click "Done" if you are NOT ready to submit an application.



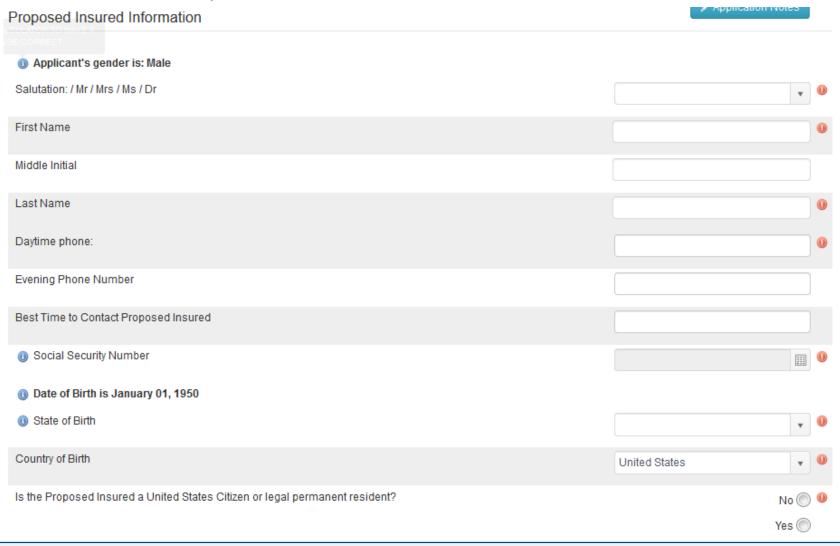


New Vista Voice cannot be used if the proposed insured will be replacing existing coverage. If a replacement is involved, please coordinate a face-to-face meeting with the proposed insured.

Documents the applicant will need to review and voice sign, as well as other required disclosures, can be e-mailed to the client (both proposed insured and owner, if different) in advance of the call with Apptical. This can save 10 minutes or more during the interview. Form packages can be downloaded from the Resources area on the Agent Portal. Please confirm that your client has received the e-mail and discuss the e-mailed documents with the client before answering the questions below.

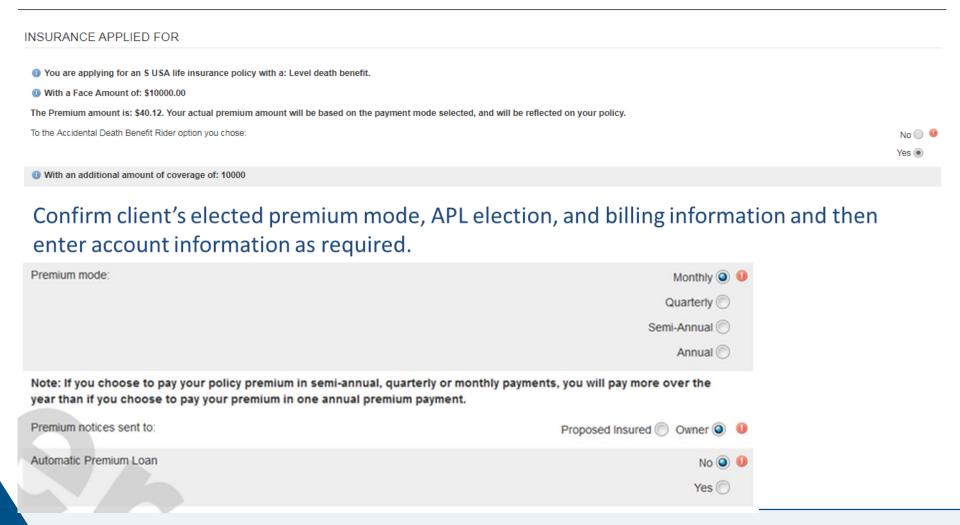
Forms Provided	
Has the Proposed Insured been provided with the following documents by email? (Documents must be emailed, not read.)	
Note: Emailing of the documents avoids having certain of the disclosures read aloud during the Apptical interview process.	
Disclosure and Authorizations? (Form U-D&AAPPECW17)	No ◎ ● Yes ●
Application Declarations? (Form U-DECAPPECW17 or the applicable state-specific version)	No 🔘 🕕 Yes 💿
Accelerated Death Benefit Disclosure? (Form U-DISACCECW17)	No ◯ 0 Yes ③
Model Replacement Notice? (Form RN-GEN)	No 🔘 0 Yes 💿
Buyers Guide? (Form U-LBG16-Base)	No 🔘 🕛 Yes 💽

Fill in basic info about your client



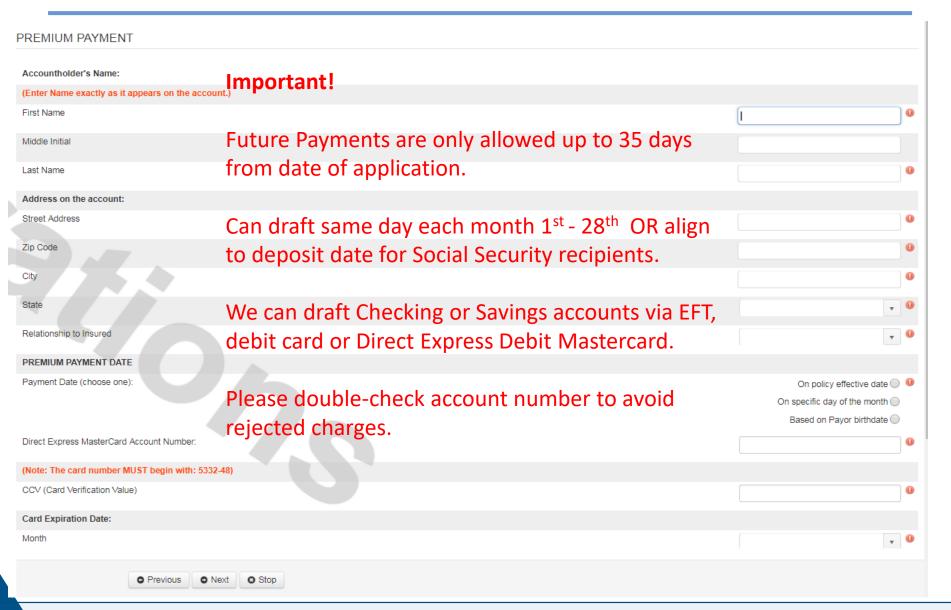
Review Premium and Enter Payment Information

Confirm benefit amount and rider selection, then future payment date information (if applicable). Initial payments can be up to 35 days in the future.





Enter Payment Details





Application Notes **Primary Beneficiary Information** Please note that choosing a minor as a beneficiary will require a court appointed guardian of the minor's estate which will cause delays in distributing the death benefit. **Primary Beneficiary Information** Primary Primary First Name Middle Name Last Name Social Security Number Street Address Zip Code City State Date of Birth Relationship



Agent Certification		* Application Notes
To the best of your knowledge and I the proposed insured's life?	belief, is there an existing life insurance policy or annuity contract insuring	No 🔘 🕛 Yes 💽
To the best of your knowledge and b	belief, replacement is or may be involved in this transaction.	No 🔘 🕛 Yes 🔘
Agent Number	Your agent information will pre-fill here.	•
Email Address of Agent	Please ensure it is accurate and up to	•
Agent First Name:	date.	•
Agent Last Name:		•
Agency Name		
Agency Number		
Telephone Number of Agent		•
I certify that these statements and	I responses are true and accurate.	
Conditional Receipt Provided?		No 🥥 🕛
Comments:		

Click "Finish" to submit, or "Previous" to go back and make changes.

Next Step

×

Please write down the application ID # 2219977 prior to submitting application to Applical.



Call 1-800-737-6972 extension 1 to complete the interview process.

Please inform the Apptical Interviewer that this is for a Voice application. They will need the Application ID# to locate the correct application.

OK

3 way/conference call to Apptical and provide the App ID number to the interviewer. They'll take over from here and guide your client through the rest of the process.

What to expect during the Apptical interview:

- The agent and the proposed insured need to stay on the line for the **entire** call; If there is a separate owner, that party must also be on the line.
- Apptical will validate some of the LiveApp entries with the agent and the client.
- Apptical will conduct a customer identity validation check. You'll be notified if additional ID documentation is required.
- Apptical will ask the proposed insured if they have received the emailed documents and disclosures (if not, they will play recordings of the agreements and disclosures during the call where required by the company or state law).
- Apptical will ask all of the application medical questions and will run the MIB and the prescription checks.

What to expect during the Apptical interview:

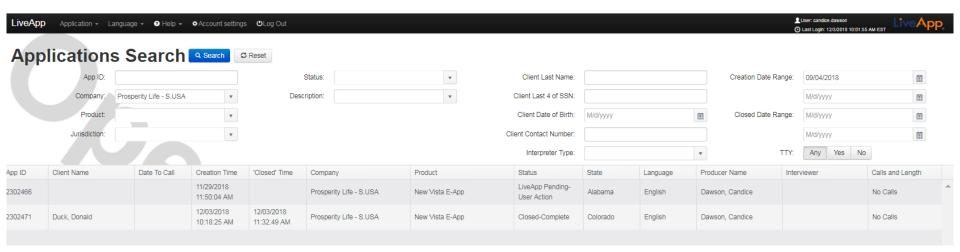
- Apptical will convey the underwriting decision based on the responses and the MIB and Rx history results; in some cases Apptical will first re-ask certain medical questions based on MIB and Rx history results.
- If the underwriting decision results in a different plan offering than the plan selected during LiveApp, Apptical will run a new quote and face amount can be adjusted if needed.
- The proposed insured, owner (if separate owner), and agent will voice sign the application and required agreements, authorizations, and disclosures.
- The completed application will be electronically sent to the Home Office for processing.
- The owner will receive copies of the completed signed application paperwork with the policy when issued. The owner should be instructed to review it carefully.

Search Your Applications

From Application Menu, select "Search Applications"

You must choose at least one filter option. Selecting the "Company" (Prosperity Life – S.USA) will display all of your applications. They are listed in date order, most recent are at the bottom.

To continue an application, click on the application and click "Conduct" on bottom of screen or double click to go right into the application.



Other Important Information

Summary of coverage only. Refer to the policy and riders for applicable exclusions, and limitations, including death benefit reduction first 2 policy years for graded and modified plans, suicide exclusion and 2 year contestability period for health history misrepresentations made in the application. You must disclose all exclusions and limitations to the client.

S.USA does not provide tax advice. Clients should be advised to consult their tax advisors on specific tax questions.

Product issued by S.USA Life Insurance Company, Inc., a member of the Prosperity Life Group. Not licensed in all states. All guarantees are based on the financial strength and claims paying ability of S.USA.

Policy Form #'s ICC16FELPUECS16, ICC16FEGPUECS16, ICC16FEMPUECS16 and state specific versions, where applicable. Not available in all states. Terms may vary by state.

Questions?

Contact Agent Support at 866-380-6413 agentcare@prosperitylife.com