

Ordinary Life

E-Application Process

eSIMPL with OTS underwriting

Getting started with

E-Applications

Taking an Application

You now have choices

Producers now have a choice on how final expense applications are submitted to Liberty Bankers:

Telephone Application (POSTI) → paperless process whereby you and your client complete the application for insurance via telephone. This is our legacy process, but it's been greatly optimized to get you a decision faster!

Electronic Application (e-App) → complete your client's application online and receive an accept/reject decision immediately at point of sale – *no underwriting telephone call necessary.*

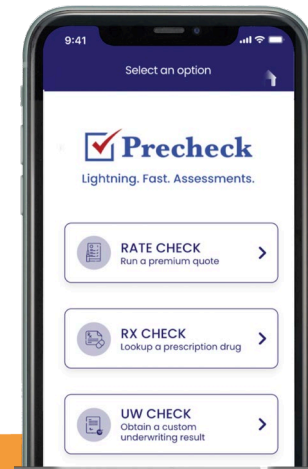
Flex4Life Juvenile Applications → Simply complete the paper application.

Fax: 888-525-5002 Email: lblnewbiz@lbladmin.com

What's New

Our objective is to save you and your applicant time!

- New tools to get your client an underwriting decision as soon as possible.
 - If you are face-to-face with an applicant, with just a few clicks, the **Precheck mobile phone app** allows you to perform a risk assessment before completing an application.
 - **e-App will also provide a risk assessment as the first step in the process.**
- The **Precheck mobile tool** also allows you to lookup prescription medications and understand potential uses, along with an indication of how that medication will impact underwriting by tier. *See Precheck Tutorial for more information.*
- **No phone underwriting call on the e-App.**



Before you begin an e-App

- You must be an active agent to complete the e-App
- You must have an active internet connection throughout this process.
- **System supports Firefox, Edge, Chrome, Safari only**
 - If you lose connectivity during before submitting a completed e-App, once you reestablish a connection, log back into the e-App system, and on the “My Cases” page, then select the case you’d like to resume.
 - Pending (**not yet submitted**) cases will only stay visible on your “My Cases” page for 5 days after the application is started, after which they will be deleted.

Point of Sale Form Requirements

Documents Applicant Must Receive During the Application Process

Regardless of whether e-App or telephonic application, to adhere with Federal and State laws, at the beginning of the presentation, it is your responsibility to supply the applicant with a copy of the:

- Accelerated Death Benefit Disclosure
- Replacement form for the Owner's state



P.O. Box 224 Brownwood, Texas 76804 1(800) 664-8002

NAIC Replacement

IMPORTANT NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant. You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

ACCELERATED DEATH BENEFIT PAYMENT RIDER DISCLOSURE

NOTICE: Death benefits, premium payments, and cash surrender values will be reduced upon payment of an accelerated benefit. The accelerated benefits offered under this rider do not and are not intended to qualify as long-term care insurance. The accelerated benefits offered under this rider are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long-term care expenses, such as nursing home care. If the acceleration of benefits qualifies for favorable tax treatment, the benefits will be excluded from your income and not subject to federal taxation. However, accelerated benefit payments may be taxable by your state. Tax laws relating to accelerated benefits are complex. You should consult a qualified tax advisor for specific information. Receipt of an accelerated benefit payment may adversely affect your, your spouse's or your family's eligibility for medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance or other public assistance programs. You should consult with a qualified advisor and with social services agencies regarding how receipt of such payment may affect eligibility for such programs.

PREMIUMS

There is no premium charge for the accelerated death benefit rider.

EFFECT ON POLICY VALUES

After payment of the accelerated death benefit, the death benefit of the policy will be reduced by the amount of

- Any state specific forms, such as arbitration notices, etc.



P.O. Box 224 Brownwood, Texas 76804-0224 • 1-888-525-4467 • FAX 1-888-525-5002

ALABAMA ARBITRATION AGREEMENT

IMPORTANT NOTICE ABOUT THE POLICY OF INSURANCE FOR WHICH YOU ARE APPLYING
THIS DOCUMENT AFFECTS YOUR LEGAL RIGHTS

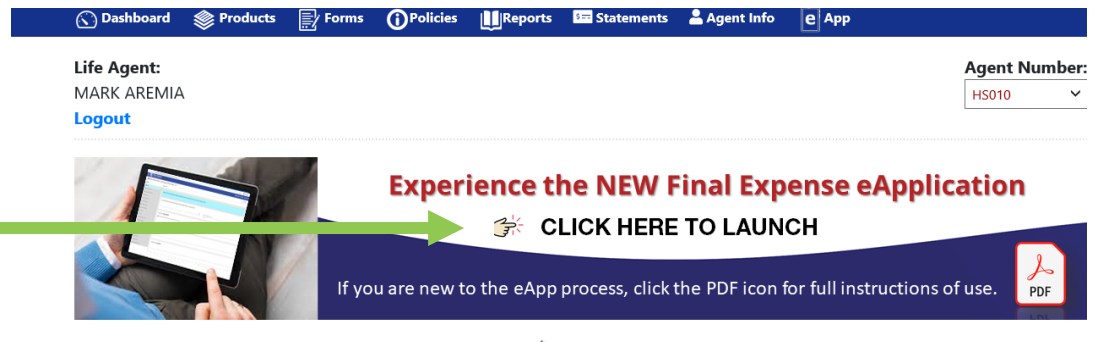
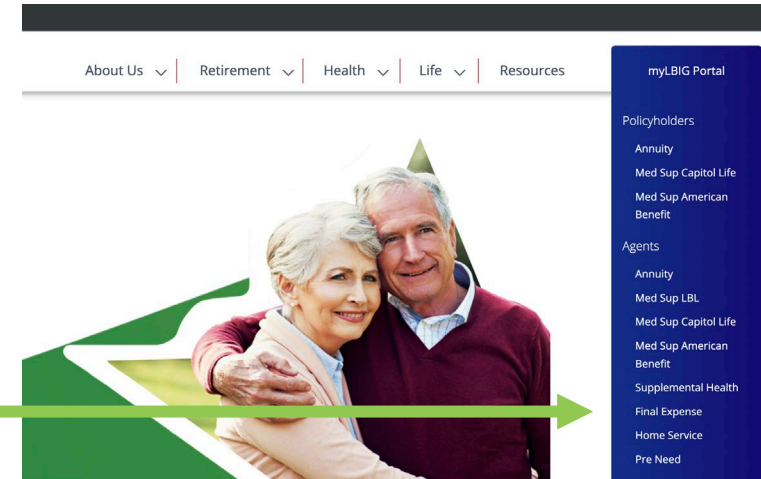
Ordinary Life

Completing an e-App

Step One: Start the e-App

Find the e-APP

- Navigate to www.lbig.com and click on **“myLBIG Portal”**.
- Select **“Final Expense”** and enter your email address and password.
- **Start the e-App by clicking on the “E-App” link** in the Agent Portal. It will launch in a new browser window and brings you to the “My Cases” page.



Step Two: Underwriting

Obtain a quick underwriting risk assessment

From the **“My Cases”** page, if you have completed the mobile Precheck tool process on the applicant, select the case to continue the application process.

Mobil Precheck Requires
Face to Face Presentation

Step Two: Underwriting

- **Obtain a Quick Underwriting Risk Assessment via e-APP.**
- From the **“My Cases”** page, if you **have not** completed the mobile Precheck process, click on **“Start Interview”** on the left side of the menu.
- From the **“My Cases”** page, if you **have** completed the mobile Precheck process, click on the case to resume the process.

No Precheck:
“Start Interview”

Yes Precheck: Click
on Case

Liberty Bankers Life | MyLBL Age: x Liberty Bankers x +
https://stage-lbig.uwpipeline.com/mycases

Liberty Bankers™ STAGE MARK AREMIA Sign Out

My Cases

Filter Cases...

Account	Case Number	Policy Number	Applicant	Status	Created On ↓
Final Expense Phone App	124-0001-002483		test possi	Pending Submission	07/28/2020
Final Expense Phone App	124-0001-002481		Test Possi	Pending Submission	07/28/2020
Final Expense Phone App	124-0001-002478		JANICE SAMPLE	Pending Submission	07/28/2020
Final Expense Phone App	124-0001-002474		MARK AREMIA	Pending Submission	07/27/2020
Final Expense Phone App	124-0001-002473		ERIC JOHANSSON	Pending Submission	07/27/2020

Step Two: Underwriting

Agent Information:

- Here you will provide your name, agent number, city and state of where the policyowner resides.
 - In most cases this will be the Insured.
 - If policyowner resides in another state, the agent must have a license for that state. **Uplines may be required as well.***

*Please confirm with your contracting department before writing an application to avoid delays.

Step Two: Underwriting

Insured Information: Including Owner and/or Payor if applicable

(Note: If you completed Precheck, this information will be pre-filled for you.)

- Otherwise, key in your client's:
 - Name
 - Gender
 - Address & Telephone information
 - Social Security # or TIN
 - Date of Birth
 - Place of Birth
 - Height & Weight
 - Doctors name, city, phone number

Step Two: Underwriting

Obtain authorization(s):

- If you are **face-to-face** with the applicant, select the **“Type to Sign”** option, and have them type their name on your electronic device to accept the authorization language.
- In addition to the Insured, if applicable, the same process for the owner and/or premium payor.

The screenshot shows a web application interface with a sidebar on the left and a main content area on the right. The sidebar, titled "Sections", lists several menu items: "preCHECK", "Agent Info", "Proposed Insured Info", "Applicant Authorizations" (highlighted in light blue), "Owner Authorizations", "Payor Authorizations", and "Part 1 Health History". The main content area is titled "Applicant Authorizations" and contains a form with the following text: "Do you agree to Liberty Bankers Life Insurance Company accep stating yes you are signing this application electronically just as". Below this text are two radio button options: "Yes" (which is selected) and "No". At the bottom of the form, there is another question: "Do you authorize Liberty Bankers Life Insurance Company to ot".

Step Two: Underwriting

If you are not face-to-face with the applicant, (including owner and/or payor) select the voice sign option, and call **844-442-9871** and complete the 2-minute process. The interviewer will ask you for the case ID, and then you will need to close the e-App temporarily. (Your progress will be saved.)

- Once the voice sign process is complete, the interviewer will advise you to click on the “Restart Interview” link at the top right of case to continue the application process.

Step Two: Underwriting

Applicant Medical Questions

- Read the Part 1, 2, and 3 medical questions to your applicant, and carefully record their “yes” or “no” answers within the e-App.
- If necessary, the tool will ask additional underwriting questions regarding “yes” answers or certain prescription medications which appear in the OTS system.
- **You may also be required to enter medications that the applicant is taking if no results are found by the automated prescription drug history check.**
 - *Note: Enter one medication per line. If the client has more than one medication, click on the “add” button.*

Step Two: Underwriting

- The **e-APP** will indicate whether the applicant is likely to qualify or not for any of our three product tiers (preferred, standard, or modified).
- **If the applicant wishes to continue with the application, move on to Step Three.**

Congratulations!
You can finish the application knowing the approval.

Step Three: Complete the e-App

Plan Information

- Face Amount
- Riders
- Premium Mode

Payment & Owner Information

- Banking Information
- The e-App process will validate bank account information.
- Drafting information including matching SS benefit draft days
- Owner information (if applicable)

The screenshot shows a mobile application interface for completing an e-App. On the left, there is a vertical list of sections: Owner Authorizations, Payor Authorizations, Part 1 Health History, Part 2 Health History, Part 3 Health History, Prescription Reflexives, UW Decision, Plan Info, **Payment and Owner Info** (highlighted in light blue), Replacement Details, State Disclosures, Beneficiary Info, and Agent Signatures. On the right, the 'Payment and Owner Info' section is expanded, showing a light blue box with the following information: 'The premium amount is: 120.09', 'The information below was used sections to edit.', and a list of personal details: 'Age: 64', 'Gender: female', 'Tobacco User: No', 'Frequency: MonthlyBank', 'Plan: simplepreferred', 'Face Amount: 30000', 'AD&D Rider: yes', 'Child Rider: no', and 'Grandchild Rider: no'. Below this box, there is a question 'Should the recurring draft match' with a radio button selected for 'Yes'.

Step Three: Complete the e-App

Replacement Details

- The replacement forms are now electronically signed. You do not need to submit a paper copy to our service center.
- Be sure to have the appropriate replacement form for the **resident state of the insured.**

Beneficiary Information

The screenshot shows the 'Beneficiary Info' section of the application. A message states: 'We now need to collect beneficiary information.' Below this, there is a question: 'Is this beneficiary a Person, Estate or Organization?' with three radio button options: 'Person', 'Estate', and 'Organization'. At the bottom, there is a section titled 'Primary or Contingent:' with two radio button options: 'Primary' and 'Contingent'. The 'Beneficiary Info' section is highlighted in the left-hand 'Sections' menu.

The screenshot shows the 'Replacement Details' section of the application. The 'Replacement Details' section is highlighted in the left-hand 'Sections' menu. The main content area contains two questions with radio button options:

- Question 1: 'Because this application involves a form.' with options 'Yes' (selected) and 'No'.
- Question 2: 'Do you have a copy of the form?' with options 'Yes' and 'No' (selected).

Below these questions, there is another question: 'Is the applicant considering otherwise terminating the policy?' with options 'Yes' and 'No' (selected).

Step Three: Complete the e-App

Agent final sign off and verifications

- Regarding point-of-sale forms (Accelerated Death Benefit Rider Disclosure, replacement notice, or any state specific forms), you must attest that you have provided copies to the applicant.
- Where to mail the policy
- Relationship to Insured

Step Four: Submit e-App

Submit the application electronically

- Click on **“Submit Application.”**
- You may download a completed copy of the application and forms from the **“My Cases”** page. Select ‘print’ option, and print to a .pdf file.
- Close the **“e-App”** tab of your browser.

Application Documents

Liberty Bankers Life
Insurance Company
Liberty Bankers Life Insurance Company
P.O. Box 224, Brownwood, Texas 76804-0224 • 1-888-525-4467 • FAX: 1-888-525-5002 • E-Mail: newbiz@lbladmin.com

All information must be provided to avoid delays. All questions are important, please read and complete each question.

Proposed INSURED (First Name, Initial, Last Name, Suf.):
Jane R Klient

Date of Birth 2/8/1956 Present Age 64

Sex F Height 5' 10" Weight 225

State of Birth NC Country of Birth _____

Social Security No. or ITIN 123-45-6789

Street Address 123 main

City, State, Zip Ral, NC 27615

Plan Applied For: SIMPL Pref. SIMPL Std.
 MWL (no Riders) OTHER _____

Have you used tobacco, nicotine, or e-cigarettes in any form in the past 12 months? YES NO

Telesales application YES NO

Face Amount \$ 30,000

Riders Applied for:
 Accidental Death & Dismemberment \$ 30000
 Waiver of Premium
 Accelerated Death Benefit (SIMPL ONLY)
 Children's Benefit (attach supplemental application)
 Grandchildren's Benefit (attach supplemental application)

Premium Amount (incl. any riders) \$ 120.09

Premium Mode and Frequency:
 Monthly Bank Draft Direct Express Card

LBIG Appreciates You

Thank you for your business and support. LBIG hopes our new e-App will make your selling efforts easier while growing your business.

For questions, please contact your upline
manager or agent support



214-245-5292
agentsupport@lbig.com

