SLICE

SENIOR LIFE INSURANCE COMPANY ENROLLMENT

SUPPORT DOCUMENTATION

Version 1.0

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1 PURPOSE

This document serves to provide the Senior Life Insurance Company Information Technology Help Desk and end-users with the tools necessary to use **SLICE (Senior Life Insurance Company Enrollment)**.

2 SYSTEM REQUIREMENTS

OVERVIEW

All users must make sure they meet the following hardware and system software requirements required by the Mobile Enrollment Application:

- **Hardware:**
    - Apple iPad or iPhone (4S or later) with at least **520.0 MB (megabytes)** of free storage space and access to a wireless internet connection (Wi-Fi, *recommended*) or cellular network.
- **Software:**
    - iOS Version 9.0 or higher.

2.1 DETERMINE HARDWARE MODEL

If there is a question as to what model of iPad or iPhone a user has, the Model Number will need to be examined and used to make the determination. It'll be something like "A1203" or "A1634".

Look closely at the fine print on the back, and you'll find your devices model number and serial number or go to Go to Settings > General > About > Legal > Regulatory and it will be at the top.

All devices labeled in red are **not** compatible with the app.

2.1.1 IPAD MODELS

Table 1: iPad Models

iPad model	Version number	Compatible?
iPad (aka iPad 1)	A1219 (Wi-Fi version) A1337 (Wi-Fi + cellular version)	Yes
iPad 2	A1395 (Wi-Fi version) A1397 or A1396 (Wi-Fi + cellular versions)	Yes
iPad (third generation)	A1416 (Wi-Fi version) A1430 or A1403 (Wi-Fi + cellular versions)	Yes
iPad (fourth generation)	A1458 (Wi-Fi version) A1459 or A1460 (Wi-Fi + cellular versions)	Yes
iPad Air	A1474 (Wi-Fi version) A1475 (Wi-Fi + cellular version)	Yes
iPad Air 2	A1566 (Wi-Fi version) A1567 (Wi-Fi + cellular versions)	Yes
iPad mini 1	A1432 (Wi-Fi version) A1454 or A1455 (Wi-Fi + cellular versions)	Yes
iPad mini 2 (aka iPad mini with Retina display)	A1489 (Wi-Fi version) A1490 (Wi-Fi + cellular version)	Yes
iPad mini 3	A1599 (Wi-Fi version) A1600 (Wi-Fi + cellular version)	Yes

iPad mini 4	A1538 (Wi-Fi version) A1550 (Wi-Fi + cellular version)	Yes
iPad Pro 12.9in	A1584 (Wi-Fi version) A1652 (Wi-Fi + cellular version)	Yes
iPad Pro 9.7in	A1673 (Wi-Fi version) A1674 or A1675 (Wi-Fi + cellular version)	Yes
iPad (fifth generation, 2017)	A1822 (Wi-Fi version) A1823 (Wi-Fi + cellular version)	Yes

2.1.2 IPHONE MODELS

Table 2: iPhone Models

iPhone model	Version number	Compatible?
Original iPhone	A1203	No
iPhone 3G	A1241	No
iPhone 3GS	A1303	No
iPhone 4	A1332, A1349	No
iPhone 4S	A1387	Yes
iPhone 5	A1428, A1429	Yes
iPhone 5c	A1456, A1507, A1526, A1529, or A1532	Yes
iPhone 5s	A1453, A1457, A1528, A1530, or A1533	Yes
iPhone 6	A1549, A1586, or A1589	Yes
iPhone 6 Plus	A1522, A1524, or A1593	Yes
iPhone 6s	A1633 or A1688	Yes
iPhone 6s Plus	A1634 or A1687	Yes
iPhone SE	A1723, A1662 or A1724	Yes
iPhone 7	A1660, A1778 or A1779	Yes
iPhone 7 Plus	A1661, A1784 or A1785	Yes
iPhone SE	A1723, A1662 or A1724	Yes

2.2 HOW TO CHECK STORAGE SPACE

Go to Settings > General > About and check beside where it says available.

2.2 HOW TO CHECK SOFTWARE VERSION

Go to Settings > General > About and check beside where it says version.

3 INSTALLATION

OVERVIEW

There are three major steps involved in installing SLICE:

1. Download the App from Apple's App Store
2. Set up device passcode
3. The Initial Set-up

The steps to do this are described in the following sub-sections.

3.1 DOWNLOAD FROM THE APP STORE

Before beginning, make sure you have an Apple ID. To download any app from Apple's App Store requires an Apple ID.

On the device, open the App Store by tapping the icon and searching for **"Senior Life Insurance Company"**. The resulting page should be like the one pictured in the figure below.

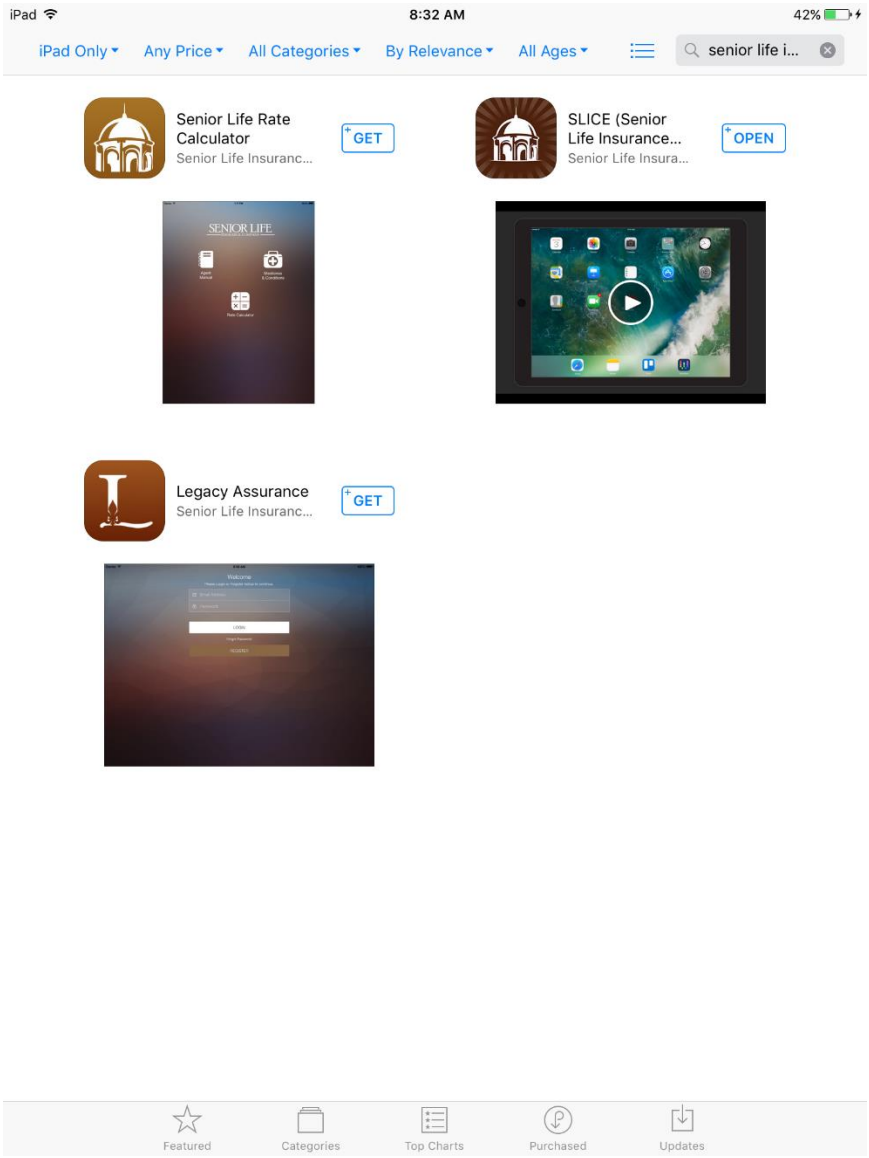


Figure 1: App Store Page

Once found, install the application to your device using the GET button. This may take a few minutes depending on the user's connection.

Figure 2: Select the App and Press GET To Download

3.2 SET UP DEVICE PASSCODE

SLICE requires that the user's device has a passcode to prevent anyone from using the device to write unauthorized business. Passcodes may be set upon initial device set-up and if already done, this step may be skipped.

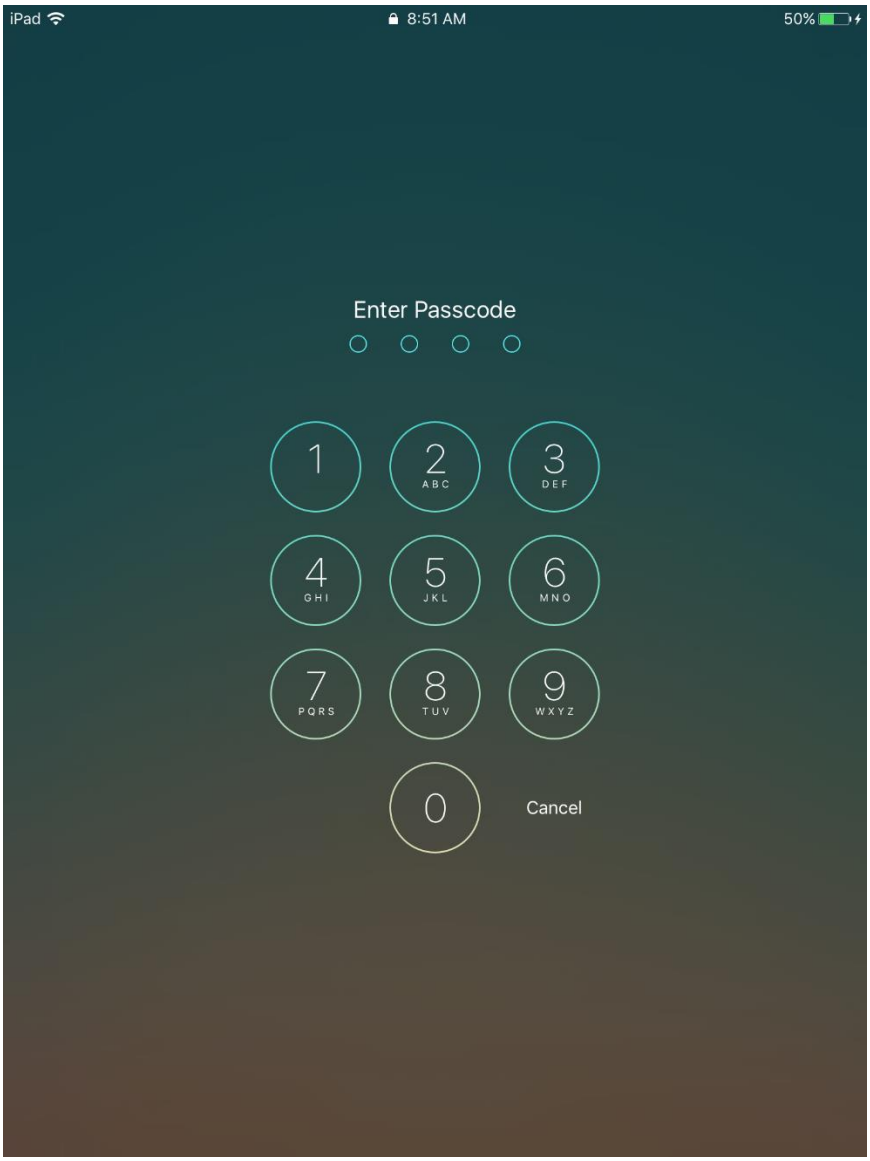


Figure 3: Passcode Screen on Device Start

If the user tries to use the app without a passcode, an error message will display to inform the user that they cannot use the app without first setting up a passcode.

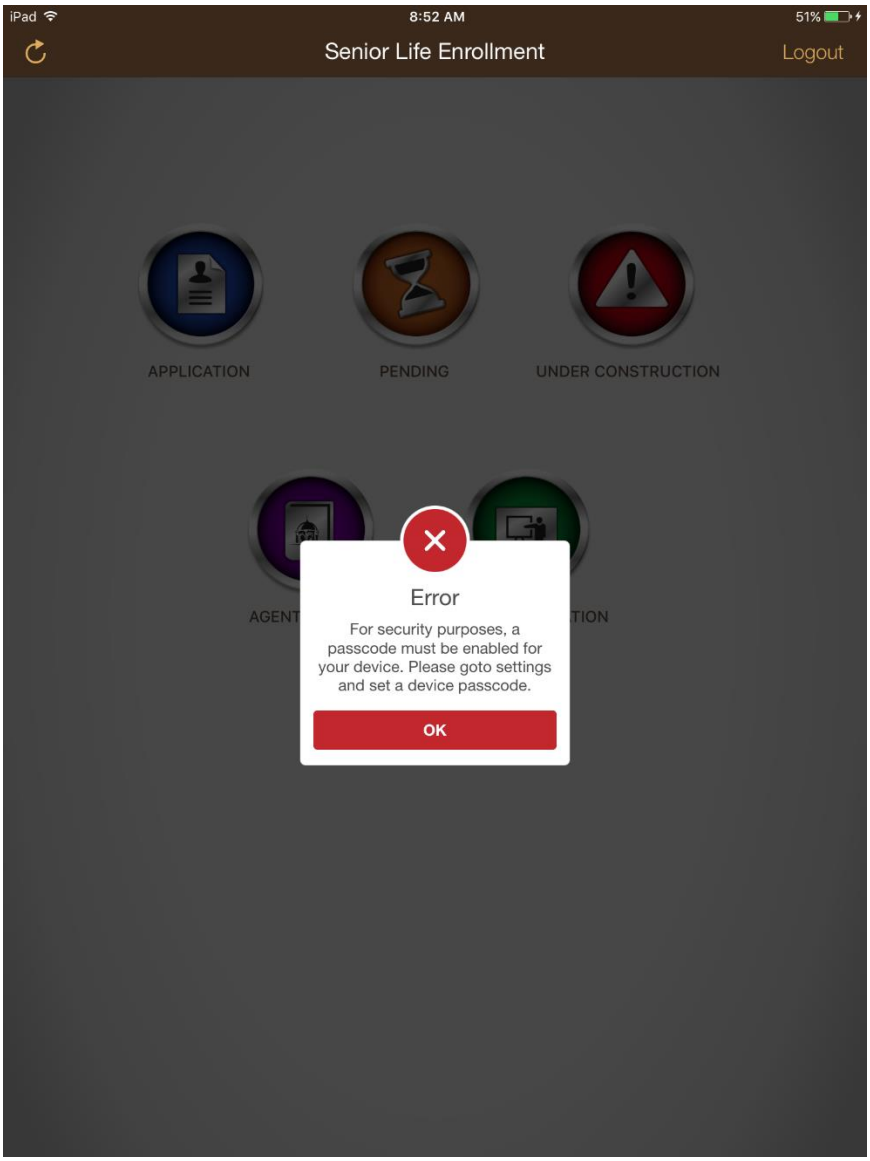


Figure 4: SLICE Informing the User That They Need a Passcode

Pressing "OK" on the message will open the Touch ID & Passcode settings page. It is here where a user can turn their passcode on by tapping "Turn Passcode On" and choosing a numeric or alphanumeric passcode.

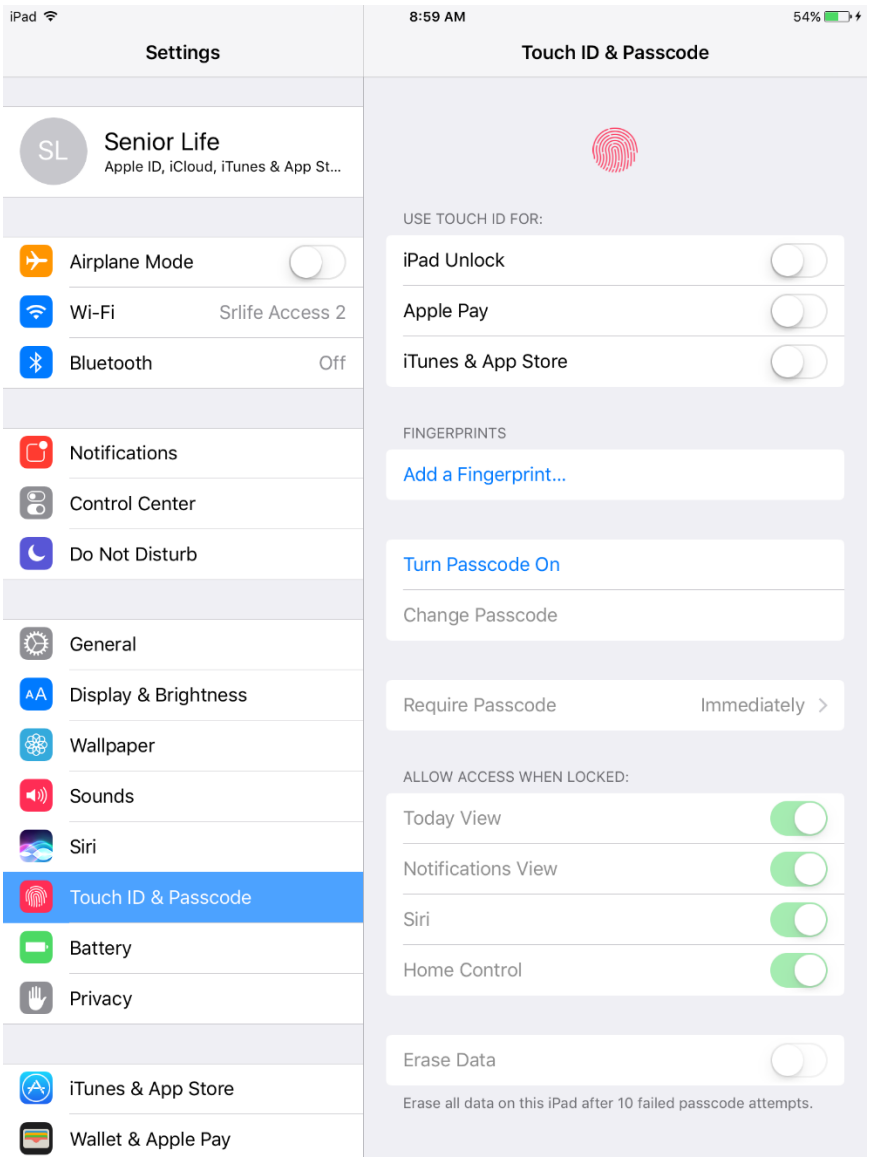


Figure 5: Passcode Settings Page

3.3 INITIAL SET-UP

Once the app has been installed from the App Store, it will need to be opened and logged into to perform an initial set-up. This set-up will download the files necessary to write business on the application. This is a lengthy process and it is recommended you give an hour. See Section 8 for more information.

4 UNINSTALLING

To uninstall the app, hold down the app's icon on the home screen (or alternatively hold down the Home button on the device) until all the icons begin to jiggle. Click an app's delete button (x) in the upper-left corner of the icon.

*When uninstalling SL Enrollment, all Under Construction Applications **will** be deleted along with the app! Be sure that all incomplete apps are completed and have the "SENT" status.*

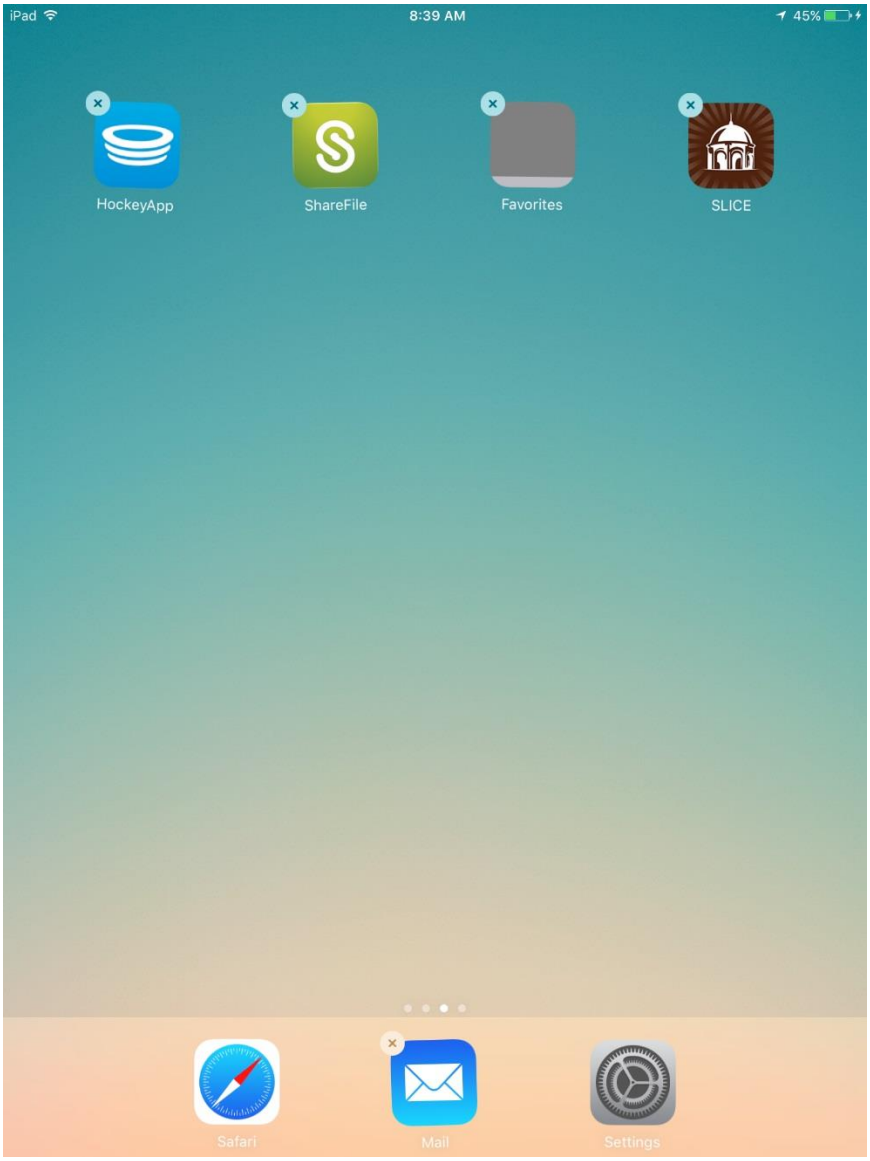


Figure 6: iOS Home Screen with Jiggling App Icons

5 UPDATING

OVERVIEW

There are two kinds of updates the app can have:

1. The app itself has an update, which is handled by the Apple App Store and includes changes to the code which makes up the app.
2. The files used by the app, such as the application PDFs, which are downloaded in a process controlled by the app itself. This is discussed in Section 8.

5.1 APP UPDATE

When a new build is released for the app, it is imperative that all users update to the latest version. To do this, the user needs to open the App Store by tapping the icon and then tapping the **Updates** tab on the lower-right of the App Store's navigation screen.

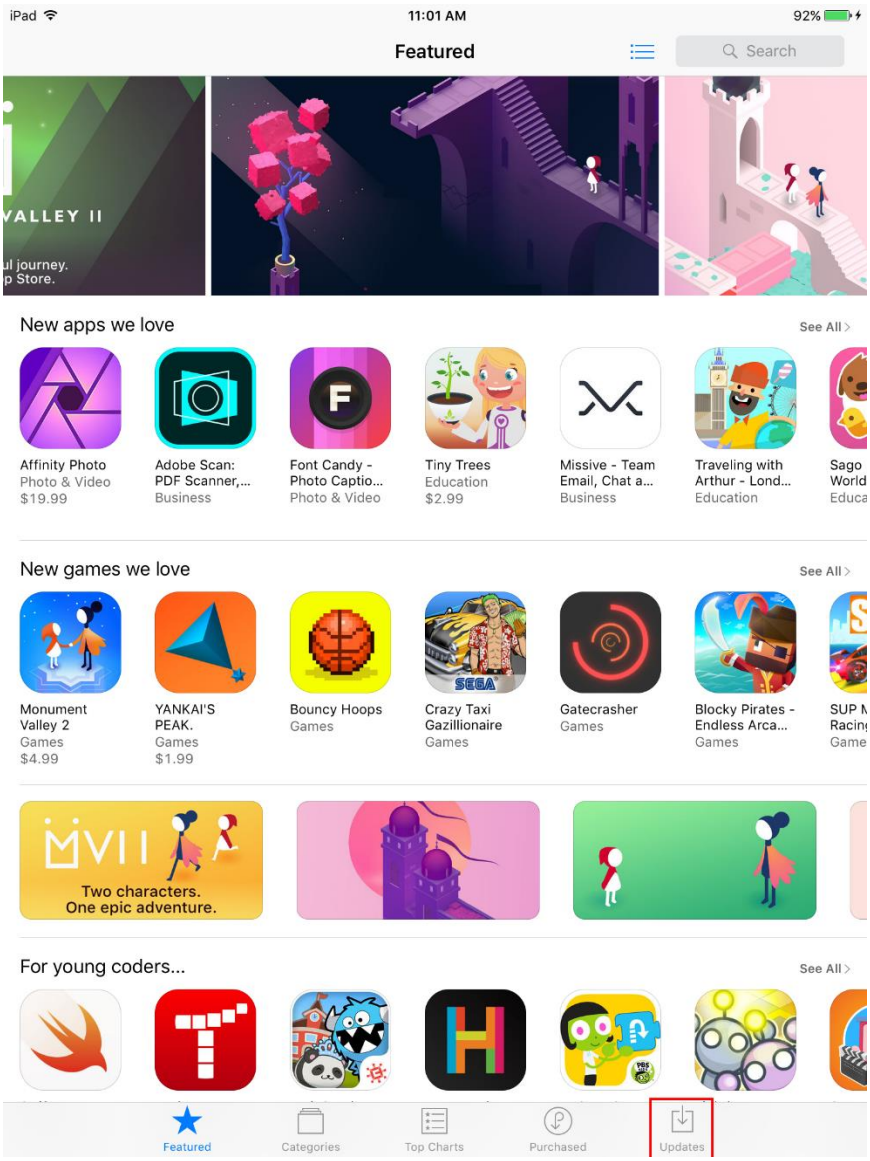


Figure 7: App Store Home Screen

For the end-user, they simply need to focus on the Update button at the right of the screen on the section for the app. Tapping this button will begin the downloading process of the update.

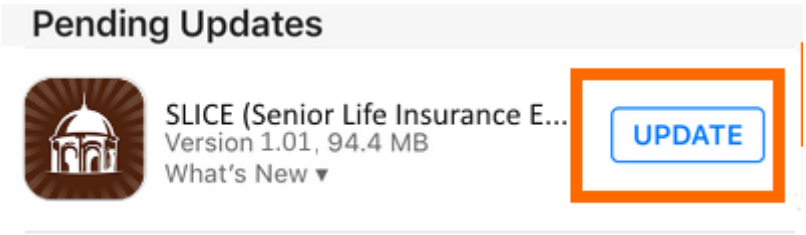


Figure 8: App Store Update Page Selection

6 LOGIN

OVERVIEW

When opening SL Enrollment for the first time following a new install, they will see the following screen asking for them to provide their **Agent Number** and **Password.** Your password is the same password used to access the Agent Portal. If the agent is connected to an internet-capable Wi-Fi connection or cellular network, upon pressing **LOGIN**, the agent's information will be verified by the web service to allow them access to the device. This access will last for **24 hours** before an agent must log in again.

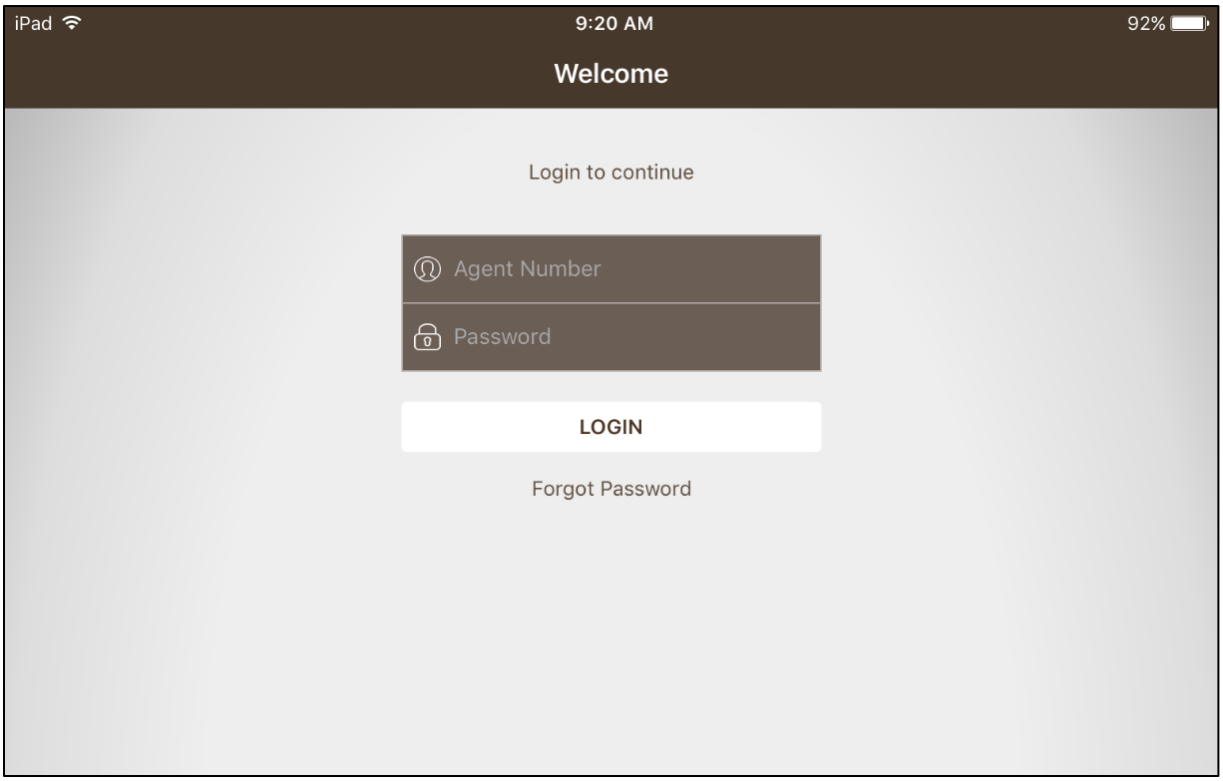


Figure 9: App Login Screen

6.1 RECOVER PASSWORD

If an agent has forgotten their password, they need to call the home office at **(229) 228-6936** and ask for the **Licensing Department**.

7 NAVIGATION

7.1 HOME

The home screen is the primary navigation hub of SL Enrollment. Currently, there are seven major components of the home screen which are listed below next to a number which corresponds with a number seen in the figure below.

Figure 10: App Home Screen

1. Refresh/Update
2. Logout
3. Application
4. Pending
5. Under Construction
6. Agent Manual
7. Field Presentation

Each of these components is detailed in the following sub-sections. To return to the home page, press the back button ( ) or the home button ( ). Be careful that doing either of these can result in data having to be re-entered or, if a user has not completed the pre-qualifying questions, re-do the application.

7.2 REFRESH

Label 1 highlights the refresh button , which is used to manually initiate a download of the application's files. Details on this function can be found in **Section 8**.

7.3 LOGOUT

As identified by *Label 2*, the Logout button is used by the agent to log out of the application. This function is only available on the **Home page**. Details on this function can be found in **Section 9**.

7.4 APPLICATION

Label 3 highlights the application icon , which is used to write new applications. Details on this function can be found in **Section 10**.

7.5 PENDING

Label 3 highlights the pending icon , which displays the status of applications which have been sent and are awaiting approval by underwriting. Details on this function can be found in **Section 11**.

7.6 UNDER CONSTRUCTION

Label 3 highlights the Under Construction icon , displays incomplete applications, Legacy Assurance household members, and applications which have been sent from the device or not. Details on this function can be found in **Section 12**.

7.7 AGENT MANUAL

Label 6 highlights the agent manual icon , which opens a PDF version of the agent manual for the convenience of the agent. While open, the agent will not be able to write new applications until they return to the **Home** page.

Figure 11: Agent Manual on SL Enrollment

7.8 FIELD PRESENTATION

Label 7 highlights the field presentation icon , which opens a PDF version of a field presentation. While open, the agent will not be able to write new applications until they return to the **Home** page.

Figure 12: Field Presentation on SL Enrollment

8 UPDATING FILES

OVERVIEW

The file update feature is used to keep all the files necessary for the mobile application to function up-to-date. These files include, but are not limited to:

- PDF Applications and Forms
- Plan Rates File
- Plan and State Specific Messages
- Legacy Assurance Videos

Thus, it is vital that the mobile application **always be up-to-date** to prevent user from using incorrect data when applying for an insurance policy.

Performing an update will require the device to have a working connection to the internet. The length of time the update takes will depend on how many files the application needs to grab. A complete download of all the files will take at least half an hour while downloading only a few files can take a few seconds.

8.1 AUTOMATIC UPDATE

Any time the user logs into the app, it will perform a check to see if there are any updates available to download.

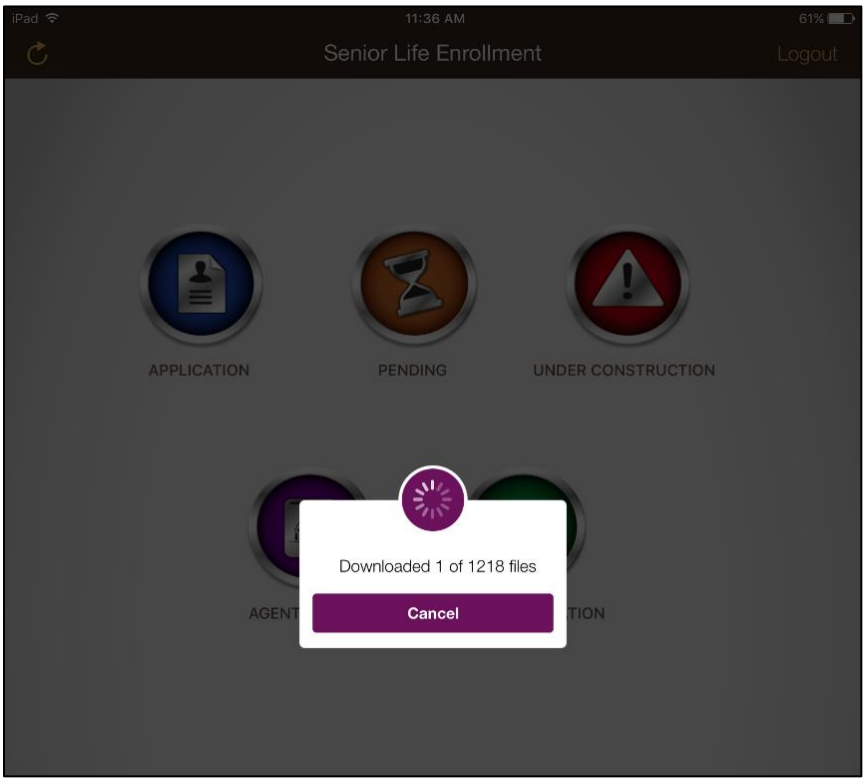


Figure 13: SL Enrollment File Download Pop-up

8.2 MANUAL UPDATE

Should an agent desire to run an update manually, on the **home** page, they need to press the button in the upper-left corner.

8.3 DOWNLOAD ERROR

If some of the files fail to be downloaded to the device, a red pop-up will appear on-screen informing the user that a specific number of files failed to download and that they need to initiate a manual update and try again.

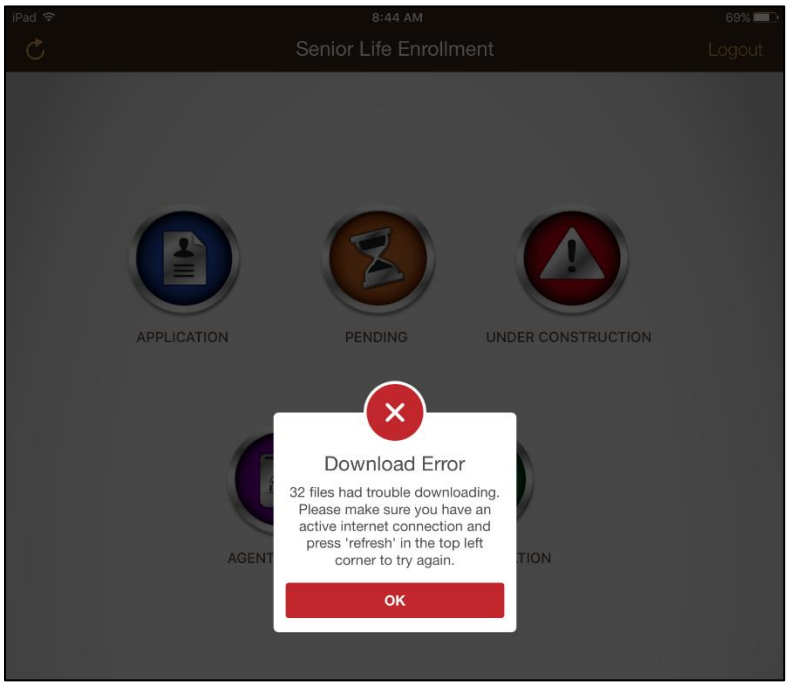


Figure 14: File Download Error Pop-up

8.4 DOWNLOAD HANG

At times, the file download may get stuck or hang and not progress further. If this happens, the user needs to click the **Cancel** button on the file download pop-up as seen in *Figure 15*. Then, the user needs to initiate a manual update in order grab the rest of the files. Should it hang further, repeat this process until all files are downloaded.

9 LOGOUT

OVERVIEW

To log out, users must tap on the **Logout** button in the upper-right corner of the home. Logging out will end the current session.

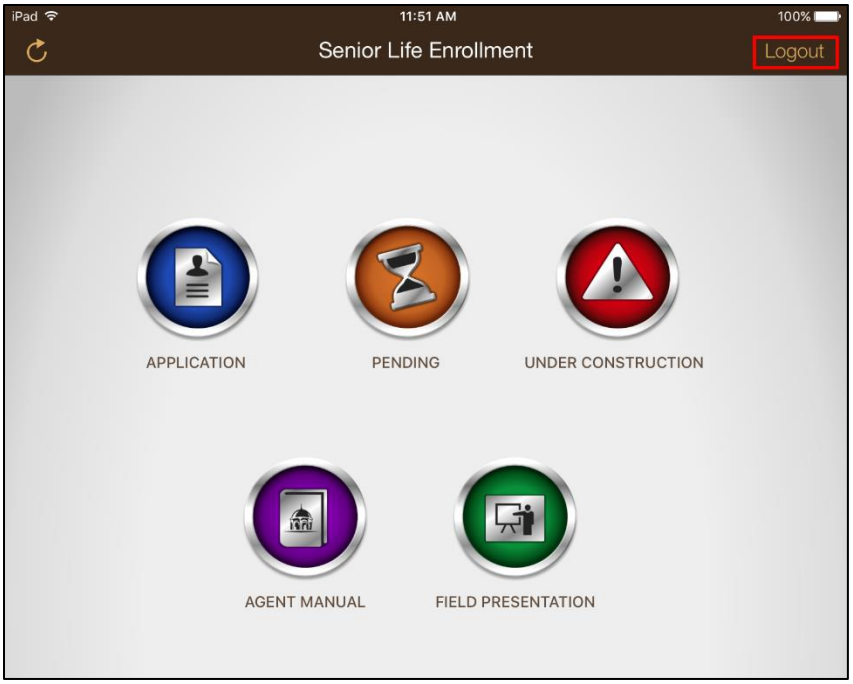


Figure 16: SL Enrollment Home Screen with Logout Highlighted

The user will be prompted to confirm their logout in a pop-up box.

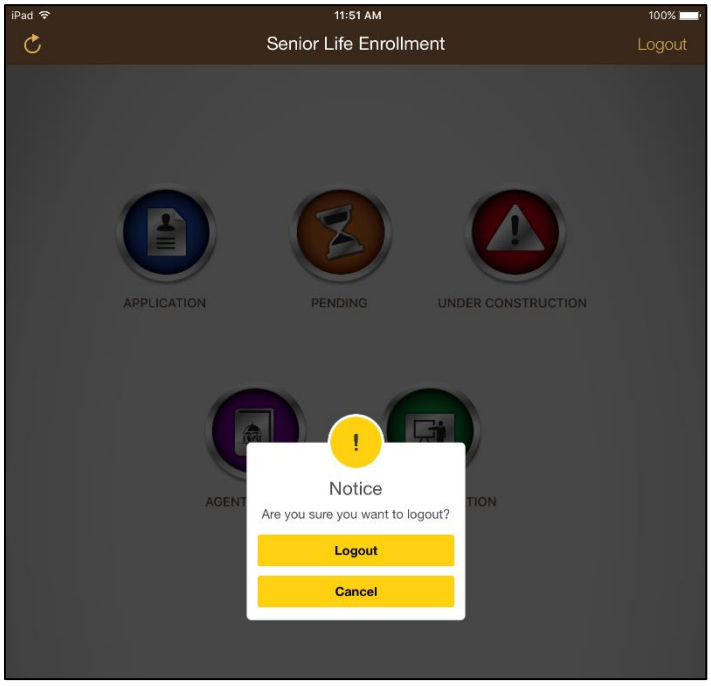


Figure 17: Logout Prompt

9.1 AUTOMATIC LOGOUT

The device will log out at 5:00AM each morning Monday through Friday. They do not need to log back in Saturday through Sunday. Any changes to this schedule will be announced ahead of time. Automatic logout will require the user to log in again following the same steps described in **Section 6**.

10 CREATE AN APPLICATION

10.1 PRE-QUALIFYING QUESTIONS

The following sections outline the pages for the pre-qualifying questions in the mobile application.

10.1.1 PROPOSED INSURED

OVERVIEW

The Proposed Insured page is the first step of writing a new application. Its purpose is to gather some preliminary information regarding the proposed insured and the policy owner.

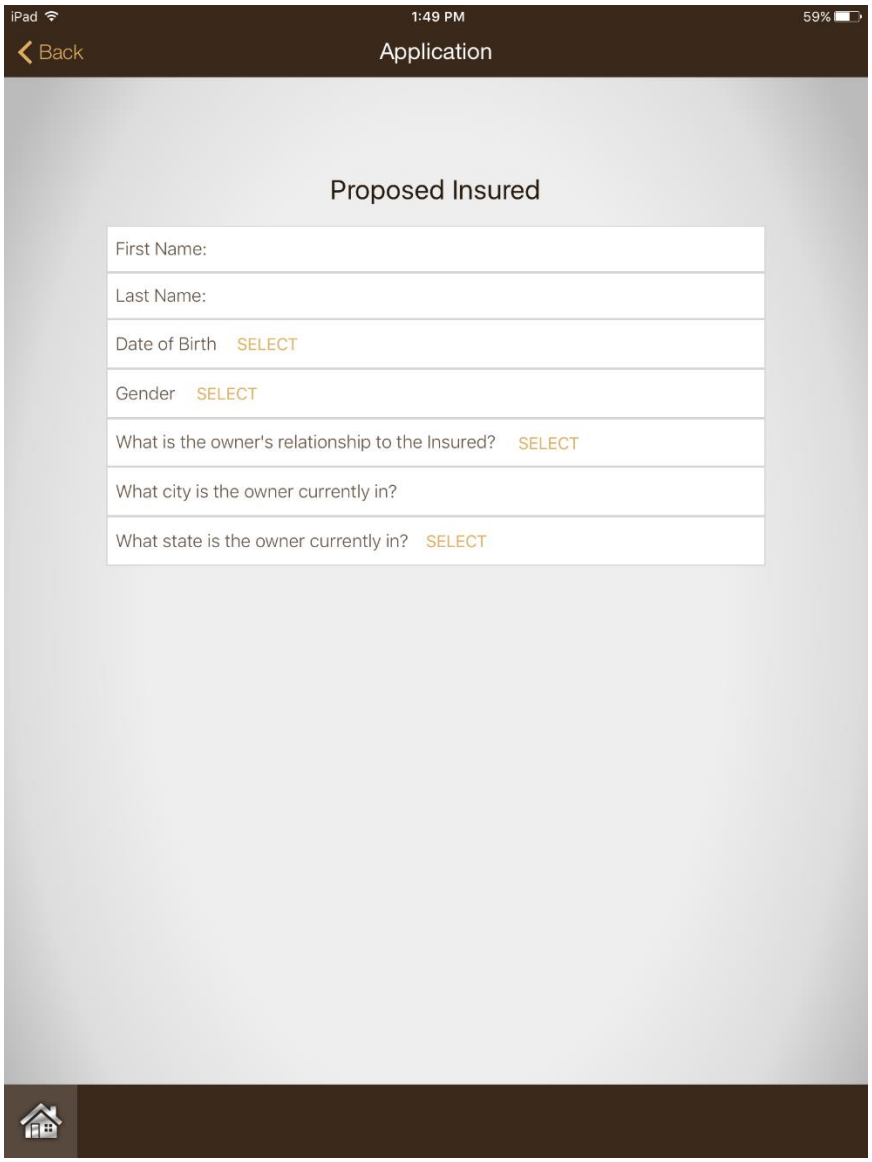


Figure 18: Proposed Insured Page

10.1.1.1 FIRST NAME

The first name of the Proposed Insured.

10.1.1.2 LAST NAME

The last name of the Proposed Insured.

10.1.1.3 DATE OF BIRTH

The date of birth of the Proposed Insured. The drop down box allows users to select from existing dates.

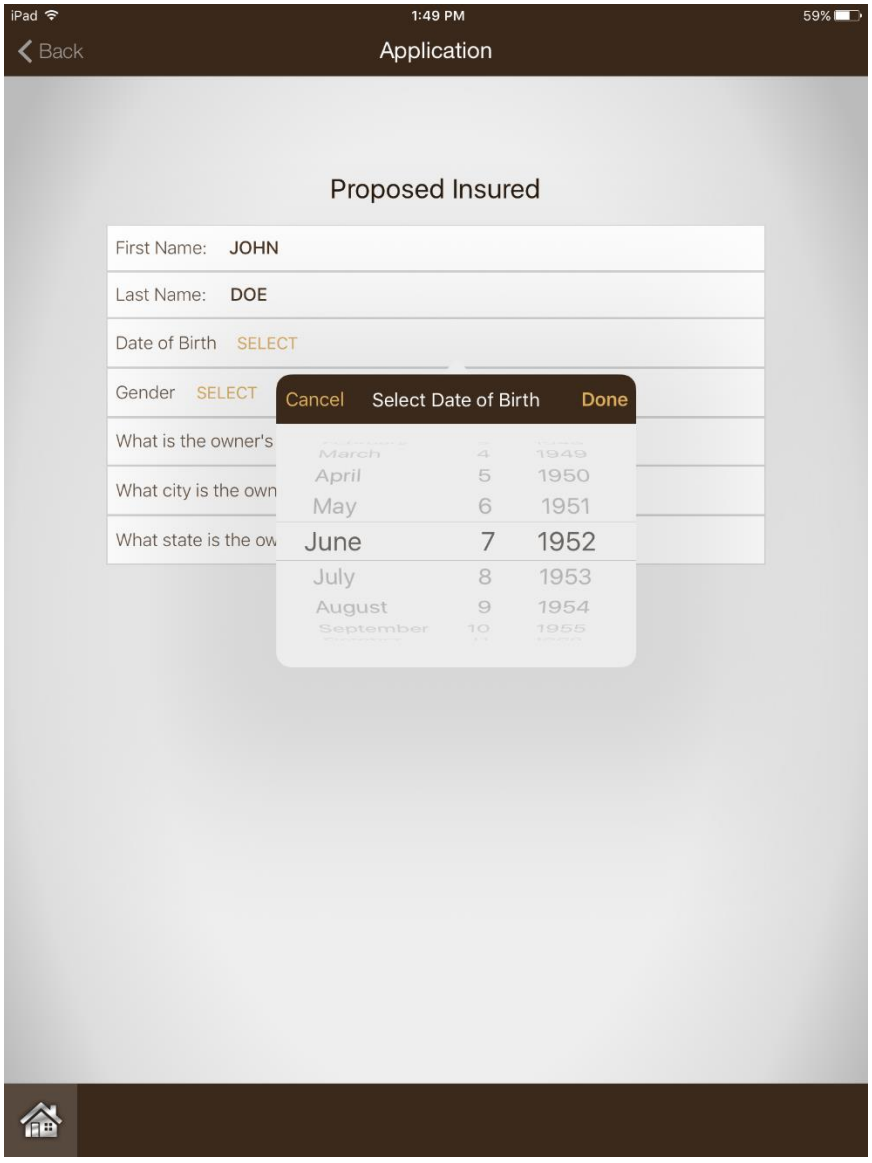


Figure 19: Proposed Insured Date of Birth Drop Down Box

Additionally, the drop down does not allow the following:

- Dates **cannot** be selected beyond the current date
- Date of Birth of Proposed Insured **cannot** be that it makes them **older than 85 years old** or **younger than 30 days old**.

10.1.1.4 GENDER

The gender of the Proposed Insured. The drop down box allows users to select from either **Male** or **Female**.

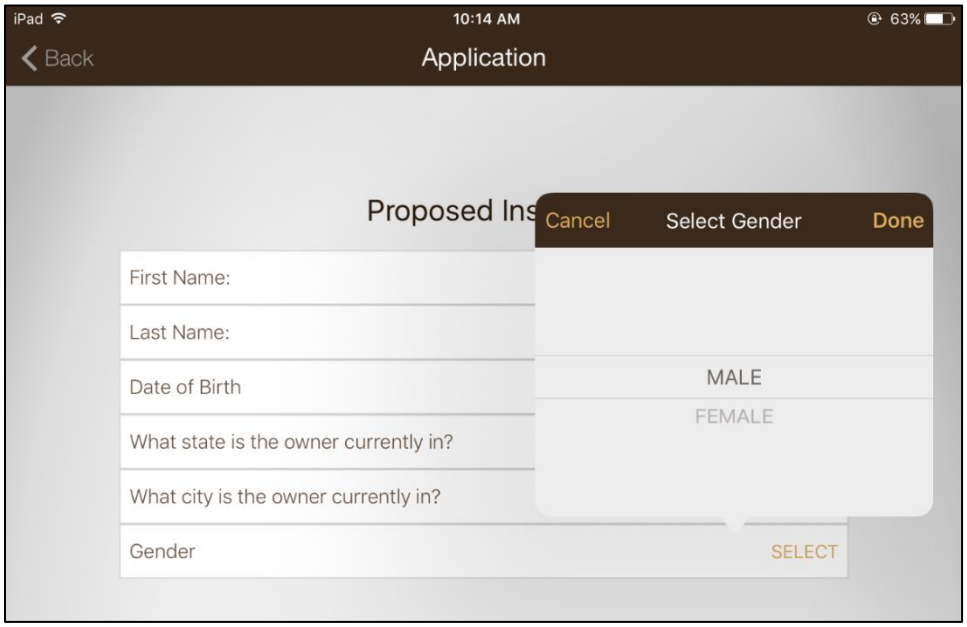


Figure 20: Proposed Insured Gender Drop Down

10.1.1.5 WHAT IS THE OWNER'S RELATIONSHIP TO THE INSURED?

This is used to determine the owner's relationship to the proposed insured for determining the kinds of plans the insured qualifies for. The drop-down box presents the following options in this order:

- Self
- Brother
- Child
- Father
- Fiancé
- Grandchild
- Grandparent
- Mother
- Power of Attorney
- Sister
- Spouse

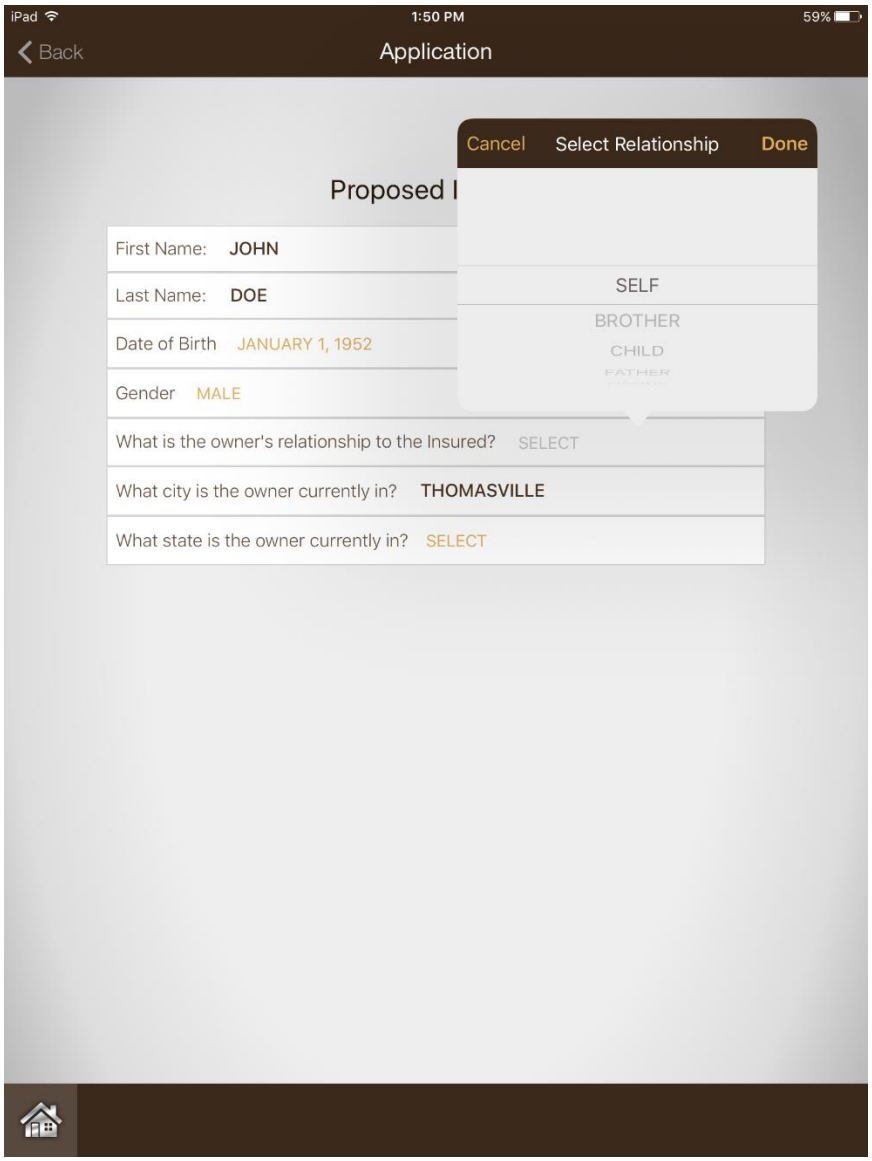


Figure 21: Relationship to Proposed Insured Selection

10.1.1.6 WHAT CITY IS THE OWNER CURRENTLY IN?

The city that the Policy Owner is currently present in at the time of writing the application.

10.1.1.7 WHAT STATE IS THE OWNER CURRENTLY IN?

The state that the Policy Owner is currently present in at the time of writing the application. The drop-down box allows agents to select from all the states that they are licensed in. This includes licenses which have expired. Choosing a state where their license has expired will require a review from underwriting.

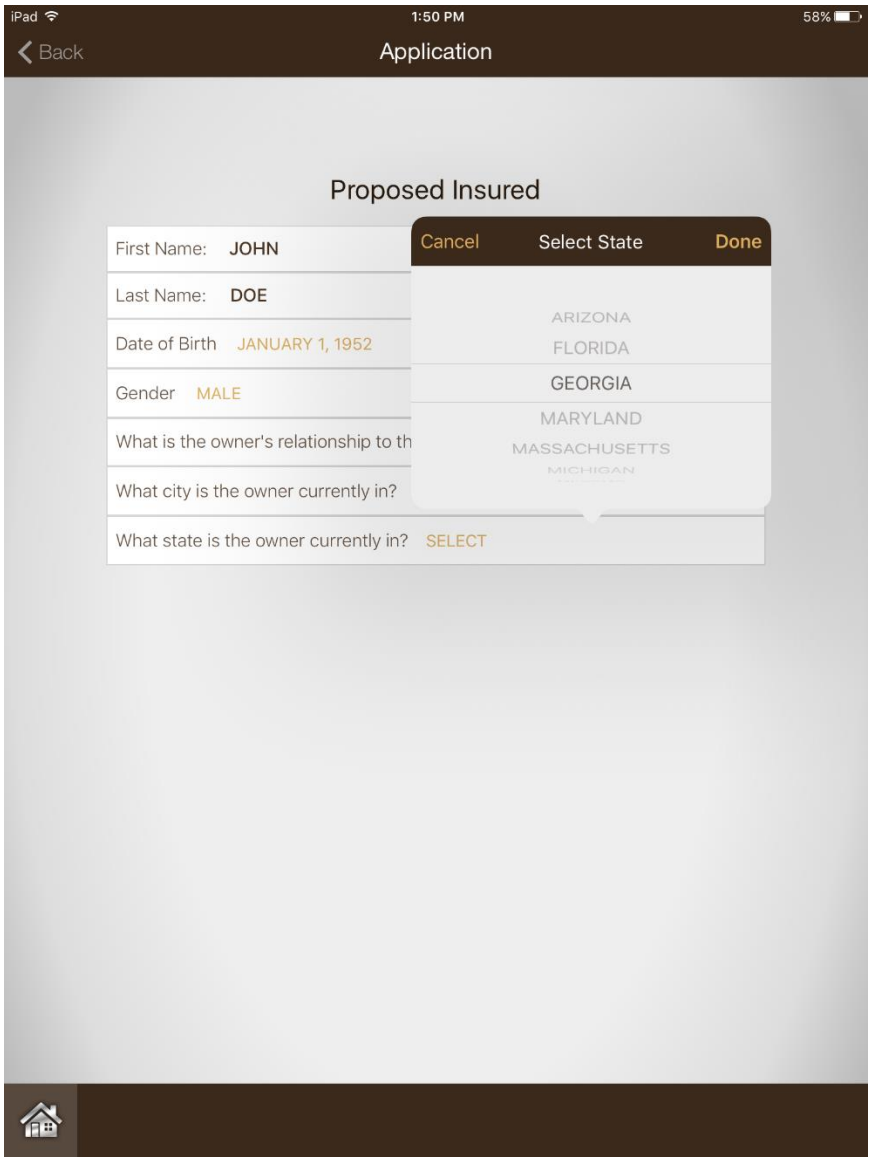


Figure 22: Proposed Insured Policy Owner State Drop Down

10.1.1.8 PROPOSED INSURED COMPLETE

When filled out, a next button will appear in the upper-right corner of the app, allowing you to continue. If any fields are blank, the button will not appear.

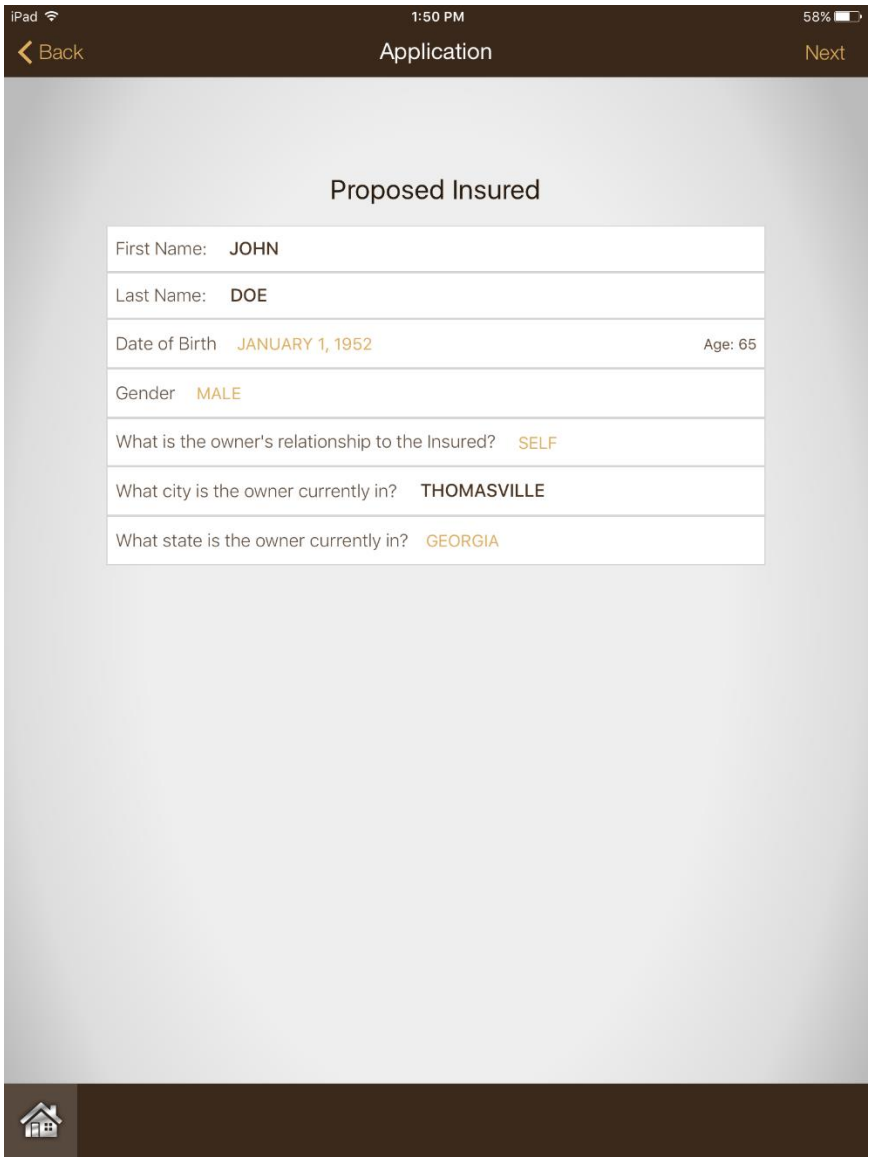


Figure 23: Proposed Insured Filled

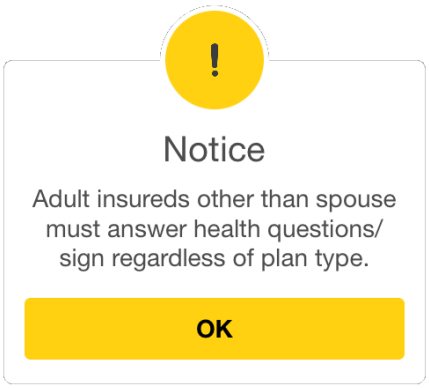


Figure 24: Notice Which Appears on Pressing Next

10.1.2 HOSPITALIZATIONS

These are questions regarding hospitalizations and nursing facilities. Each answer of "No" will prompt another question to appear.

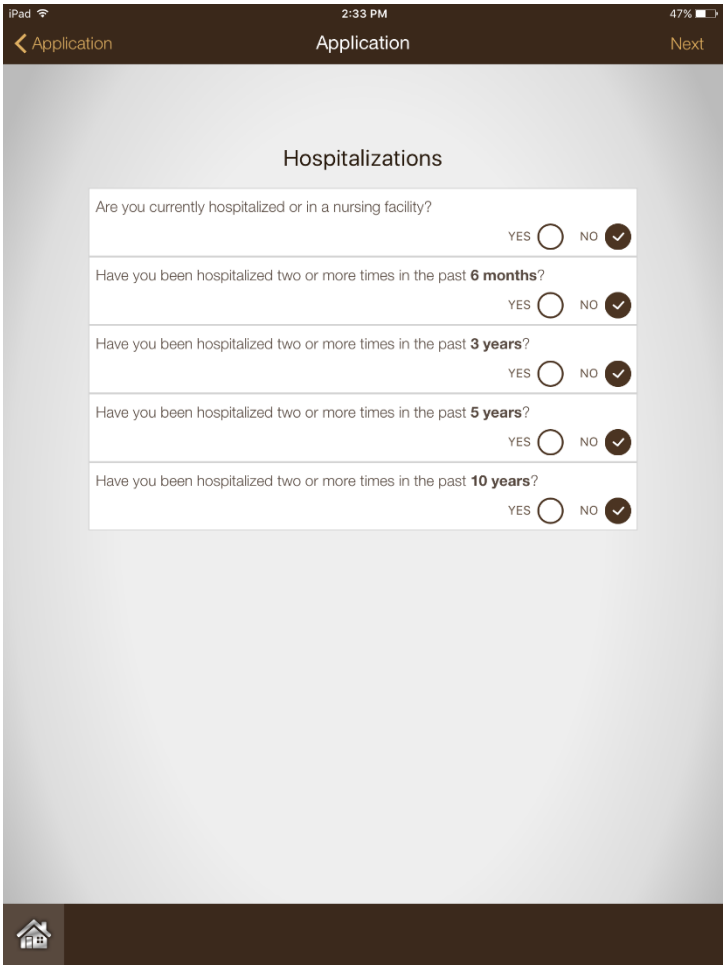


Figure 25: Hospitalization and Nursing Facility Questions

Each progressive answer looks back a specific number of months or years in time. This information is used to determine which plans the applicant qualifies for.

10.1.3 HEALTH

Serious health questions are a series of Yes or No questions regarding the current condition of the applicant. This is separated into two parts: Serious Health Issues and Cancer/Stroke.

10.1.3.1 SERIOUS HEALTH ISSUES

These questions are regarding the following organ systems:

- Heart
- Lungs
- Kidney
- Circulatory System
- Liver

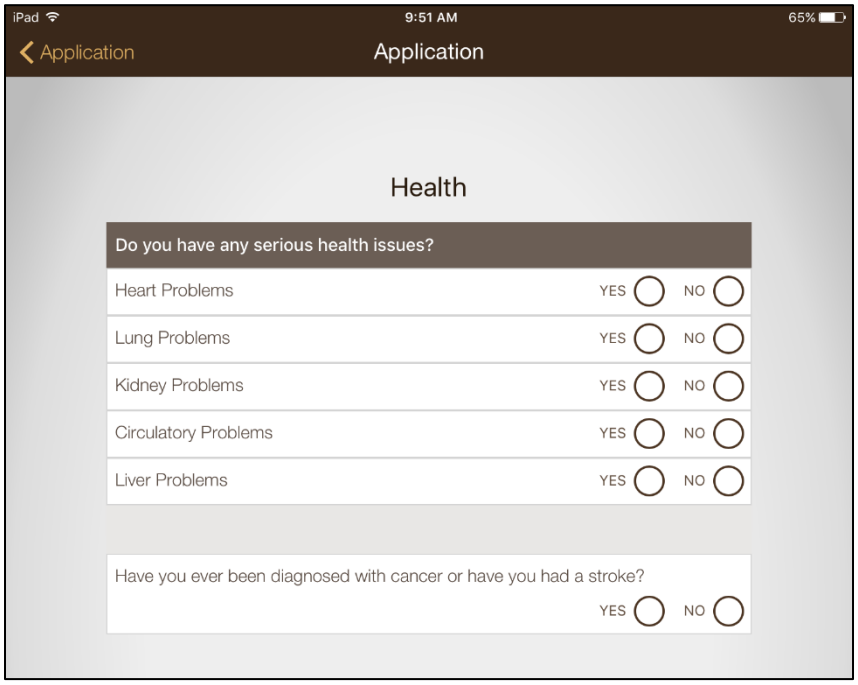


Figure 26: Preliminary Health Questions

10.1.3.2 CANCER AND STROKE QUESTIONS

Each answer of "Yes" will prompt another question to appear, asking for more information on how recently the applicant suffered from cancer or a stroke. Once this is complete, the next button will appear in the upper-right corner.

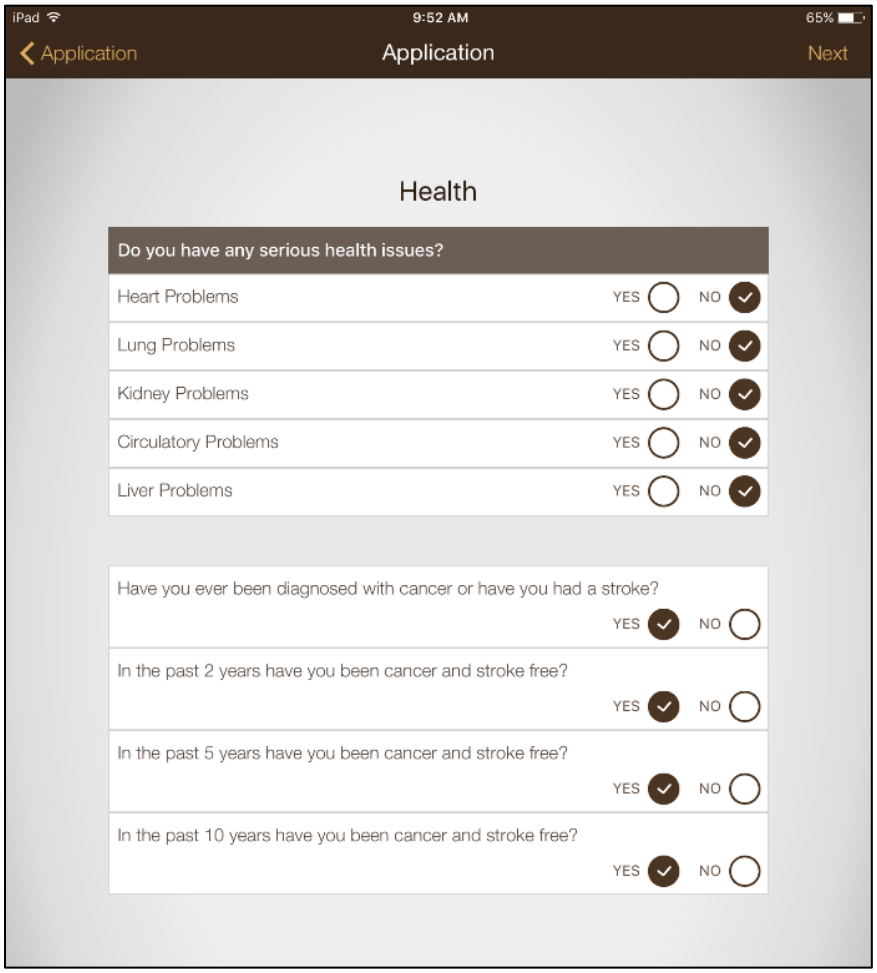


Figure 27: Preliminary Health Questions with the Cancer and Stroke Questions Revealed

10.1.4 TOBACCO AND NICOTINE

Each answer of "No" will prompt another question to appear, asking for more granular information on how recently the applicant used tobacco products or nicotine.

Figure 28: Tobacco and Nicotine Page

10.1.5 HEIGHT, WEIGHT, AND MEDICATIONS

This section is to gather information regarding the proposed insured's height, weight, and medication usage.

10.1.5.1 HEIGHT

The height of the proposed insured in feet and inches. The drop down box has a range of 1'5" to 6'11".

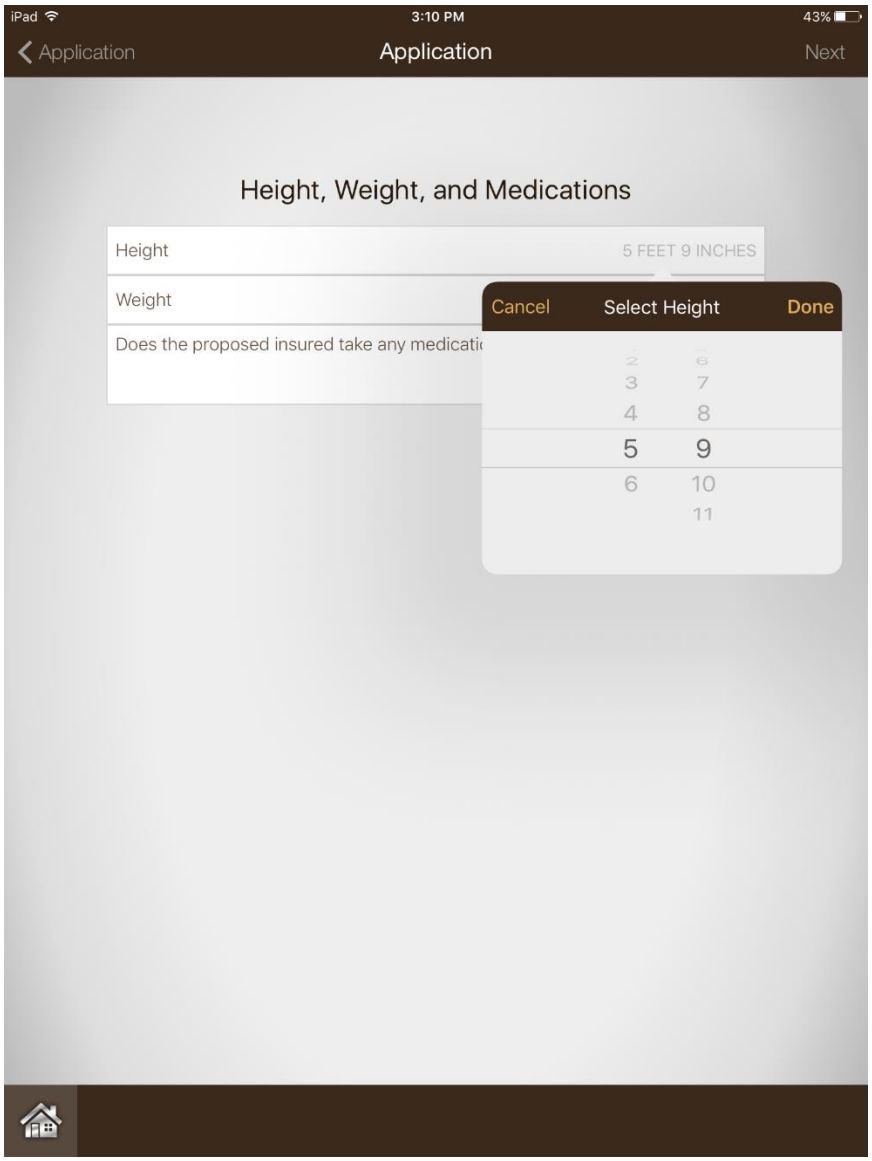


Figure 29: Preliminary Height Drop Down Box

10.1.5.2 WEIGHT

The height of the proposed insured in feet and inches. The drop-down box has a range of 1 to 500 pounds.

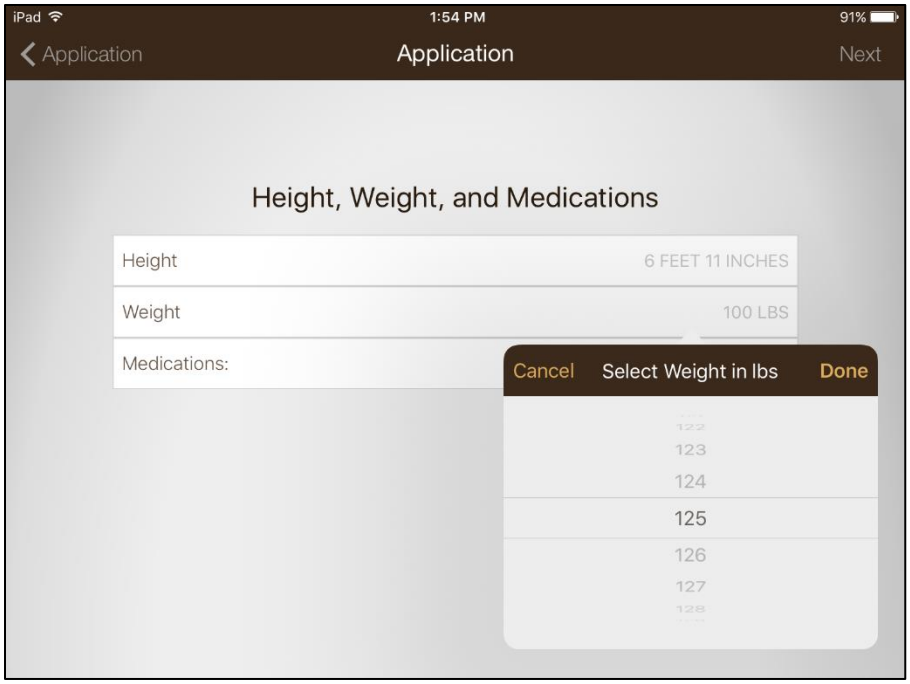


Figure 30: Preliminary Weight Drop Down Box

10.1.5.3 MEDICATIONS

10.1.5.3.1 LISTED MEDICATIONS

Should the applicant have medications they take, they will first look at the list of medications the application has in its files. Once displayed, such as in *Figure 34*, the agent can navigate through the list until they find the medication or use the search function highlighted in *Figure 34*.

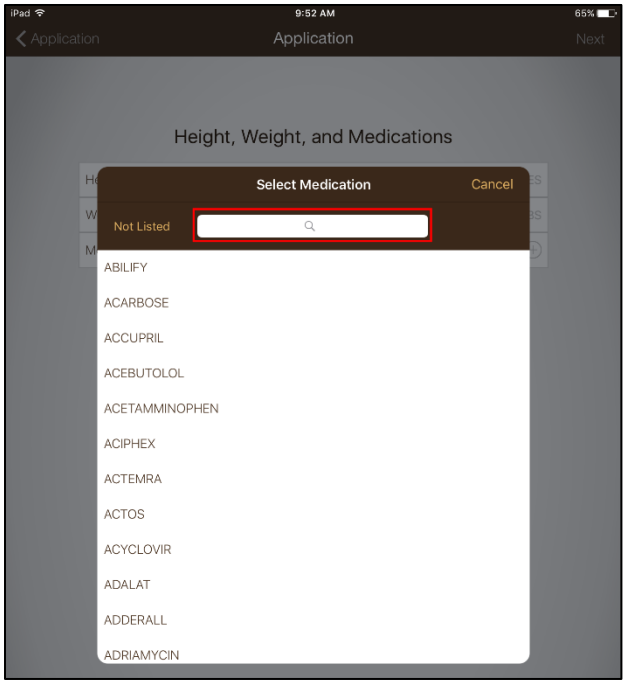


Figure 31: Preliminary Medication Selection

Once a medication has been selected, the specific usage of the select medication will be asked by the application. These uses are listed by the application. Should the medication not be listed, a **Not Listed** medication will need to be created which provides those details.

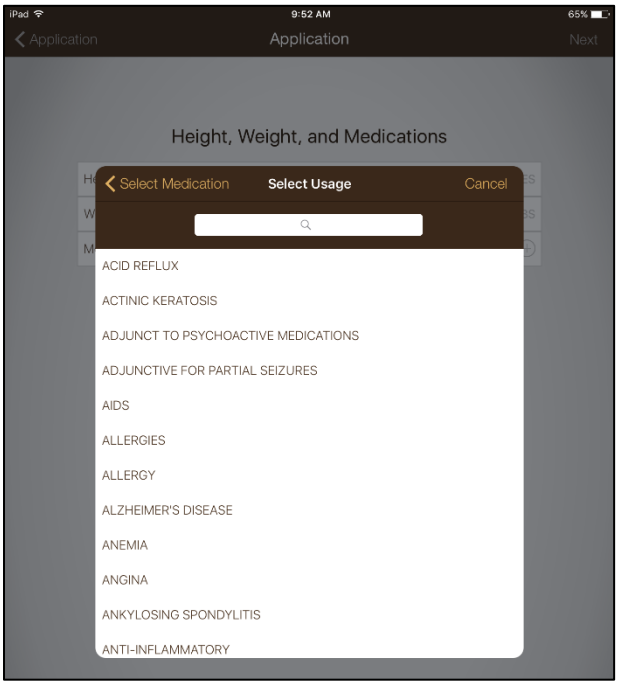


Figure 32: Preliminary Medication Usage Selection

Once this has been done, the medication will be listed on the Height, Weight, and Medication screen.

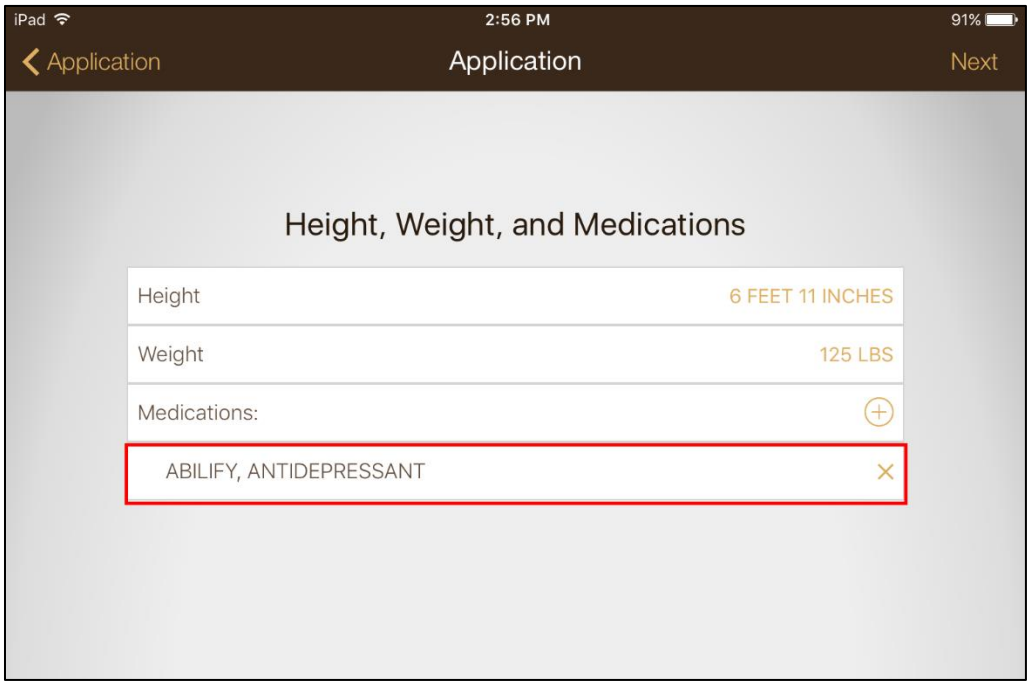


Figure 33: Medication Selected

Should a medication need to be removed, pressing the (X) on the right of the entry will remove it from the list.

10.1.5.3.2 NOT LISTED MEDICATIONS

If a medication or usage for a medication is not listed, the agent can request an override. When on the medication selection screen, a **Not Listed** button, as highlighted in the figure below, can be pressed to begin this process.

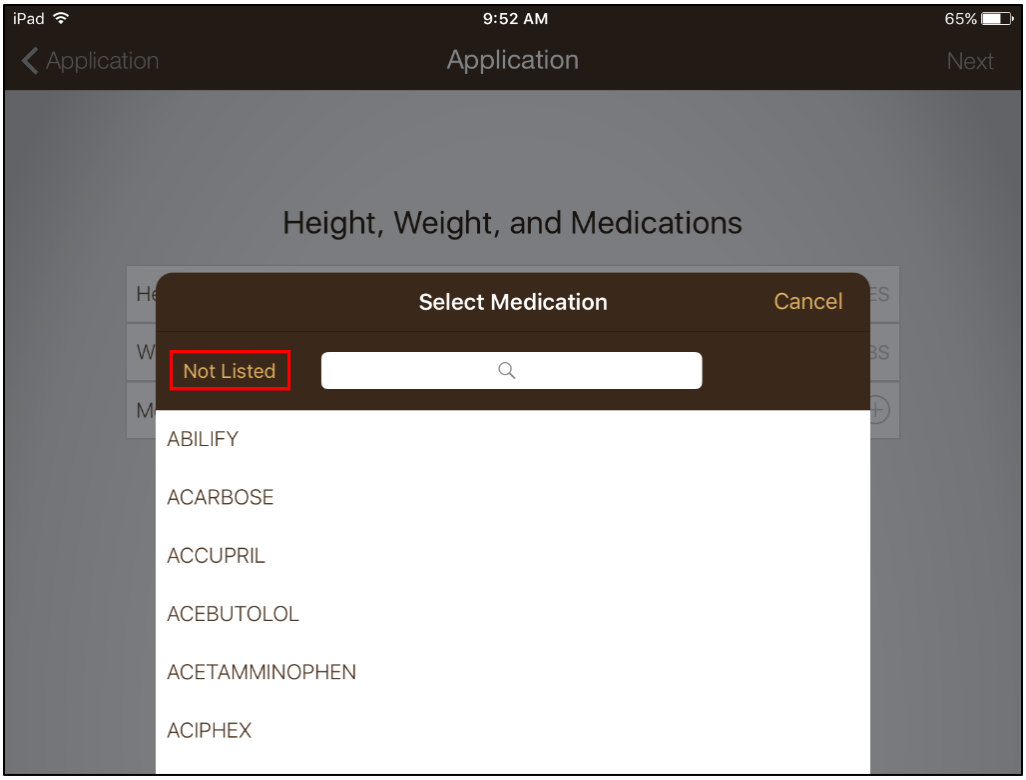


Figure 34: Not Listed Button Highlighted on the Select Medication Page

Once **Not Listed** has been selected, the user must then choose the usage the unlisted medication covers.

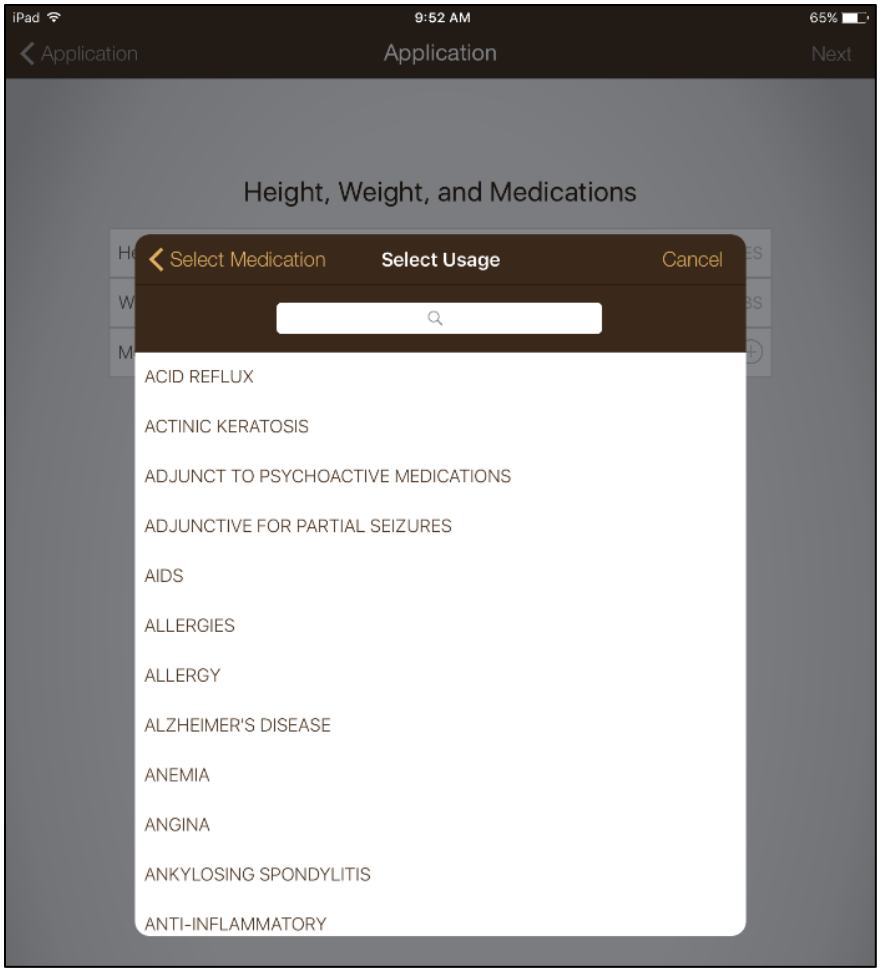


Figure 35: Select Usage for Not Listed Medication

After the usage has been selected, the user must then press the **Request Exception** button in the upper-left corner as pictured below. This will open a pop-up.

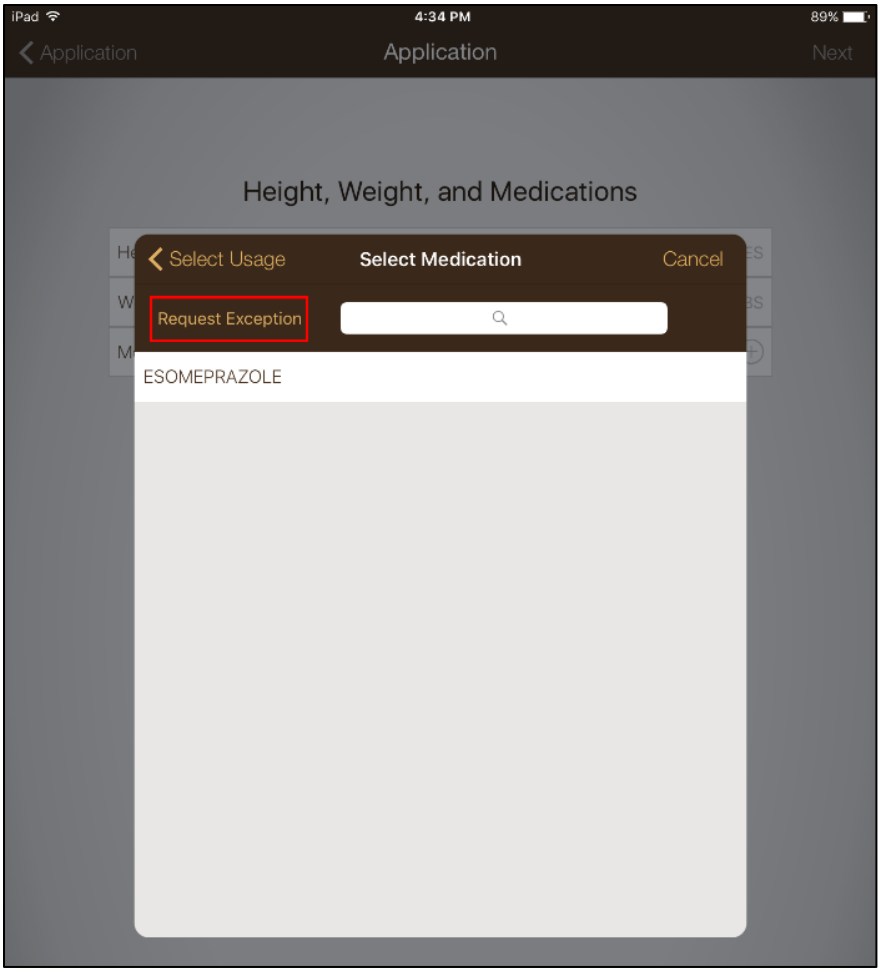


Figure 36: Usage Selected; Request Exception

This new pop-up asks that the user provide the name of this medication. Once this has been completed and the **Request Exception** button in the pop-up has been selected, the medication and its usage will be added to the list like any medicine selected from the list provided by the application.

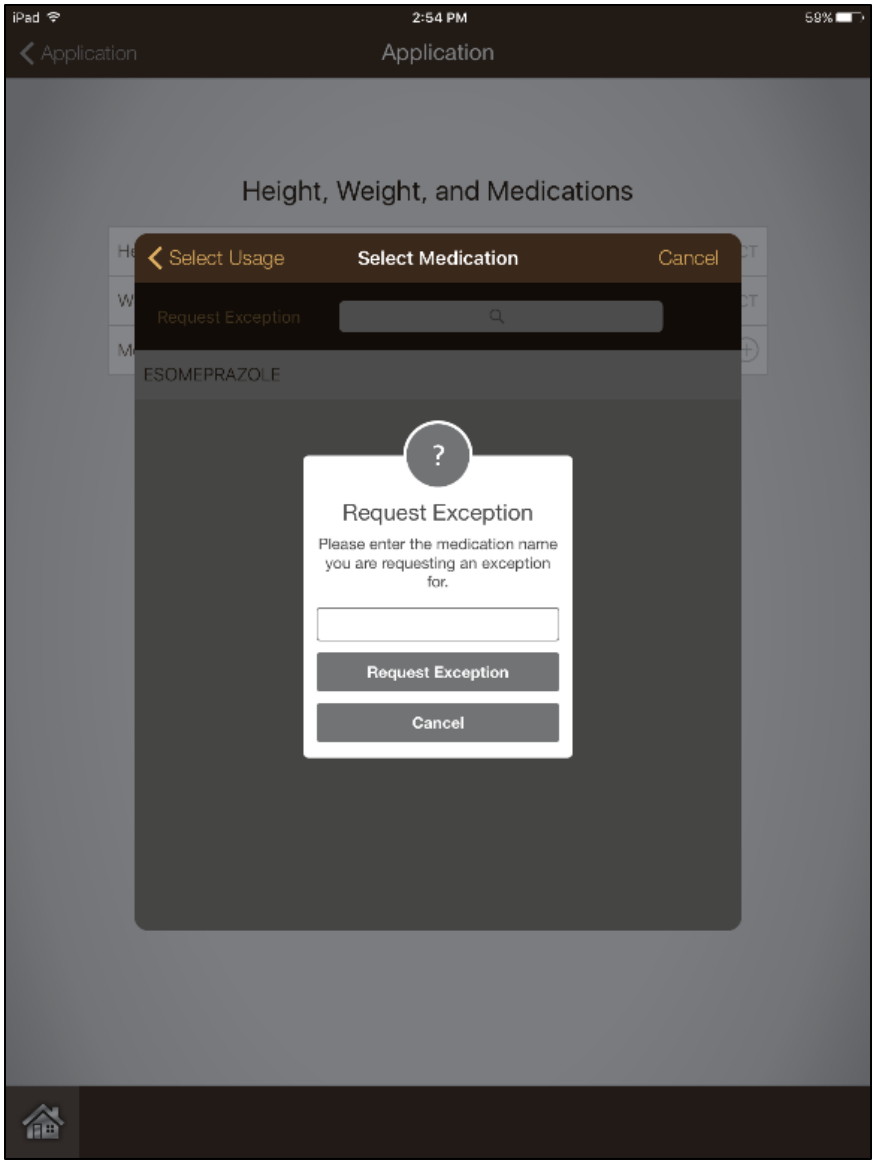


Figure 37: Prompt to Enter the Name of the Not Listed Medication

Once entered, the medication which the user is requesting an exception for will be listed alongside any other medications. **All medication exceptions will require Senior Life Insurance to send the application to Under Writing for review.**

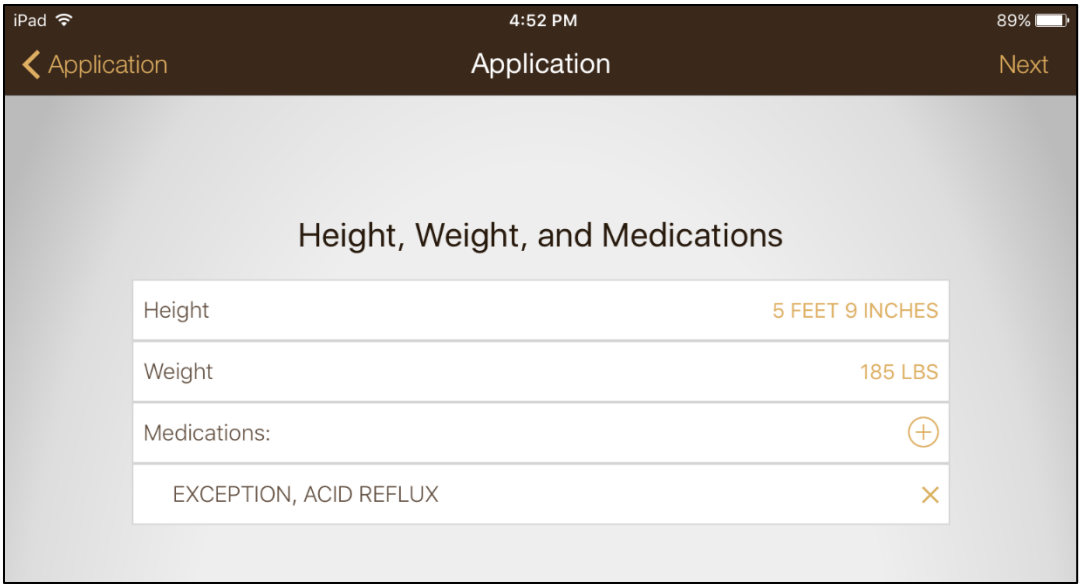


Figure 38: Medication Exception Added to List of Medications

10.2 PRODUCT SELECTION

OVERVIEW

Following the preliminary questions, a list of plans will be generated which the applicant qualifies for based on their responses. There is a total of **14** different plans which are listed below, **13** of which are supported by the app. Agents will need to refer to the **Agent Manual** for the details of each plan and what allows an applicant to qualify for them. If there are any questions regarding the Agent Manual, the agent will need to contact **Agent Support**.

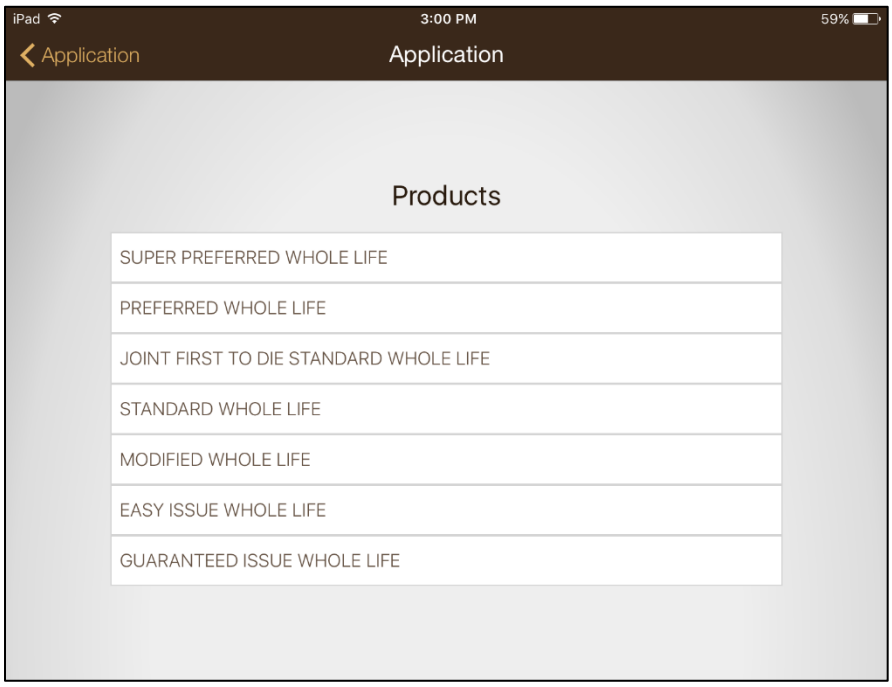


Figure 39: Product Selection Page Based on Answers to Previous Questions

10.2.1 WHOLE LIFE PLANS

10.2.1.1 IMMEDIATE BENEFIT PLANS

- Ultimate Preferred Whole Life
- Super Preferred Whole Life
- Preferred Whole Life
- Standard Whole Life
- Joint First to Die Standard Whole Life*
- 20 Pay Standard Whole Life
- Substandard Whole Life

**As of this time, Joint First to Die Standard Whole Life is not supported by the app.*

10.2.1.2 LIMITED BENEFIT PLANS

- Modified Whole Life
- Modified Graded Whole Life
- Easy Issue Whole Life
- Easy Issue Graded Whole Life
- Guaranteed Issue Whole Life

10.2.2 TERM LIFE PLANS

10.2.2.1 IMMEDIATE BENEFIT PLANS

- 20 Year Term Life
- Return of Premium 20 Year Term Life

10.2.3 PLAN SELECTION

Upon choosing a plan, a pop-up will appear. The contents of the pop-up vary based on the plan selected, but they serve to inform the user of plan-specific rules which they need to be aware of when writing an application for this plan. Pressing "Proceed" will continue with the process while "Back" will return to plan selection.

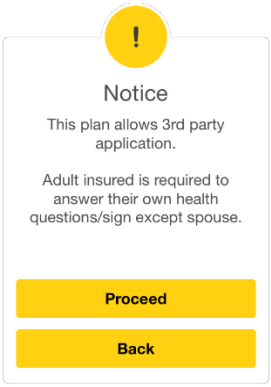


Figure 40: Plan Selection Notice for Standard Whole Life

These notifications state conditions required by the plan of those involved in the application process. Depending on the state which the owner is in, there might be state **and** plan specific notifications. Specific details are listed in the **agent manual**.

10.3 PLAN FEATURES AND BENEFITS

Following plan selection, a PDF will appear detailing the general features and benefits for the selected plan. It is simply to provide the agent a quick overview of the product.

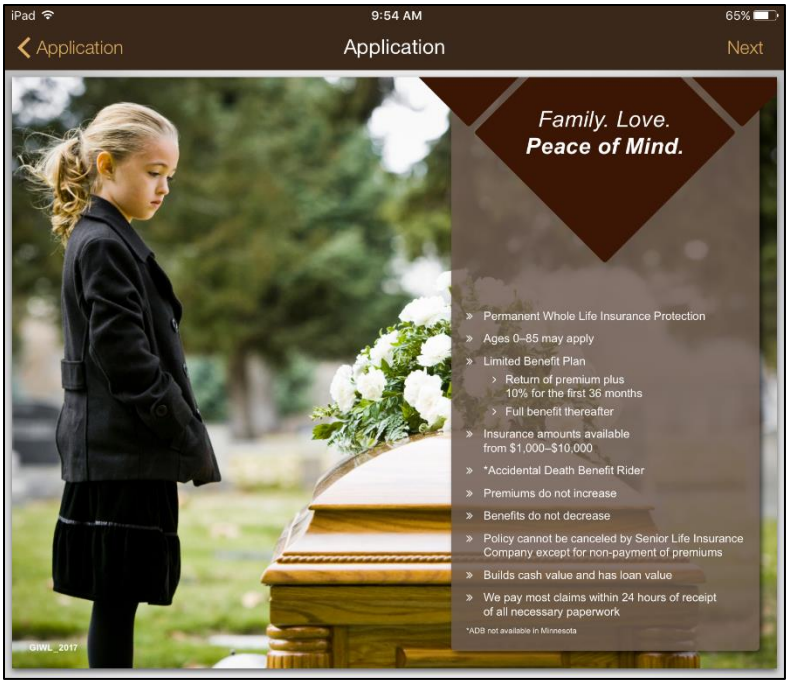


Figure 41: Features and Benefits PDF

10.4 LEGACY ASSURANCE

Following the features and benefits PDF, a PDF detailing Legacy Assurance will display in order to provide information about Legacy Assurance and the services it provides should the applicant desire to use their services.

Figure 42: Legacy Assurance PDF

10.5 LEGACY ASSURANCE VIDEOS

The Legacy Assurance PDF is followed by two videos: One in English and another which features Spanish subtitles

These videos provide another tool for the agent to explain Legacy Assurance and its benefits.

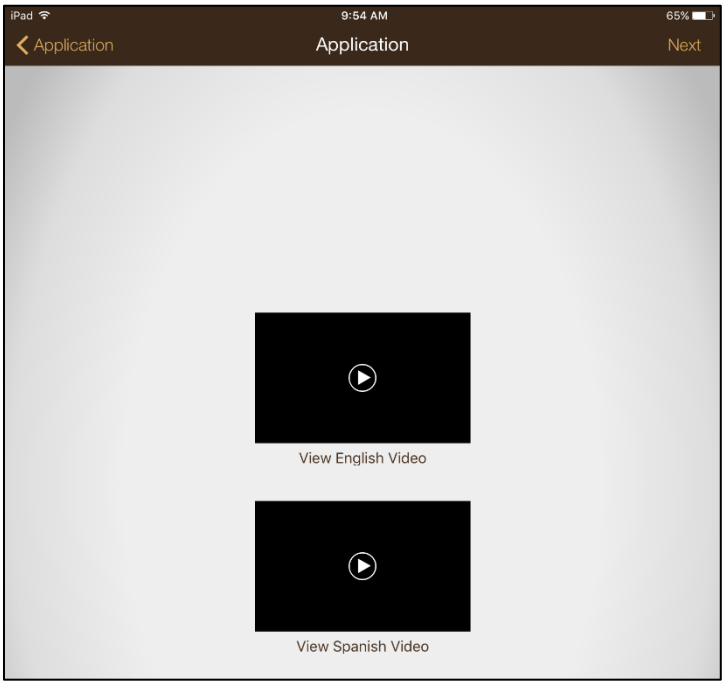


Figure 43: Legacy Assurance Videos

10.6 PRELIMINARY RATES

OVERVIEW

The preliminary rates are to give the applicant the ability to see the kinds of rates they have available to them based on their selected plan and choice of Legacy Assurance and ADB.

Note that this option can be skipped in the qualifying section should an applicant not want to commit to a rate. Rate selection is available later in the application processes. Additionally, the selected rate can be changed later, too.

10.7.1 DEFAULT OPTIONS

By default, three rate options are presented. Selecting (or deselecting) Legacy Assurance and ADB will adjust the presented rates automatically, so that the applicant will always be presented accurate rates.

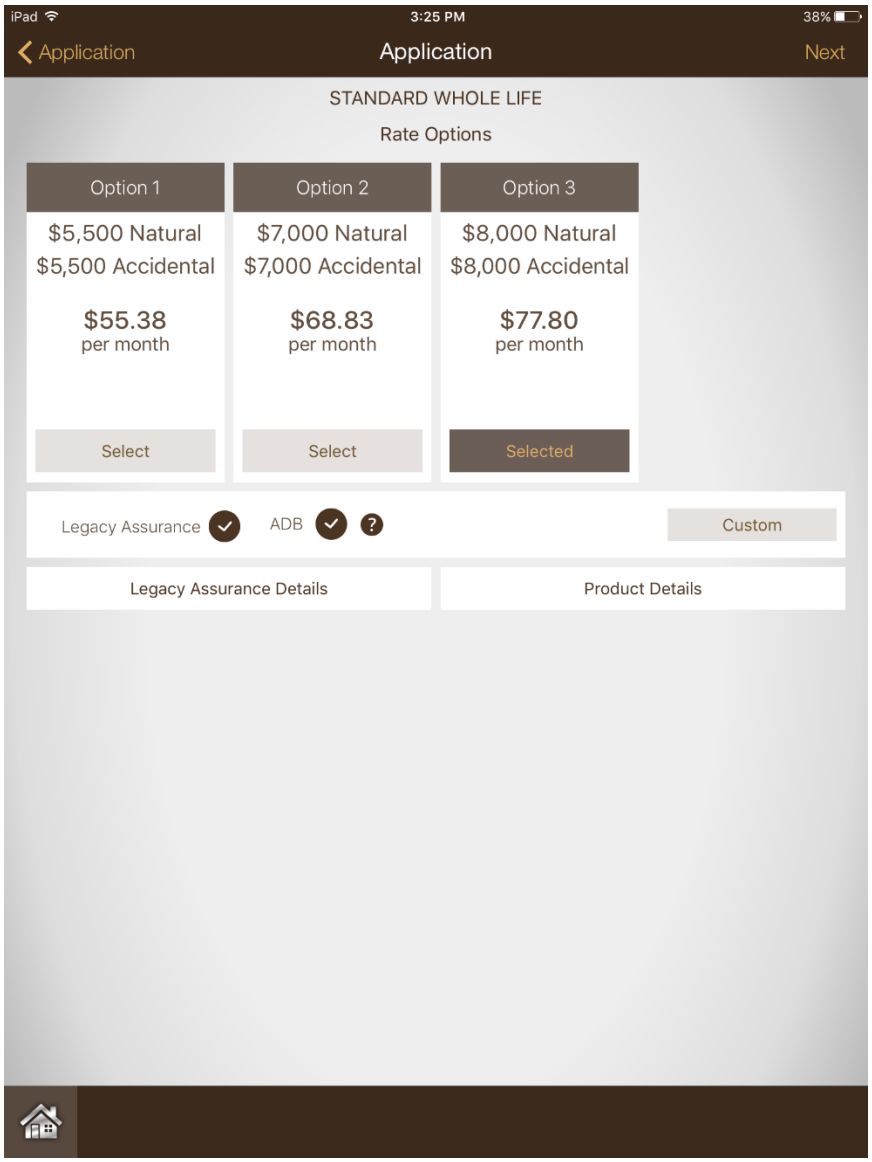


Figure 44: Rate Options Page

10.7.2 CUSTOM RATES

Should the original three options not align with the needs of the applicant, the Custom Rates option is there to give both the agent and applicant flexibility. To choose a custom rate, simply select the “custom” button on the right side of the screen.

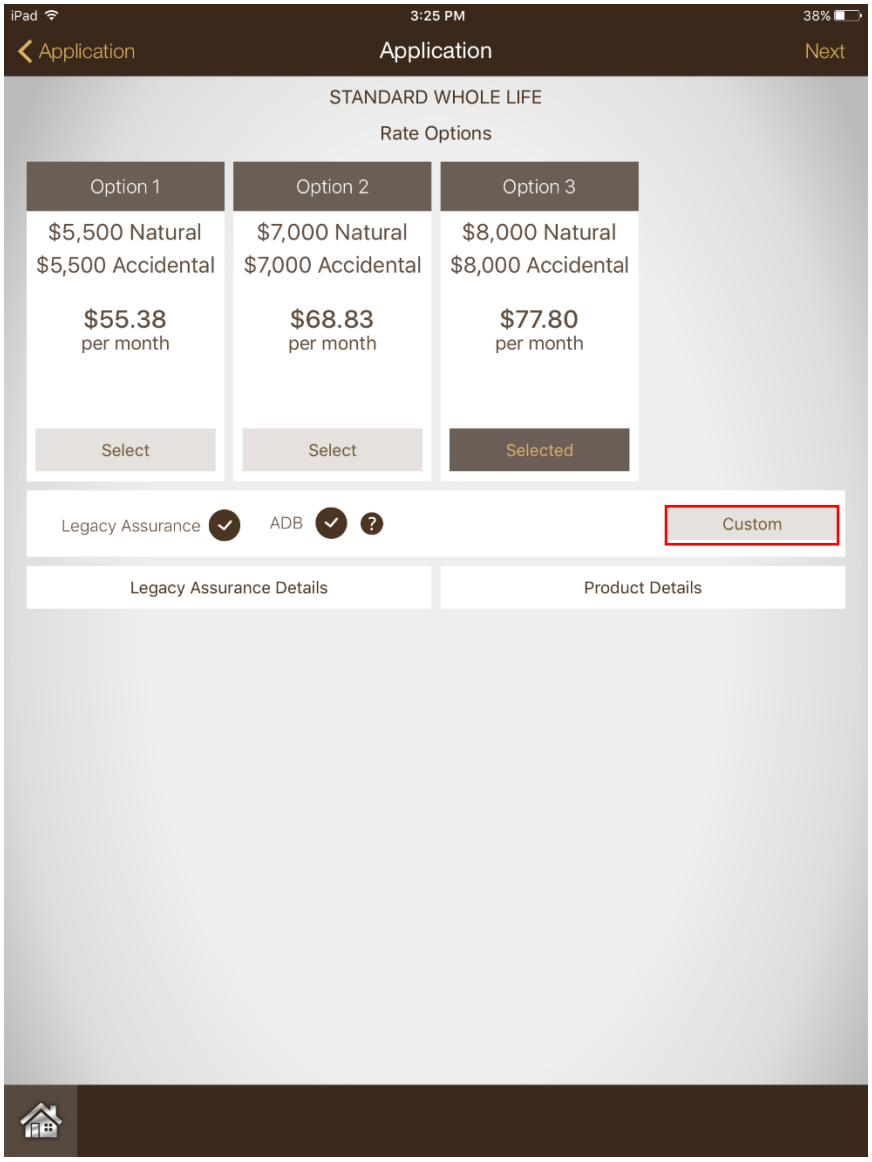


Figure 45: Custom Rate Button

Once pressed, a selection wheel will appear to allow for the selection of a custom rate. The amounts available depend on the plan selected. These ranges are discussed in the Agent Manual.

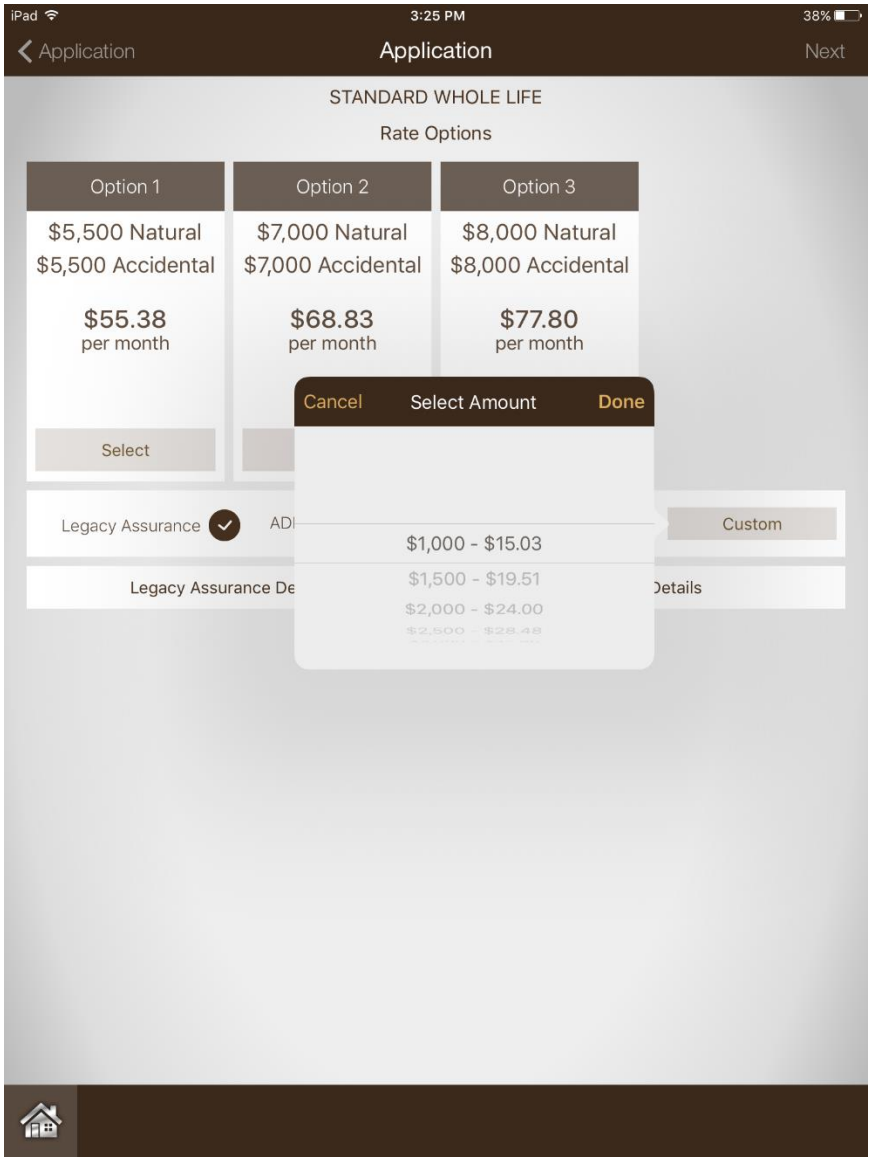


Figure 46: Custom Rate Selection Wheel

Once a custom rate is selected, it will appear beside the original three options and, like the others, automatically adjust to the selection of Legacy Assurance and ADB.

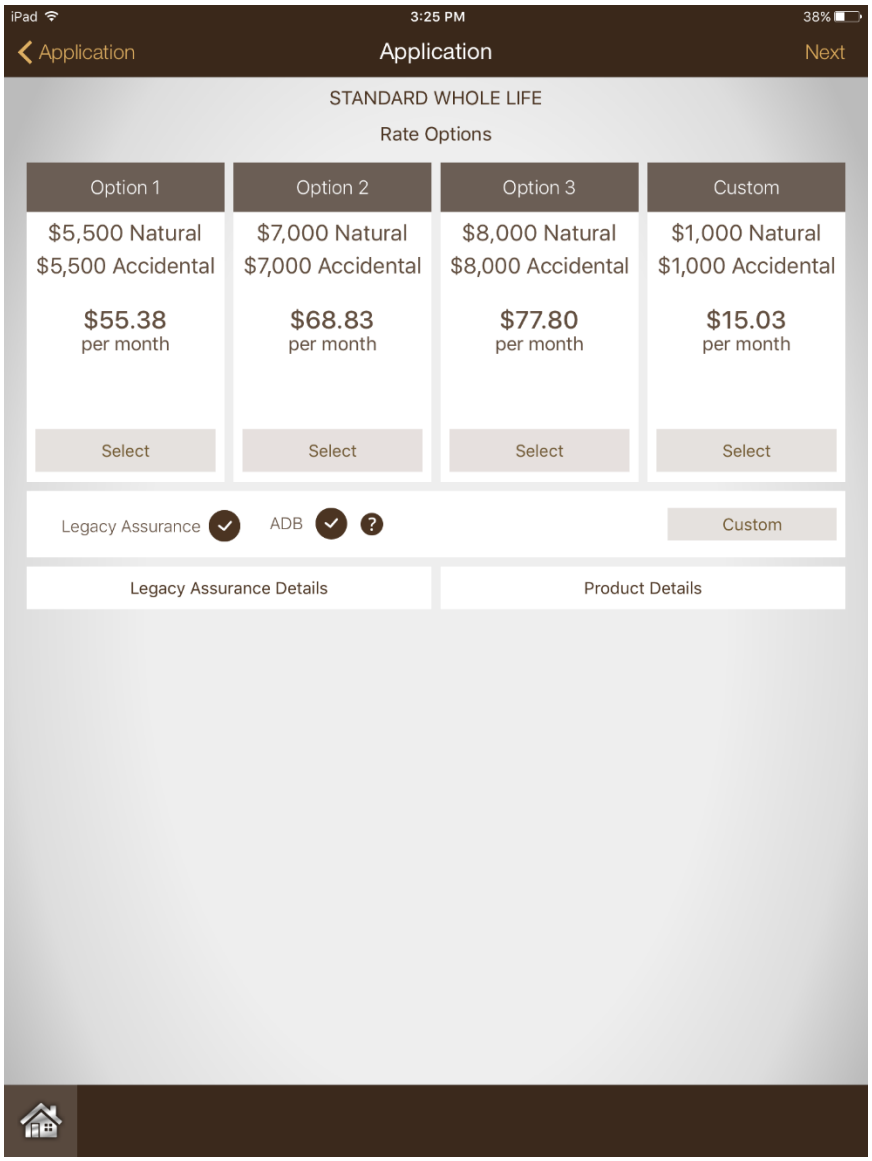


Figure 47: Custom Rate Option Now Present

10.7.3 LEGACY ASSURANCE

By default, Legacy Assurance is selected. This signifies that the proposed insured is signing up for Legacy Assurance.

10.7.4 ACCIDENTAL DEATH BENEFIT (ADB)

By default, ADB is selected. This option gives the proposed insured an Accidental Death Benefit of the amount listed in the Option box as "Accidental".

The ? beside ADB provides an informative blurb about what ADB entails.

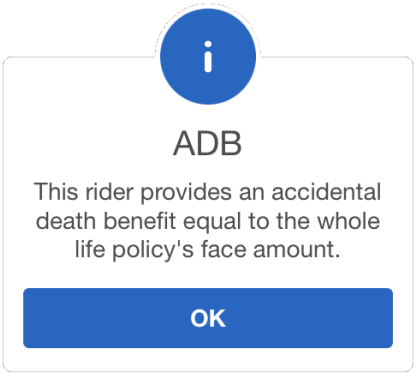


Figure 48: ADB Notice

10.7.5 DETAILS BUTTONS

Should an applicant require more information about Legacy Assurance or their selected plan, the associated details button can be pressed. Doing so will open the information PDFs which were shown in the qualifying process.

10.2 FORMAL APPLICATION PROCESS

OVERVIEW

The formal application process is broken up into separate tabs, as described in the following sections.

Figure 49: Formal Application Navigation Bar

These tabs can be switched to at any time. Within each tab is several subsections which relates to the tab. As each subsection is completed, a will appear on the right to signify that all the mandatory fields (the ones marked with an asterisk (*)) have been addressed.

When all the subsections in a tab have been completed, the tab will be marked with a check mark, such as this one for Policy Information .

10.2.1 POLICY INFORMATION

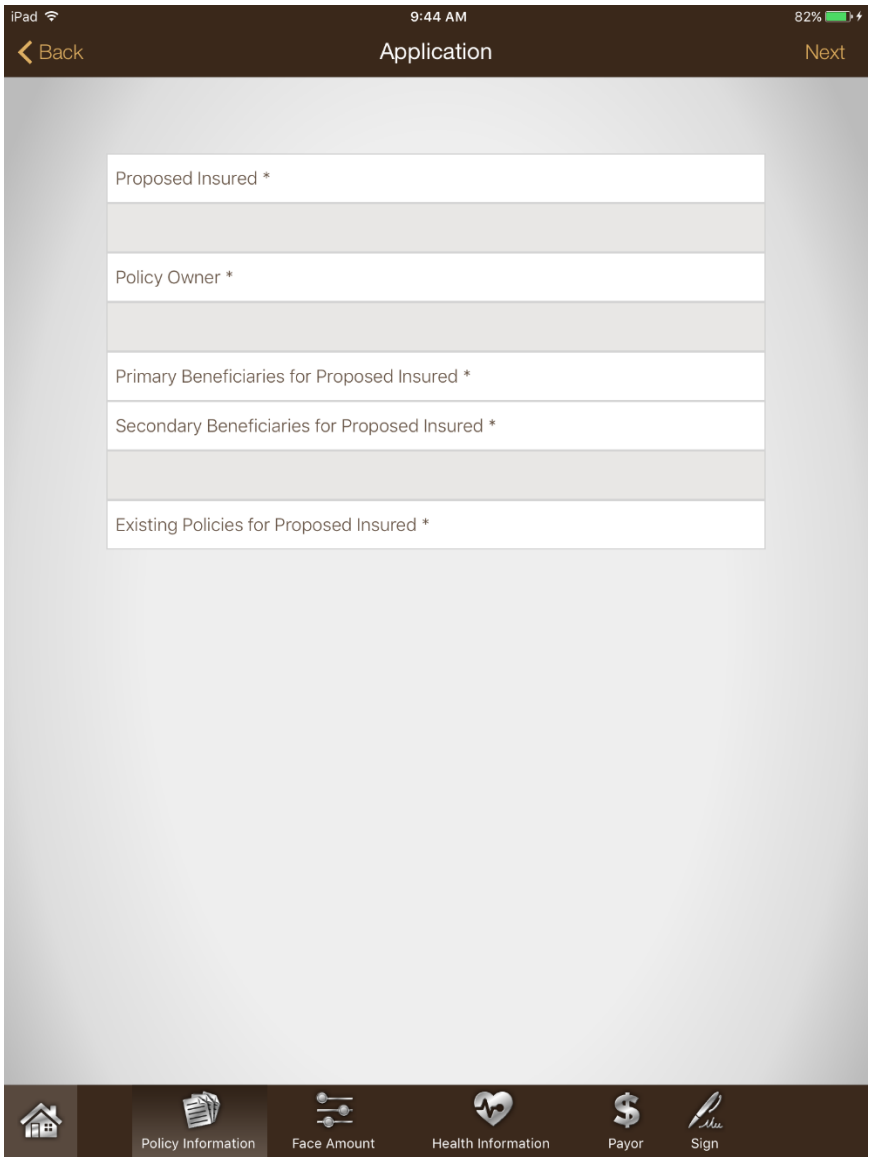


Figure 50: Policy Information Page

10.2.1.1 PROPOSED INSURED *

The first and last name fields, as well as the Date of Birth, Gender, Height, Weight, State, and State Owner Currently is in have been carried over from the start of the application process. While the name fields can be adjusted, the other fields are locked in, as their information was used to determine which plans the proposed insured qualified for. Changes to those fields would mean starting over.

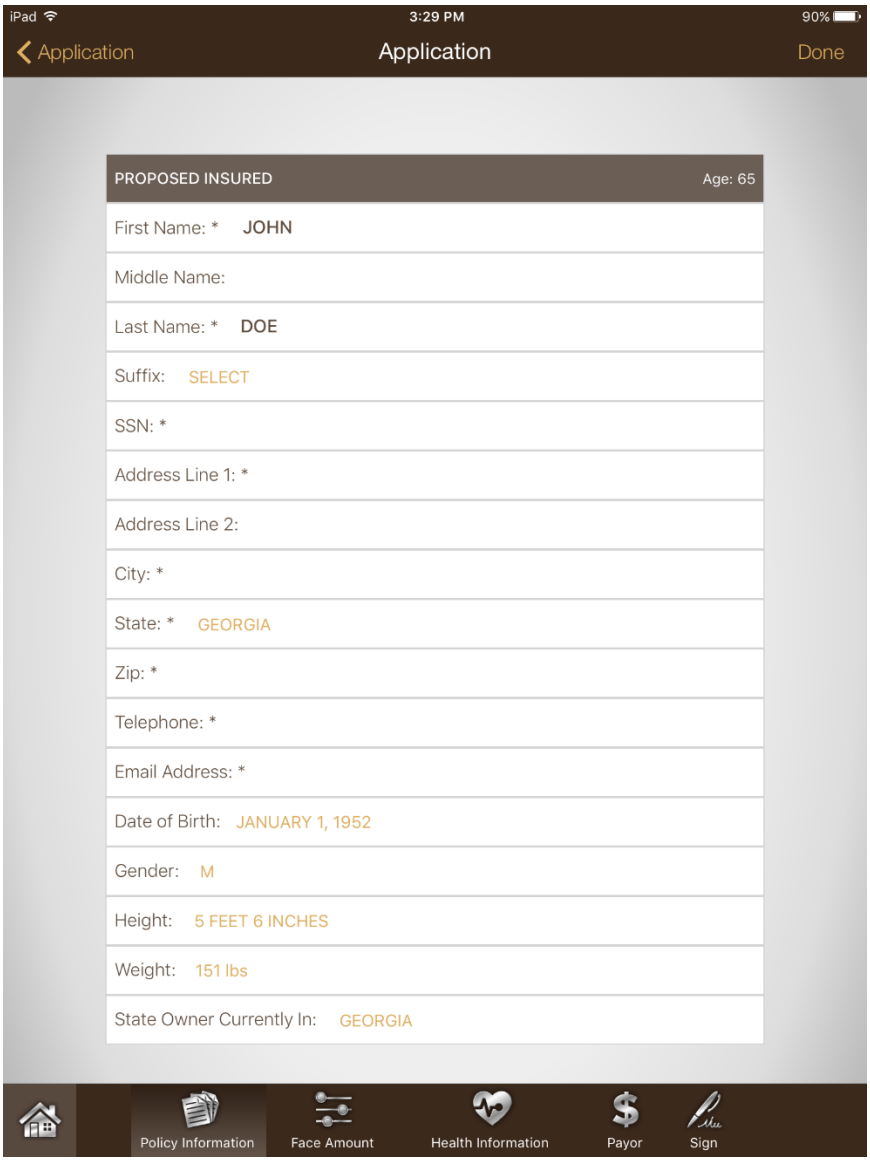


Figure 51: Proposed Insured Page

As mentioned earlier, all fields featuring an asterisk (*) are mandatory. Those without them, such as Suffix, Address Line 2, and Email Address, can be left blank.

10.2.1.1.1 SUFFIX

Name suffixes are chosen from the following list. This list is the same across all instances of the Suffix field. If left blank, NONE is automatically chosen

- Junior (JR)
- Senior (SR)
- II
- III
- IV
- NONE

10.2.1.1.2 Social Security Number (SSN) *

A Social Security Number is not considered valid if it contains any of the following combinations:

- Numbers with all zeros in any digit group (000-##-####, ###-00-####, ###-##-0000).
- Numbers with 666 or 900-999 (Individual Taxpayer Identification Number) in the first digit group.
- Must be 9 numeric digits
- Cannot be any of the known fakes;
    - "078051120" — Woolworth Wallet Fiasco
    - "219099999" — Was used in an ad by the Social Security Administration

A user must provide a valid SSN that meets these requirements as described by the United States Social Security Office.

10.2.1.1.3 EMAIL

All email addresses must follow the “example@email.com” format to be considered valid by the app.

10.2.1.2 POLICY OWNER *

This is the section for the Policy Owner. Much of the same information that is provided by the proposed insured is asked of the policy owner. The only new field is Mother’s Maiden Name, which is used for security purposes at Senior Life Insurance Company.

Should the owner be “Self”, the information provided in the Proposed Insured page will be carried over, requiring only Mother’s Maiden Name to be provided.

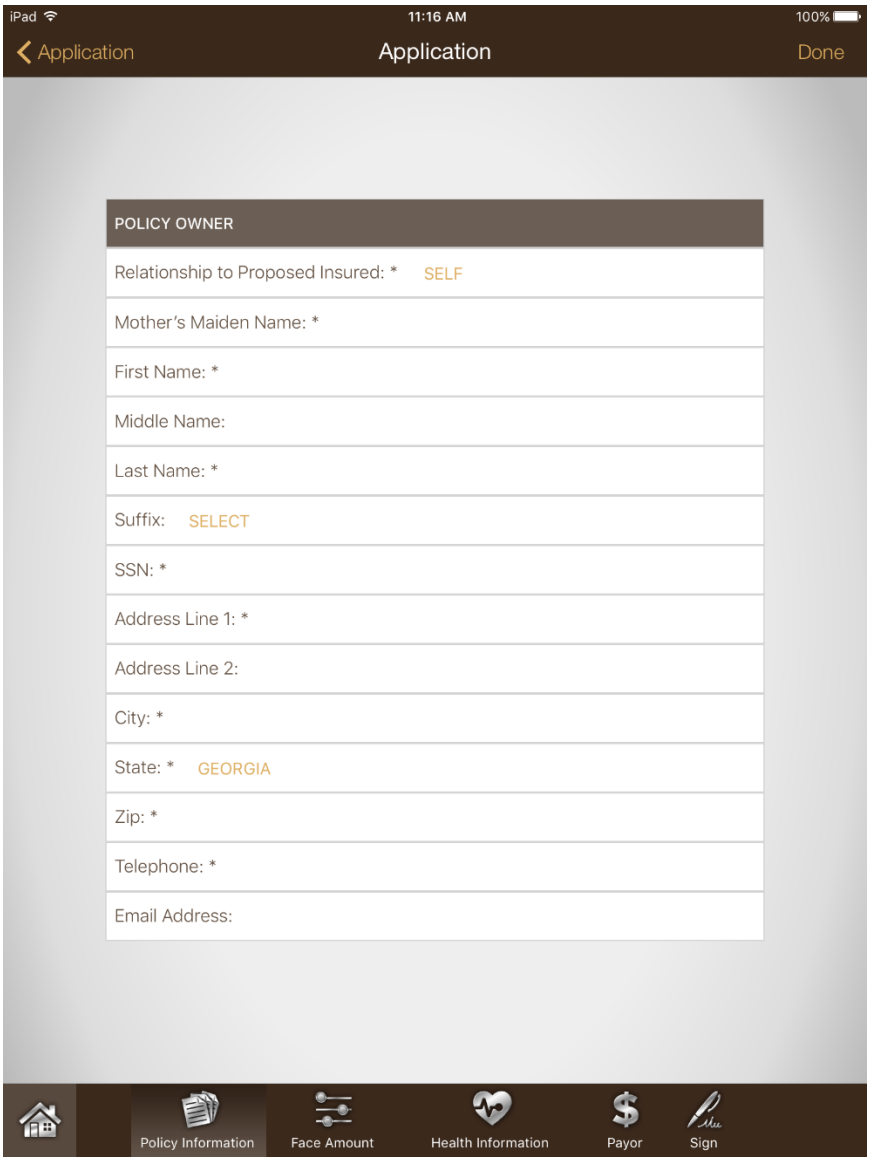


Figure 52: Policy Owner Page

10.2.1.3 PRIMARY BENEFICIARIES FOR PROPOSED INSURED *

For the primary beneficiary, the information is like the information provided for the proposed insured. The only new field is the relationship to proposed insured. The selection is as follows:

- Aunt
- Cousin
- Daughter
- Funeral Home*
- Grandchild
- Grandparent
- Parent
- Sibling

- Son
- Spouse
- Uncle
- Other*

There are two unique cases to make note of: Funeral Home and Other.

Funeral Home is an option which is available in certain states. In cases where it is not available, it will not be listed. Further information on this can be found in the agent manual.

Other is for cases where the relationship is not already listed and allows for the user to provide their own. A field will appear below the relationship to proposed insured selection to allow the user to provide information, but they must fill in the field if it is selected.

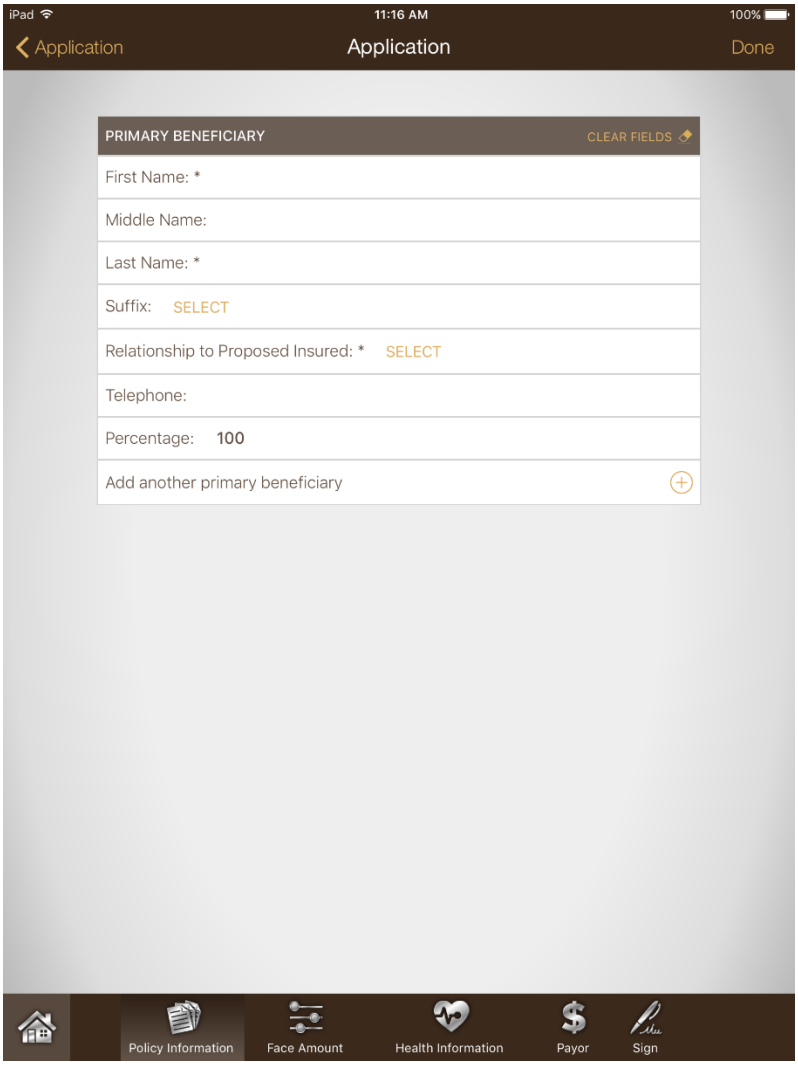


Figure 53: Primary Beneficiary Page

10.2.1.3.1 ADDING ADDITIONAL PRIMARY BENEFICIARIES

If there are multiple primary beneficiaries, they are added to the same Primary Beneficiary page by pressing the (+) button on the "Add another primary beneficiary" section.

If you wish to delete the additional beneficiaries, use the eraser button over the beneficiary entry to delete it.

All beneficiary percentages must total 100%. For example, primary beneficiary 1 can have 70% and primary beneficiary 2 must have 30%, totaling 100%.

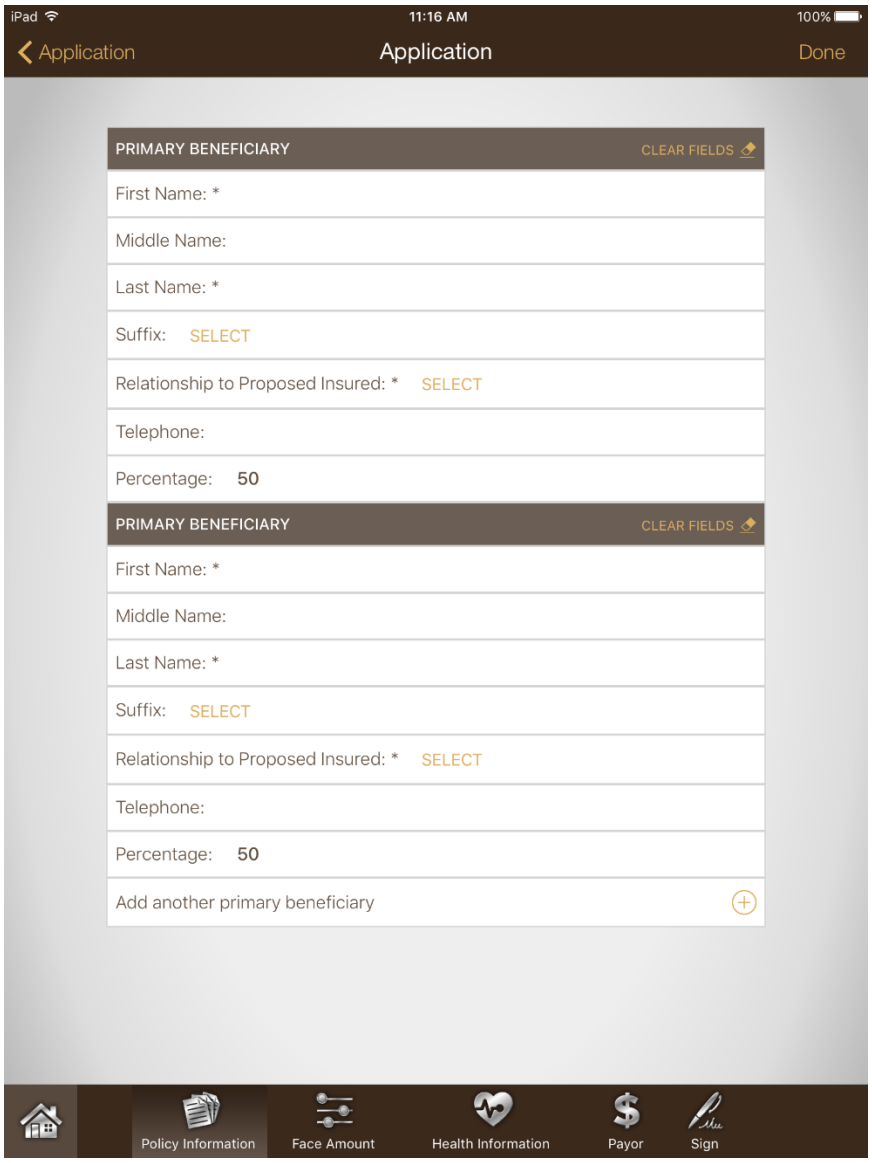


Figure 54: Adding an Additional Primary Beneficiary

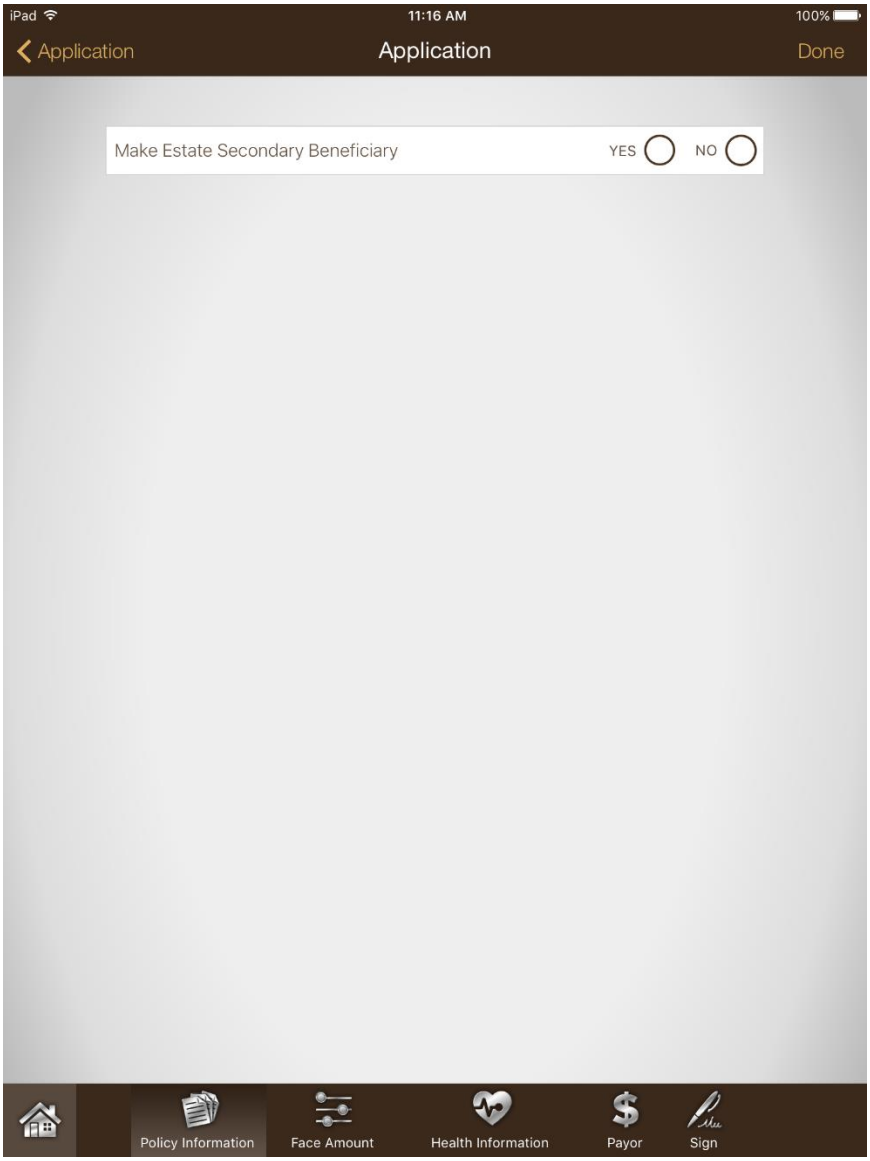
10.2.1.4 SECONDARY BENEFICIARIES FOR PROPOSED INSURED *

OVERVIEW

Secondary beneficiaries are functionally identical to Primary Beneficiaries. The key difference is the initial question asked regarding making the estate the secondary beneficiary. This is due to the mandatory nature of secondary beneficiaries in the app, yet there are proposed insureds who simply lack a secondary to choose.

10.2.1.4.1 MAKE ESTATE SECONDARY BENEFICIARY

When selecting “Yes” to the question, no further information needs to be provided.



10.2.1.4.2 SECONDARY BENEFICIARY

If the user answers “No” to the estate question, entry fields for entering a secondary beneficiary will appear, with the option to include multiples. Refer to Primary Beneficiary for Proposed Insured for information regarding functionality.

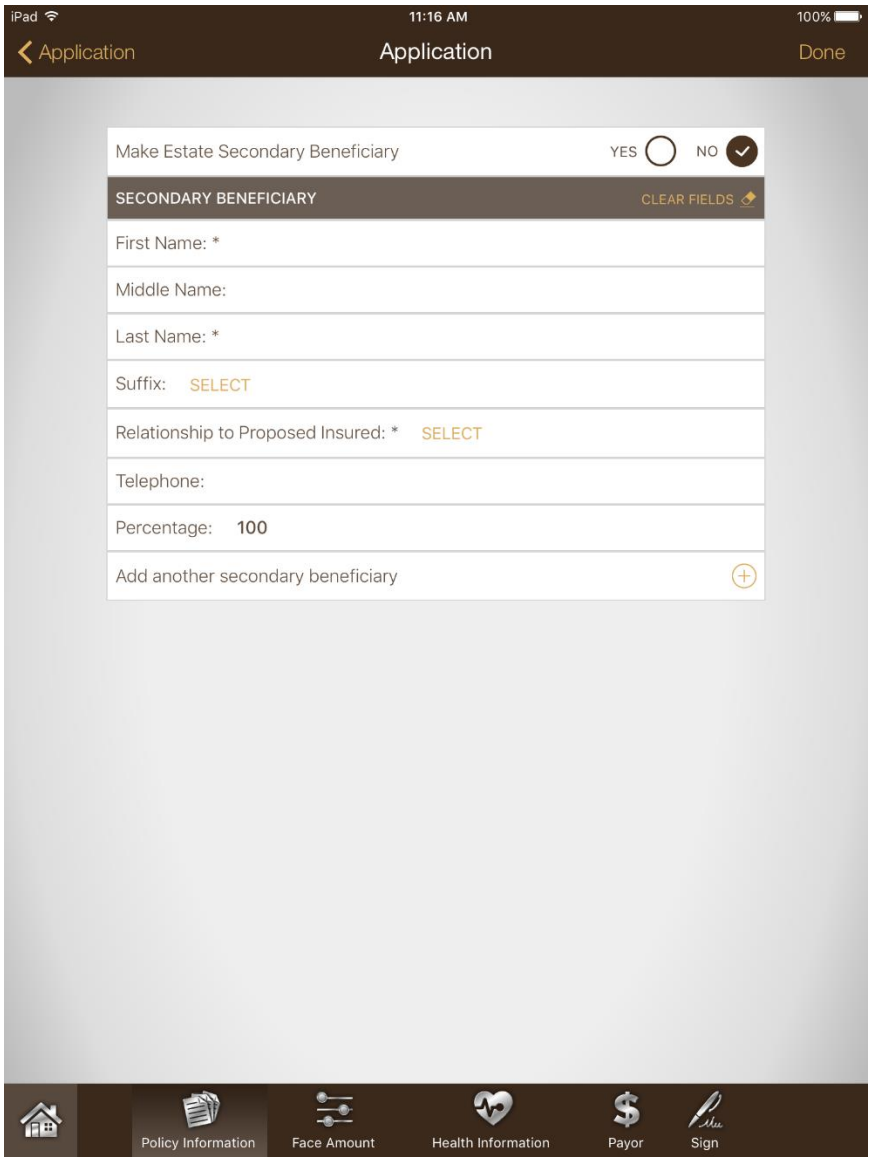


Figure 55: Selecting "No" for estate reveals entry fields

10.2.1.5 EXISTING POLICIES FOR PROPOSED INSURED *

The Existing Policies for Proposed Insured page not only allows for the proposed insured to declare any currently existing End of Life policies, but also choose whether they wish to use the Automatic Premium Loan Provision.

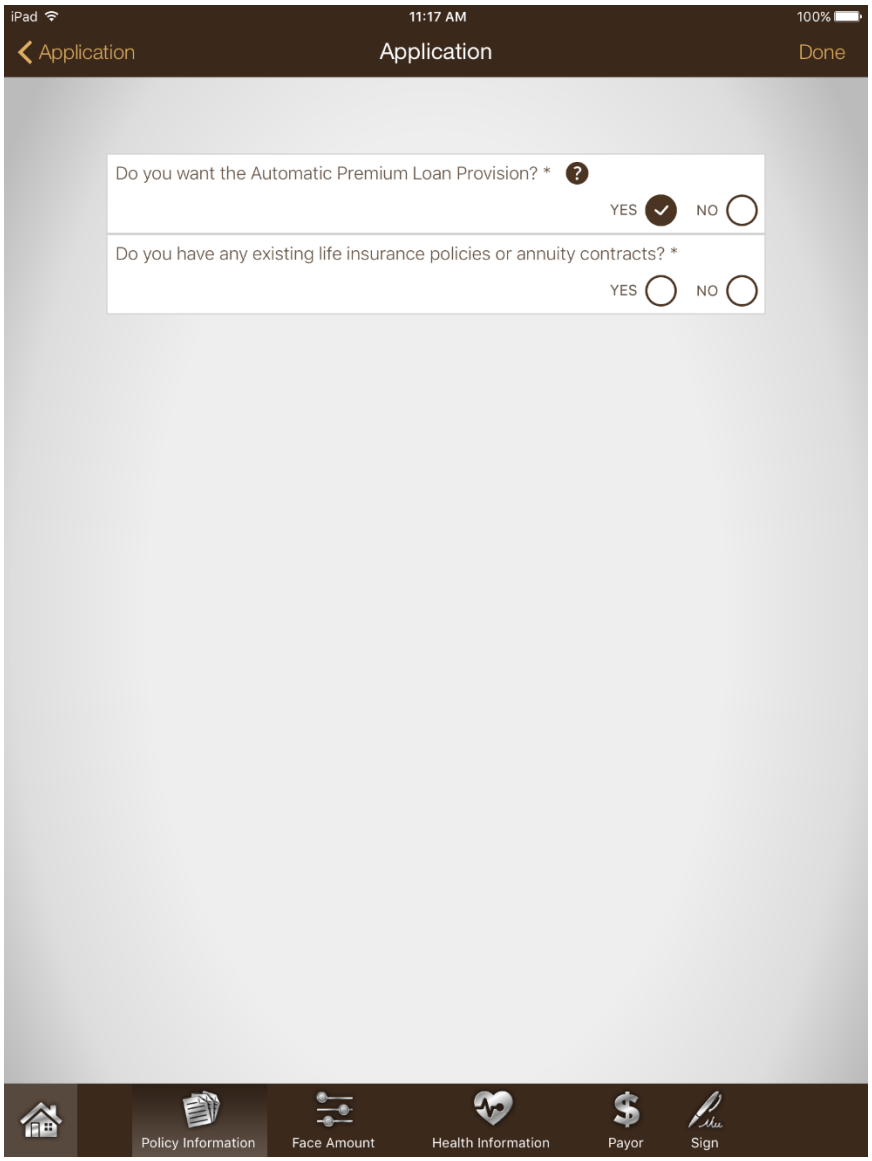


Figure 56: APL and Existing Policies

10.2.1.5.1 AUTOMATIC PREMIUM LOAN PROVISION (APL) *

This option allows for the user to choose the APL option. Unlike the other options, this does not affect the monthly premium and is not available for all plans. APL is discussed in the **Agent Manual**.

The ? beside APL provides an informative blurb about what APL entails.

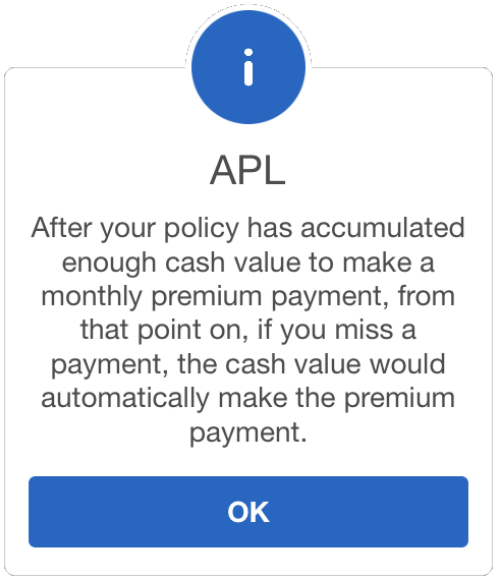


Figure 57: APL Notification

10.2.5.2 EXISTING POLICIES *

If the proposed insured has one or more existing insurance policies, they will provide that information after answering "yes" to the question. It asks for specific information about the existing policy so that the company can be notified by Senior Life about the replacement.

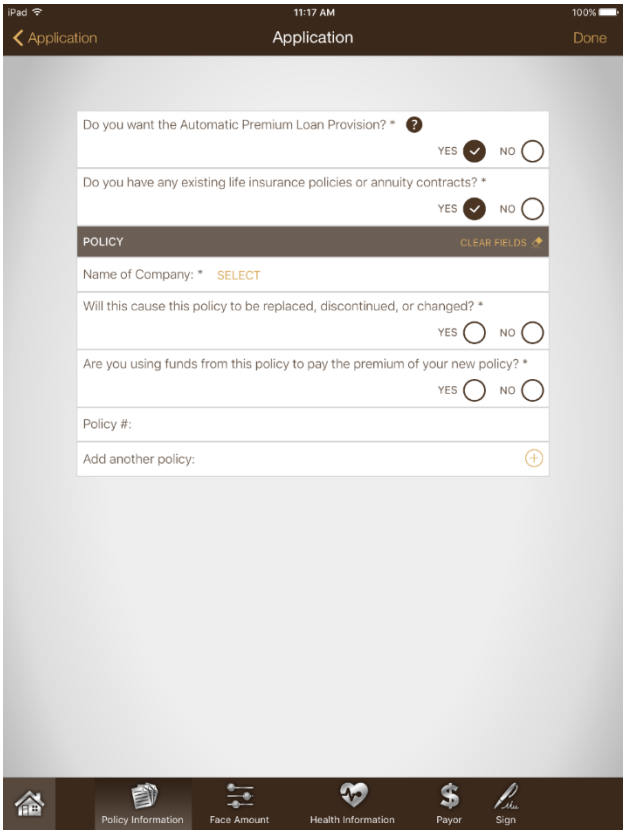


Figure 58: Existing Policies Information

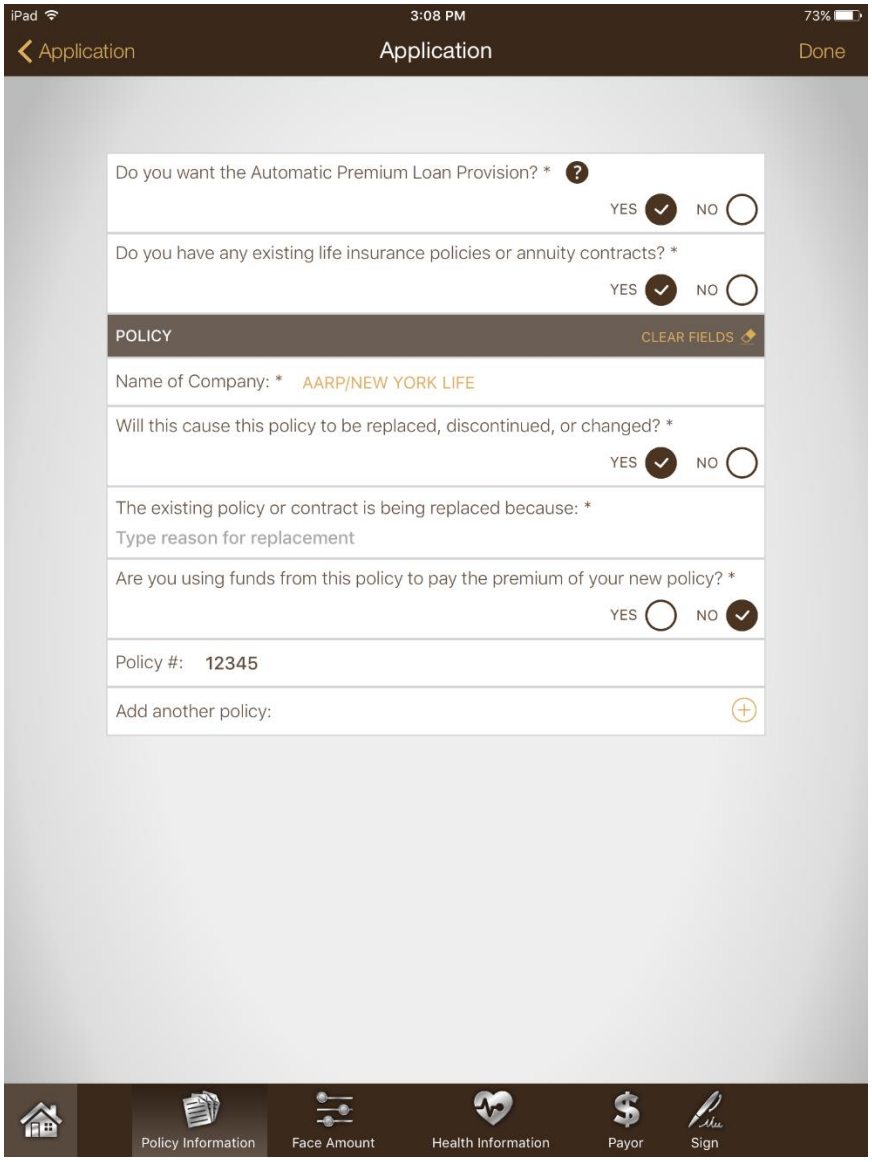


Figure 59: Replacement Option Selected

10.2.5.3 REPLACING POLICIES *

When choosing to replace a policy, a new text box appears asking for the reason for replacement. This is a mandatory field.

Certain companies Senior Life does not allow replacements of their policies. When this happens, a notice will appear informing the user of this fact. However, the app will not prevent the user from moving forward in the application process.

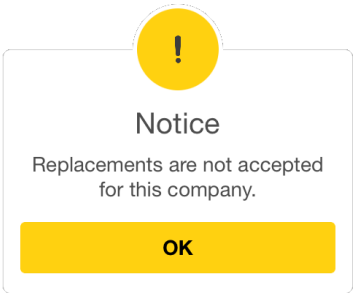


Figure 60: Replacement Not Accepted Notice

10.2.2 FACE AMOUNT

10.2.2.1 FACE AMOUNT DETAILS *

Refer to section 10.6 PRELIMINARY RATES.

10.2.2.2 LEGACY HOUSEHOLD MEMBERS *

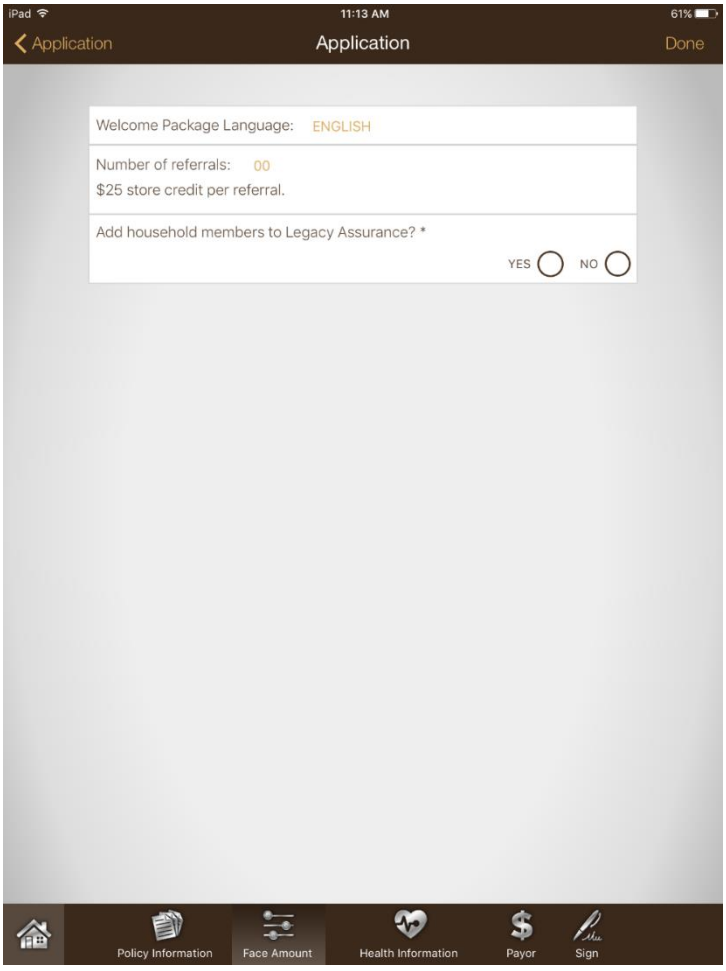


Figure 61: Legacy Assurance Page

In the Legacy Household Section, information is gathered for Legacy Assurance to process as part of their application to Legacy Assurance. Should the proposed insured choose not to have Legacy Assurance, this page will not appear.

10.2.2.2.1 WELCOME PACKAGE LANGUAGE

This asks for the language the applicant wants their Legacy Assurance Welcome Package to come in. The choices are English or Spanish.

10.2.2.2.2 NUMBER OF REFERRALS

This asks the applicant how many referrals the applicant makes for Legacy Assurance.

No additional information is collected by the application.

10.2.2.2.3 ADD HOUSEHOLD MEMBERS

Adding household members requires answering “yes” to the question. Doing so will present several fields to supply basic information.

Up to four members can be added, and for each household member, the app will allow for Senior Life policies to be written. See Section 12: Under Construction for more information.

Note that the applicant can change this information any time before they hit ‘Next’ on the Legacy PDF but won’t be able to alter the information after that point

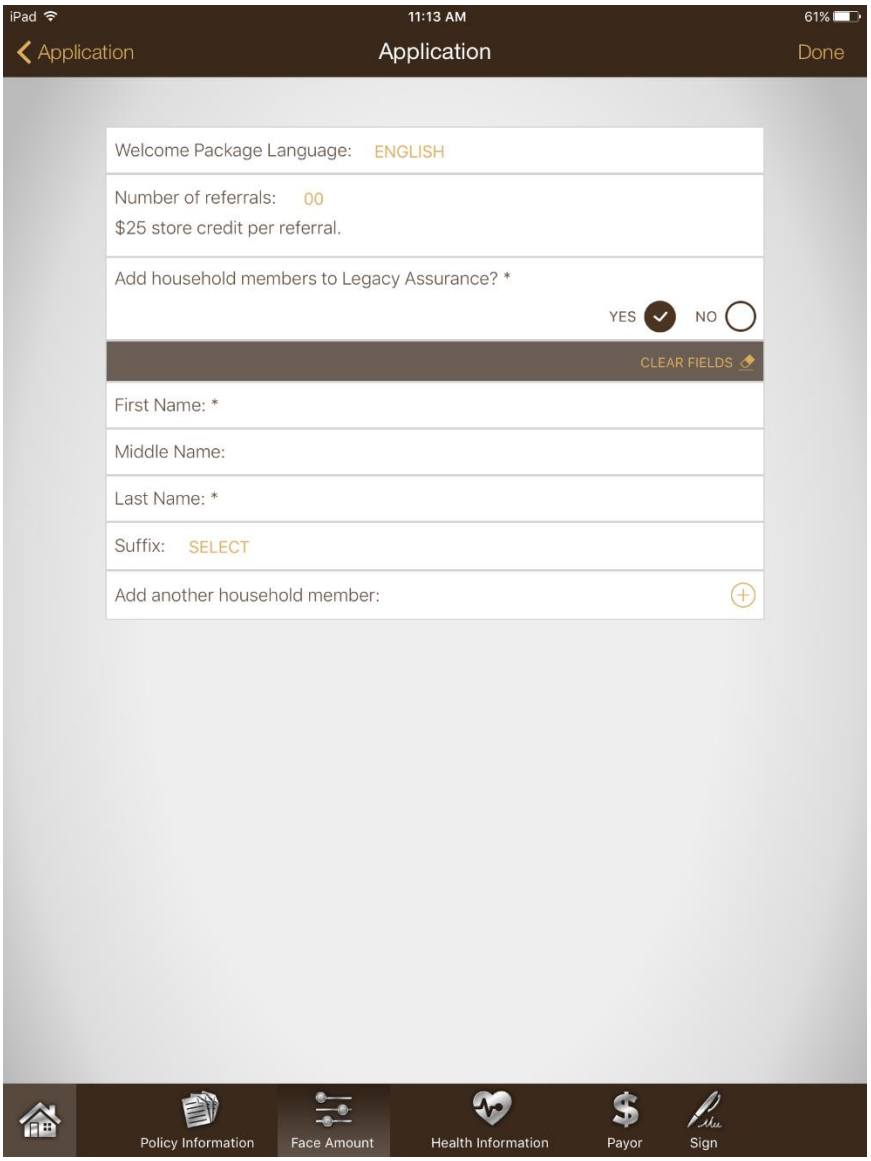


Figure 62: Legacy Assurance Adding Household Members

10.2.3 HEALTH INFORMATION

10.2.3.1 HEALTH QUESTIONS FOR PROPOSED INSURED *

This page is dedicated to gathering the answers to the health questions asked of the proposed insured to be certain they qualify for the plan which they have chosen. These questions vary between plans and states.

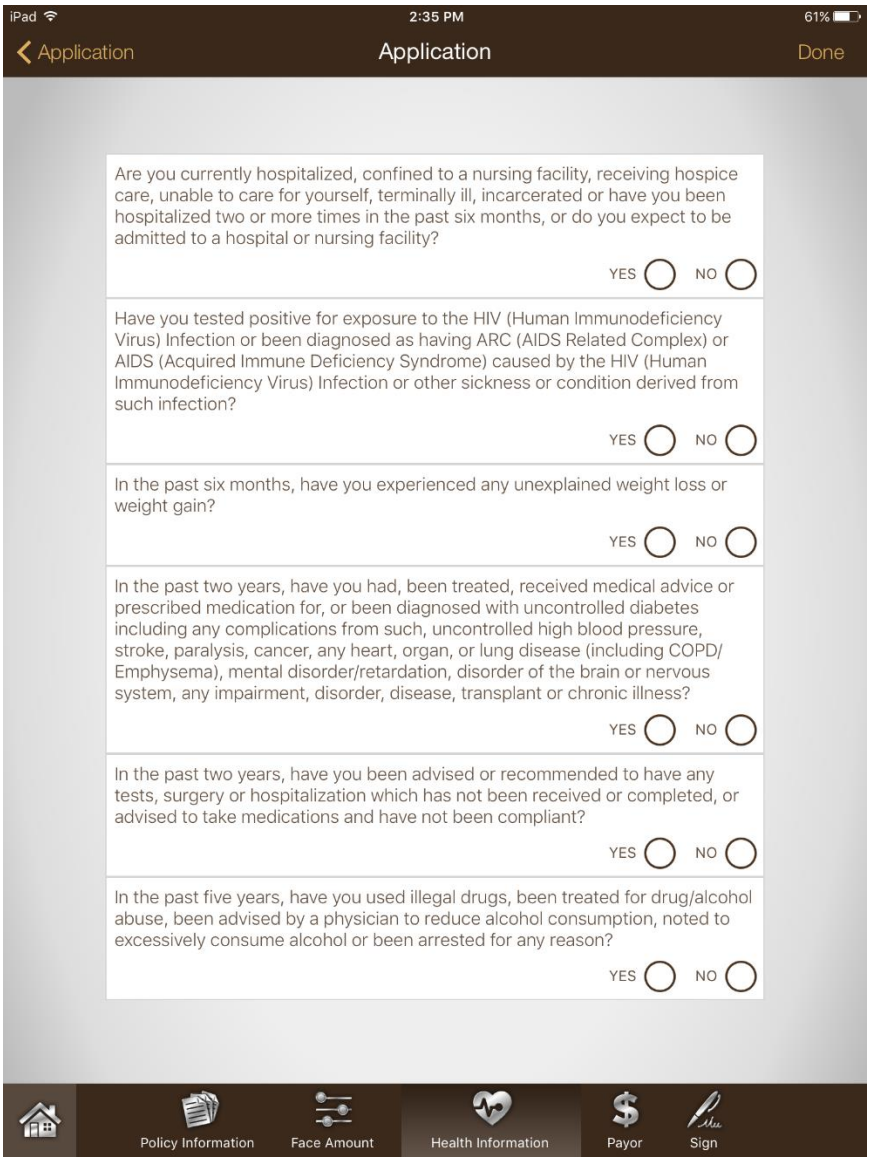


Figure 63: Standard Whole Life Health Questions

Answering "yes" to any plan will present a prompt stating that the applicant no longer qualifies for the originally chosen plan, as seen below.

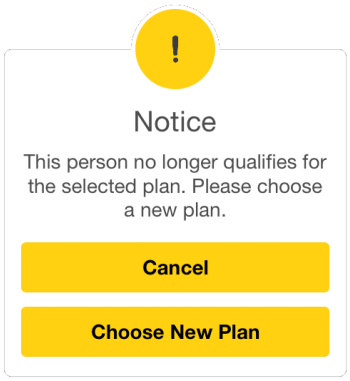


Figure 64: Health Question Prompt

Tapping 'cancel' will reverse the 'yes' selection. Tapping "Choose New Plan" will open another prompt which presents the remaining plans the applicant qualifies for based on the question they answered.

Figure 65: New Plan Selection Prompt

10.2.3.2 PHYSICIAN AND MEDICATIONS FOR PROPOSED INSURED *

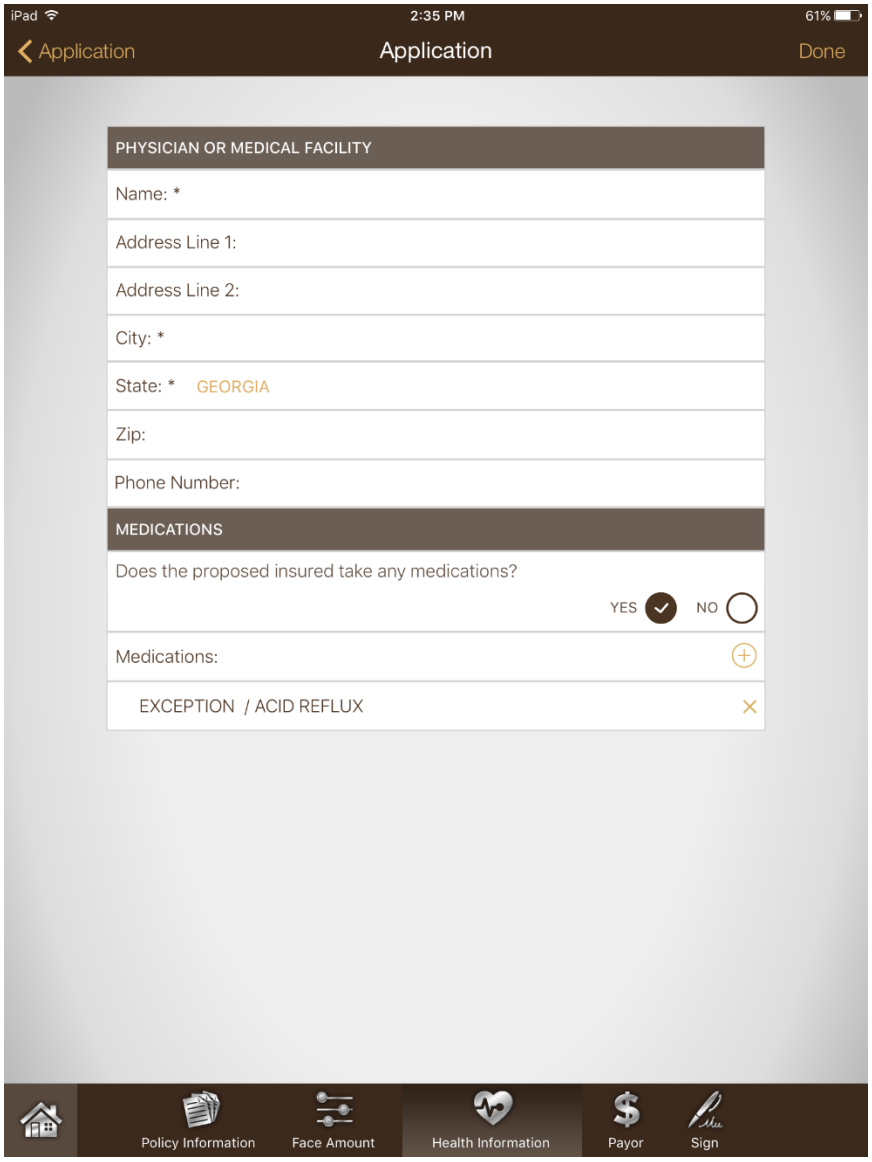


Figure 66: Physician and Medication Information

10.2.3.2.1 PHYSICIAN OR MEDICAL FACILITY

The physician or medical facility page asks for information regarding the insured's primary medical doctor (or medical facility, if applicable). The State section is pre-populated based on the insured's state, as it is assumed that the insured and their primary medical facility are in the same state. The insured can, however, change the state.

10.2.3.2.2 MEDICATIONS

The medication information originally entered in Section 10.1.5.3 MEDICATIONS carries over here and can be edited if need be. Should a medication be added which goes against the rules of the plan, a prompt appears stating that the selection disqualifies them from the plan.

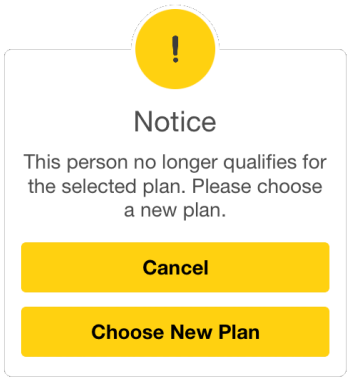


Figure 67: Notice for Violating the Rules of the Current Plan

See Section 10.1.5.3 MEDICATIONS for details about medication information.

10.2.4 PAYOR

The payor tab is used to collect payment information.

10.2.4.1 PAYOR/PROPOSED INSURED & PAYOR/OWNER RELATIONSHIP

The answer will determine what information will be carried over automatically from previously entered data, be it the insured or the policy owner. On policies where the owner is "Self", the second question will not appear as it is redundant.

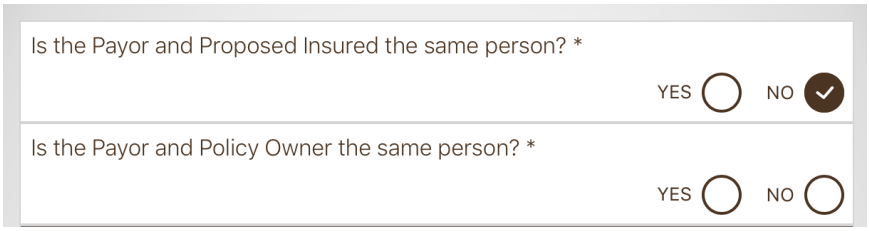


Figure 68: Answering the Questions Regarding Payor Relationship

10.2.4.2 BANK SERVICE PLAN

The most common of payment options. While most of the information gathered is self-explanatory, there are a few exceptions which need to be addressed:

- **Routing Number** – the supplied routing number must be valid, otherwise it displays a notice.
- **Live Check** - not currently available for use. It allows for the user to photograph a written check for submission as payment.

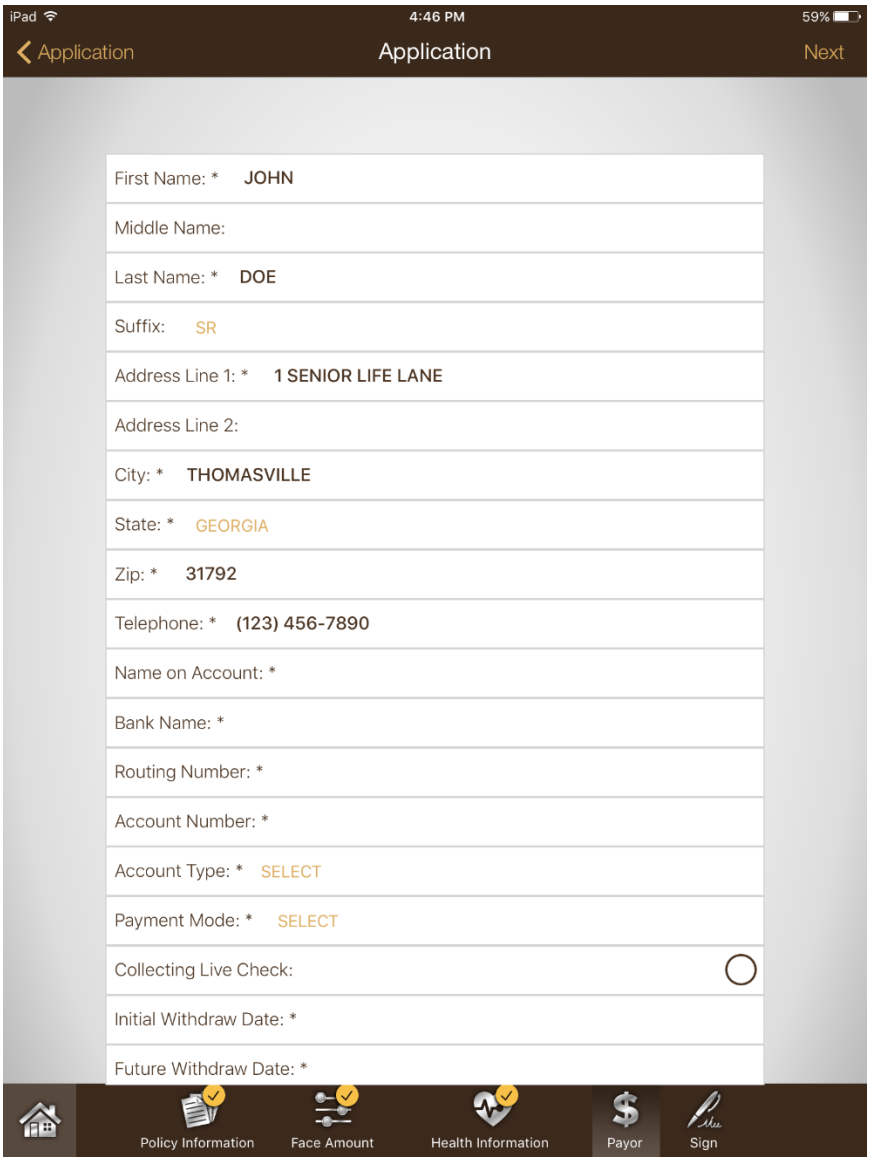


Figure 69: Bank Service Plan Page

10.2.4.3 DIRECT BILL

Direct Bill is an option only available to Home Office staff (those with a 70000 series agent number).

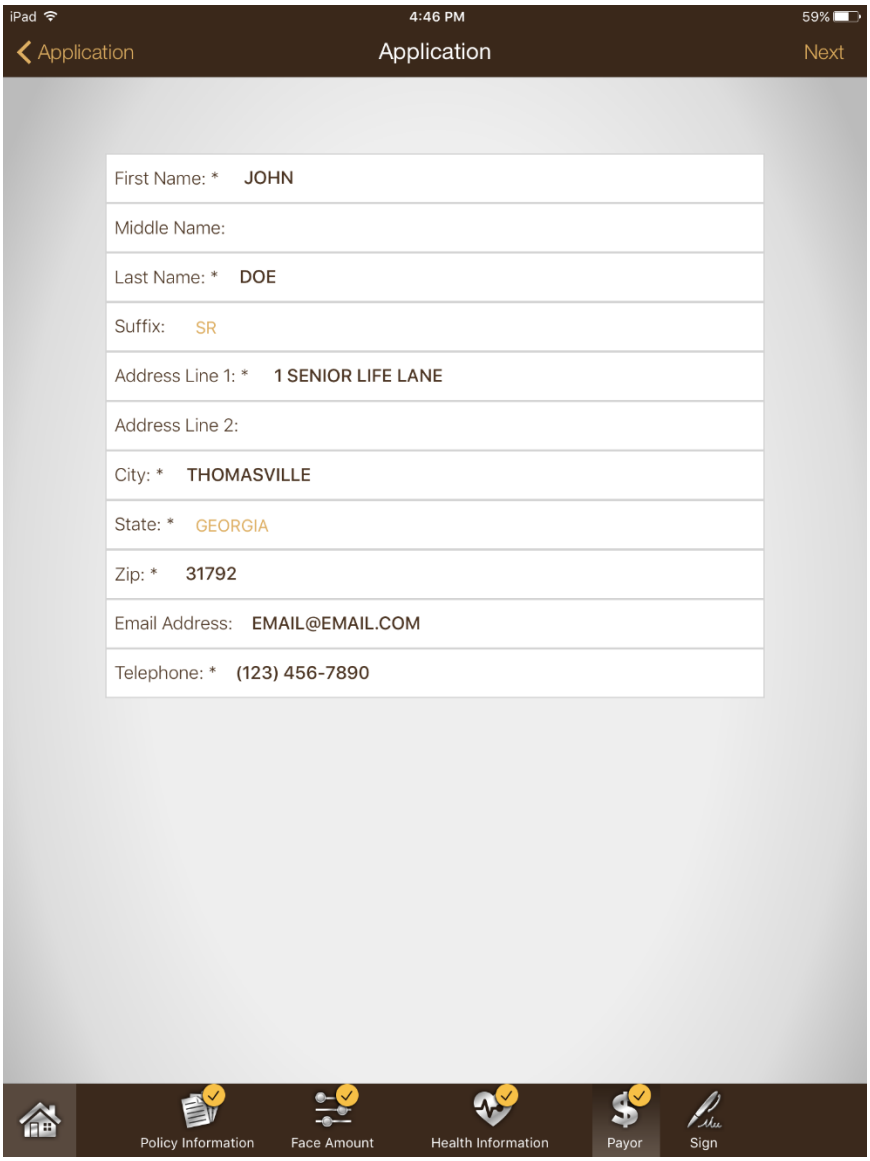


Figure 70: Direct Bill Page

10.2.4.4 DIRECT EXPRESS

Direct Express is the use of credit cards for payment. As of this time, this is not a valid option.

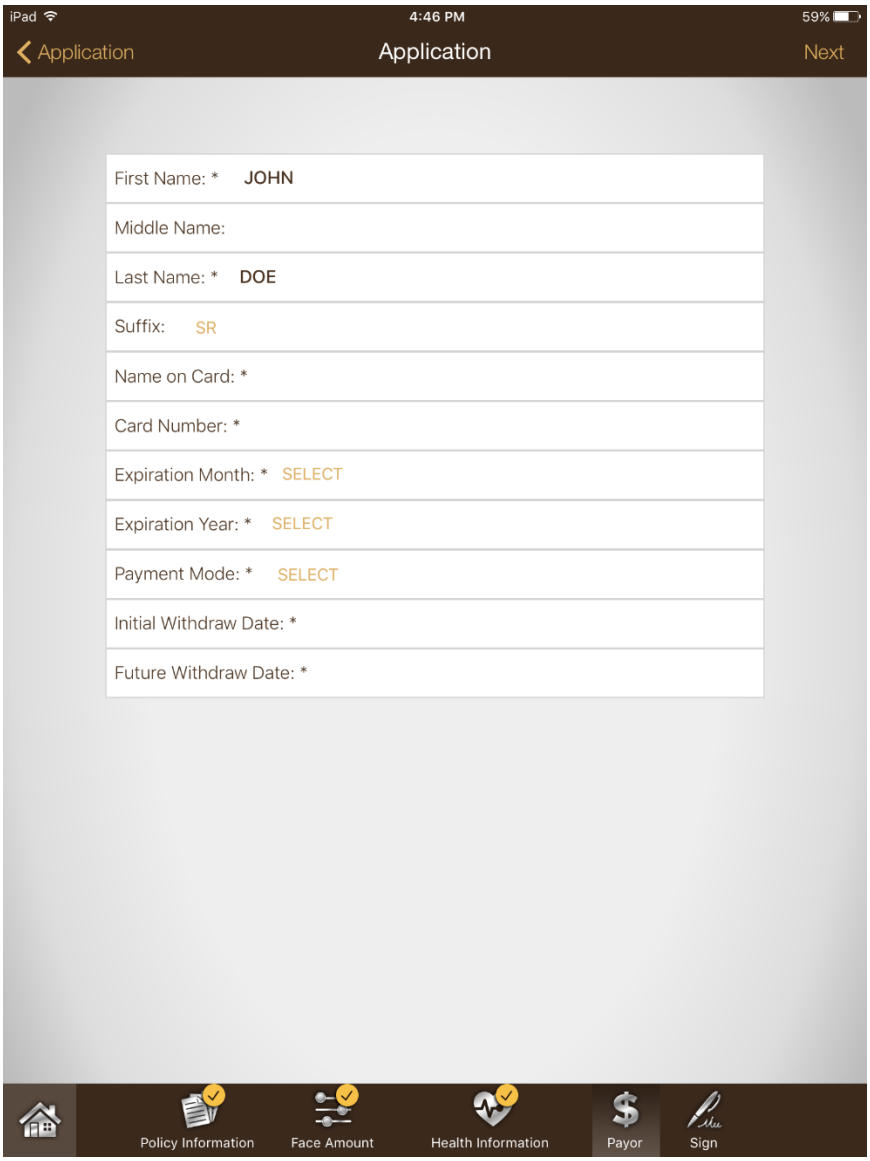


Figure 71: Direct Express Page

10.2.5 SIGN

This page will not let the user proceed unless all the previous tabs possess a check mark, as everything must be complete before attempting to sign the application. The agent needs to select the option appropriate for the Proposed Insured, Payor, and Owner.

- Signature – The individual is present to provide a signature
- Recording (Not Yet Available) – The individual will provide a recorded statement
- Not Available – The individual is not available to provide a signature or statement. This places the application on hold until they are available.

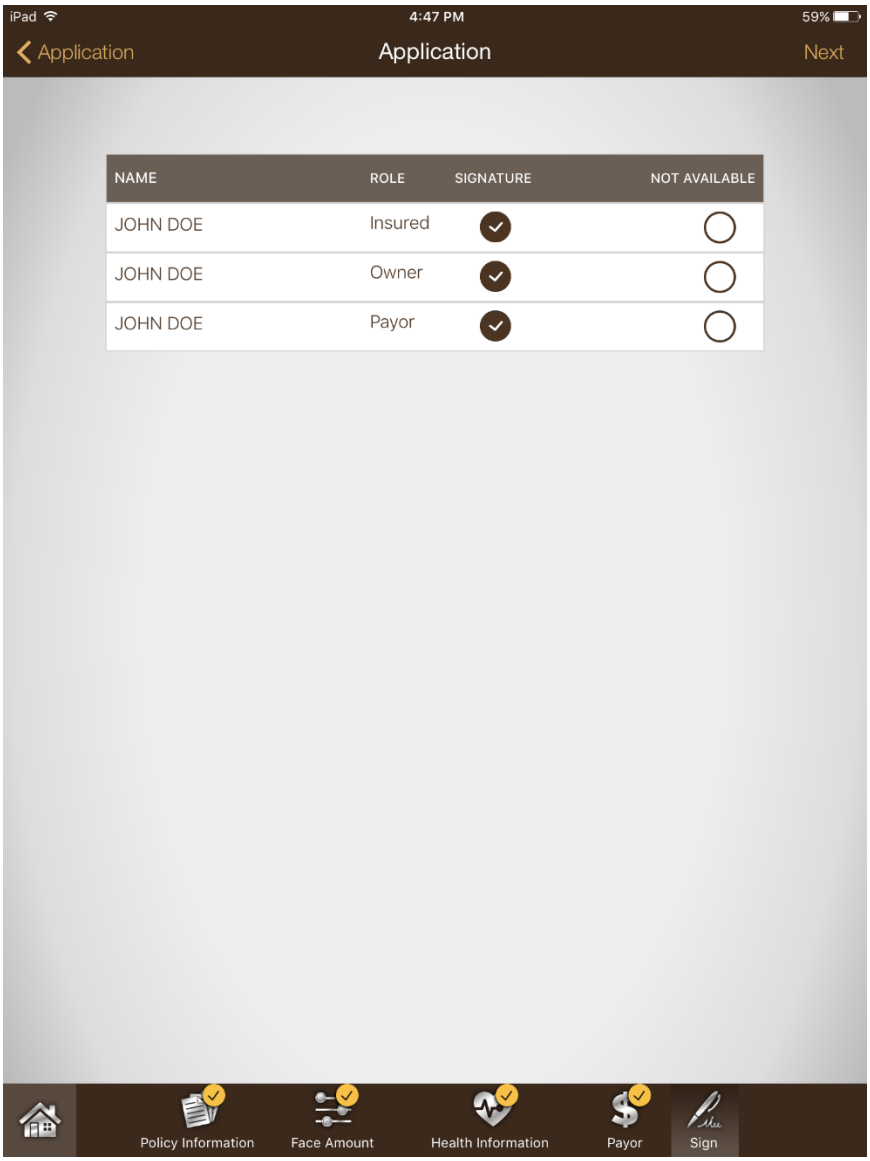


Figure 72: Signature Check Box

Should all three individuals be present, the app moves on to collecting signatures and asking them to agree to the Terms and Conditions, which can be viewed by tapping the "Terms and Conditions" Text. Should they not agree, the app will not move forward.

The insured, payer, owner, and agent all must sign, even if they are the same individual. Should Legacy Assurance be chosen, the payer will also have to agree to the addition of the monthly fee described. The Legacy Assurance Terms and Conditions are available to view on that page. Once a signature has been collected and the "Next" button has been tapped, it is impossible to take back or remove what was written.

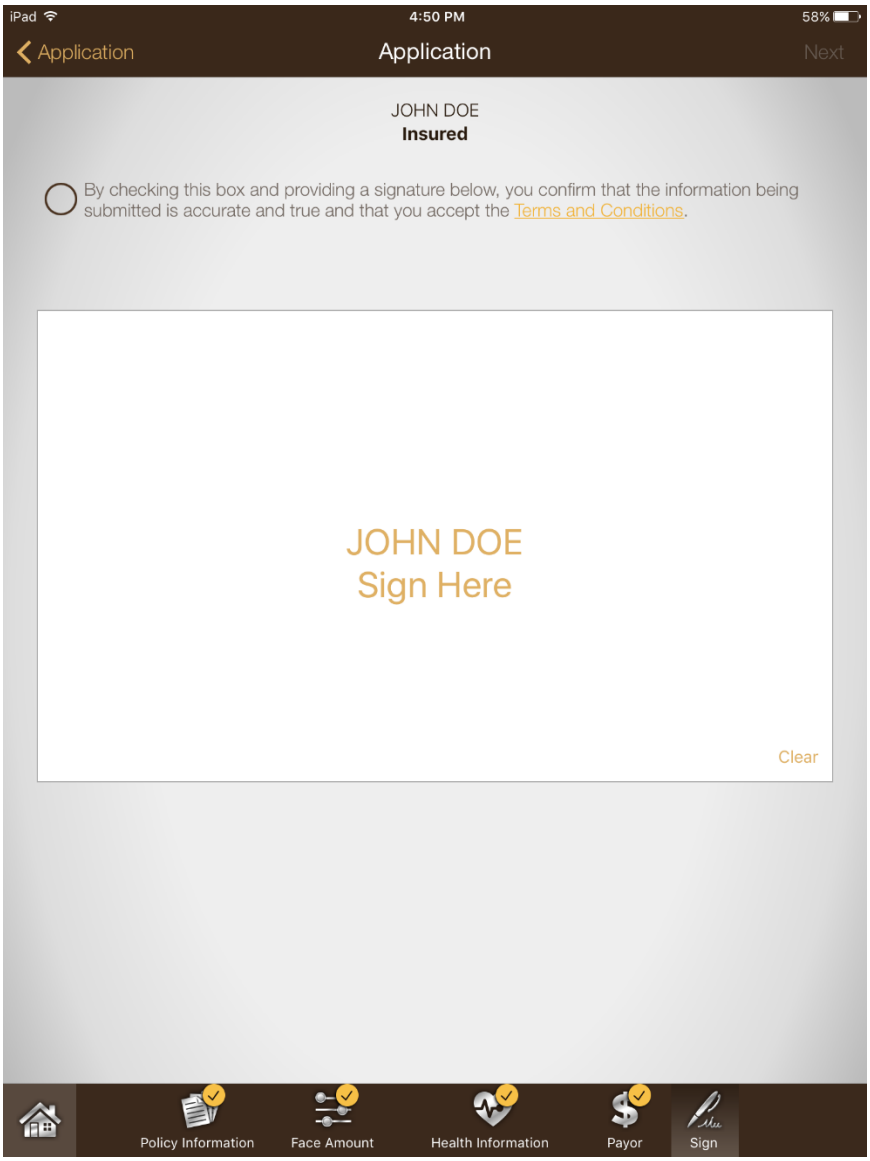


Figure 73: Signature Box

Once all the signatures have been collected, the application PDF will be displayed containing the information collected in the application process. Agents are strongly encouraged to review this information for accuracy.

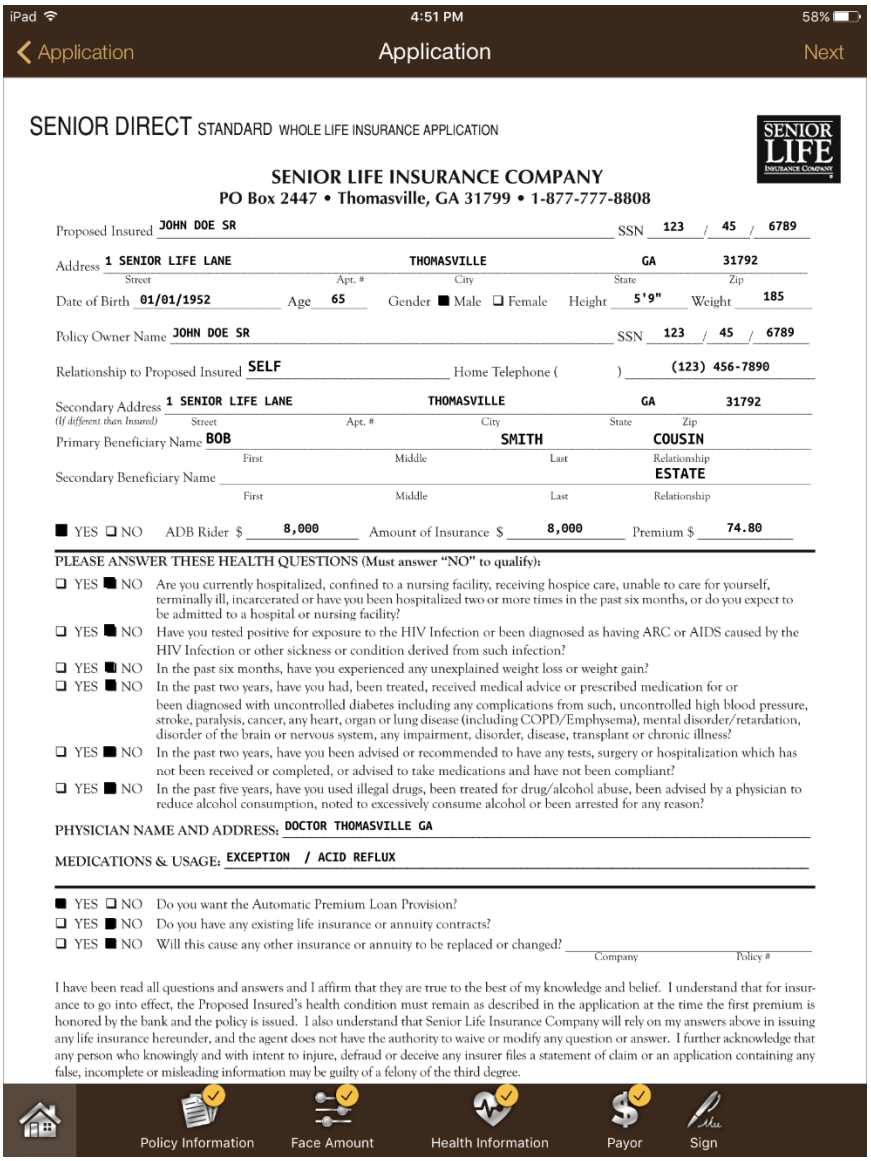


Figure 74: Application PDF

Should the information presented be accurate, the individuals specified on the application PDF need to tap the red square on the application PDF to add their signature to the document. Once the agent signs the application, the information in the app *can no longer be changed!*

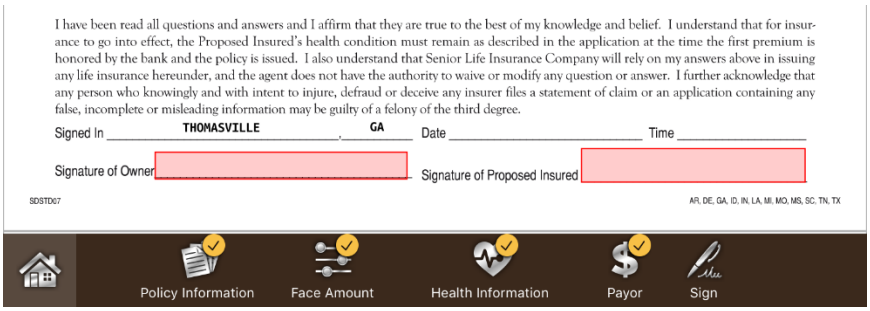


Figure 75: Signature Boxes on the Application PDF

Once the agent signs the application, one of two things will happen depending on whether Legacy Assurance was chosen or not:

If Legacy Assurance was chosen and there are Household members, the following notice will appear telling the agent to go to Under Construction to address these members. This is discussed in Section 12.2 LEGACY HOUSEHOLD MEMBERS.

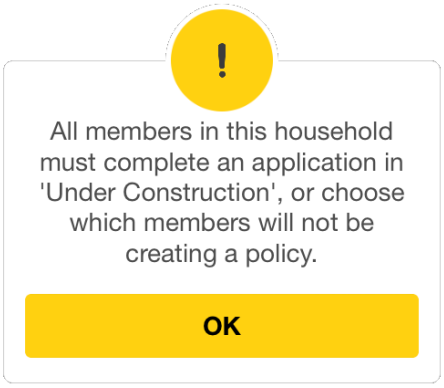


Figure 76: Legacy Member Notice

Otherwise, the application will be complete and have a "Ready to Send" message. This is further discussed in Section 12.3 TRANSMISSION STATUS

11 PENDING

OVERVIEW

The pending page is used to see the status of applications which have been received by Senior Life. Each entry lists the following information:

- **Name of Insured** – The name of the Insured on the specific policy
- **MEA #** - The number which identifies the application
- **Legacy Assurance** – A flag which states whether the application accepted the Legacy Assurance option
- **Policy #** - The policy number for when the application becomes a policy
- **Issue Date** – The date the policy is issued
- **Commission** – The commission amount made by the application

11.1 STATUSES

- **Under Review** – The application is currently being reviewed by underwriting
- **Submitted** – The application has been received, but not been processed
- **Pending** – Has become a policy, but waiting for the initial payment
- **Unsuccessful** - The application has been rejected by underwriting or some other event has occurred. A message will accompany this instructing the agent as to what to do.

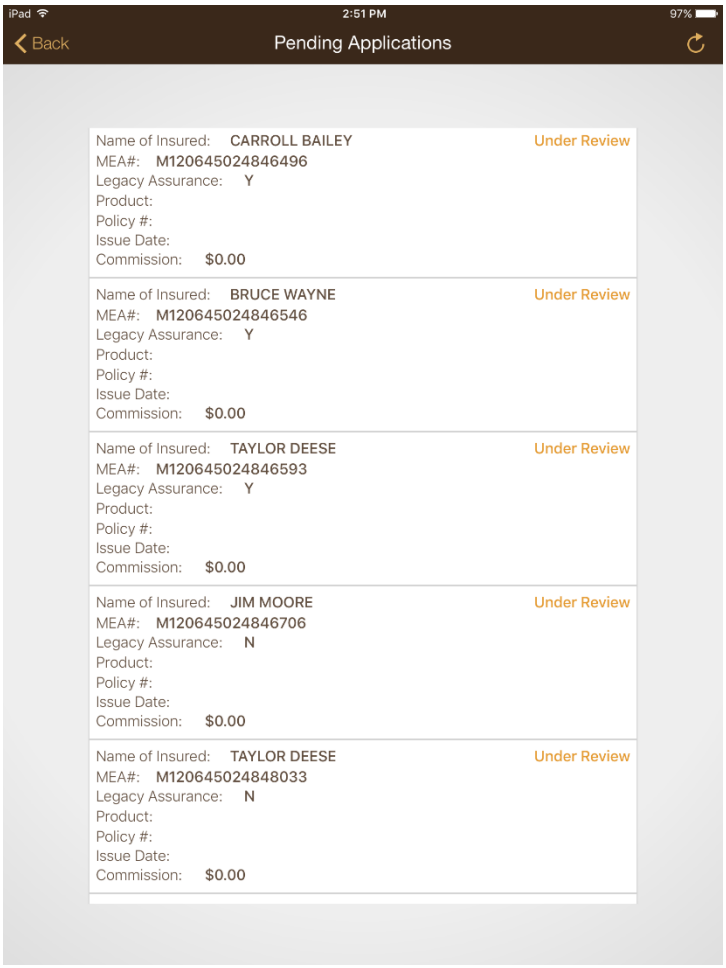


Figure 77: Pending Applications Page

12 UNDER CONSTRUCTION

OVERVIEW

The Under Construction Section serves many purposes. It stores incomplete applications, displays Legacy Assurance Household Members for applications which have listed them, and shows applications which are ready to send from the device and ones which have been sent, but not processed.

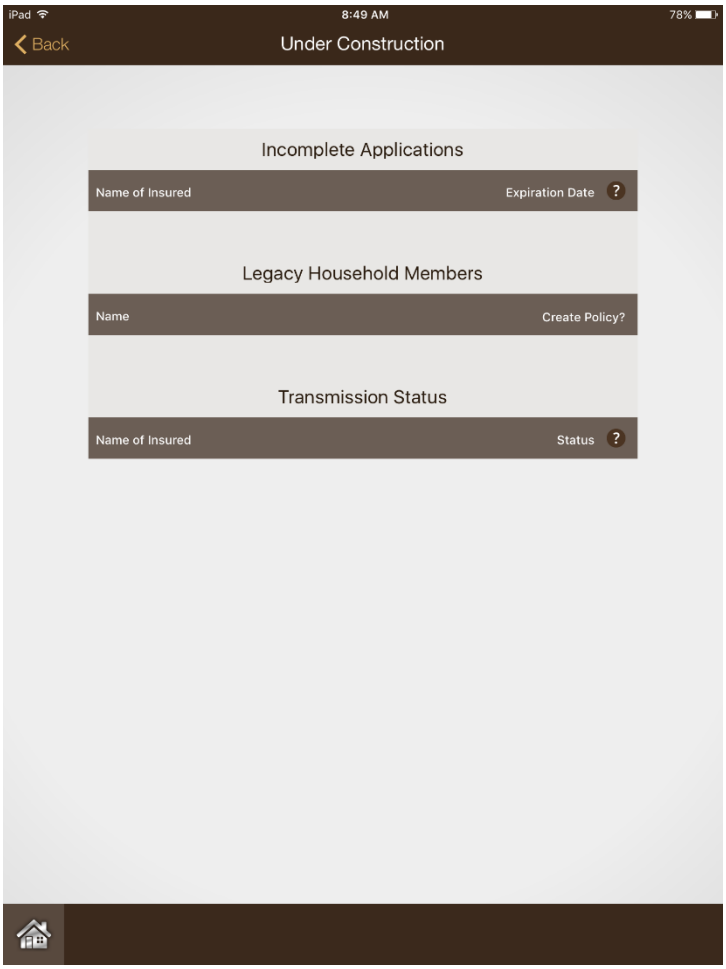


Figure 78: Under Construction Page

12.1 INCOMPLETE APPLICATIONS

Policies here are incomplete and can be resumed should an agent have to stop or the app crashes. They will appear here once the qualifying phase is completed and remain until the agent signs the application PDF.

The date beside the policy is the expiration date. If a policy is not completed by that date, it is erased from the device and ***cannot be recovered****!*

12.1.1 DELETING INCOMPLETE APPLICATIONS

To delete an incomplete policy, slide your finger on the entry on the Under Construction page to the left to reveal a Delete button. Pressing this will delete the incomplete policy.

12.2 LEGACY HOUSEHOLD MEMBERS

Choosing "Yes" will immediately start a new application for that Legacy Household Member.

Choosing "No" will leave you on the Under Construction page.

Once all the Household Members for a household have been addressed, a prompt will appear asking if the user is ready to submit all the applications which were written.

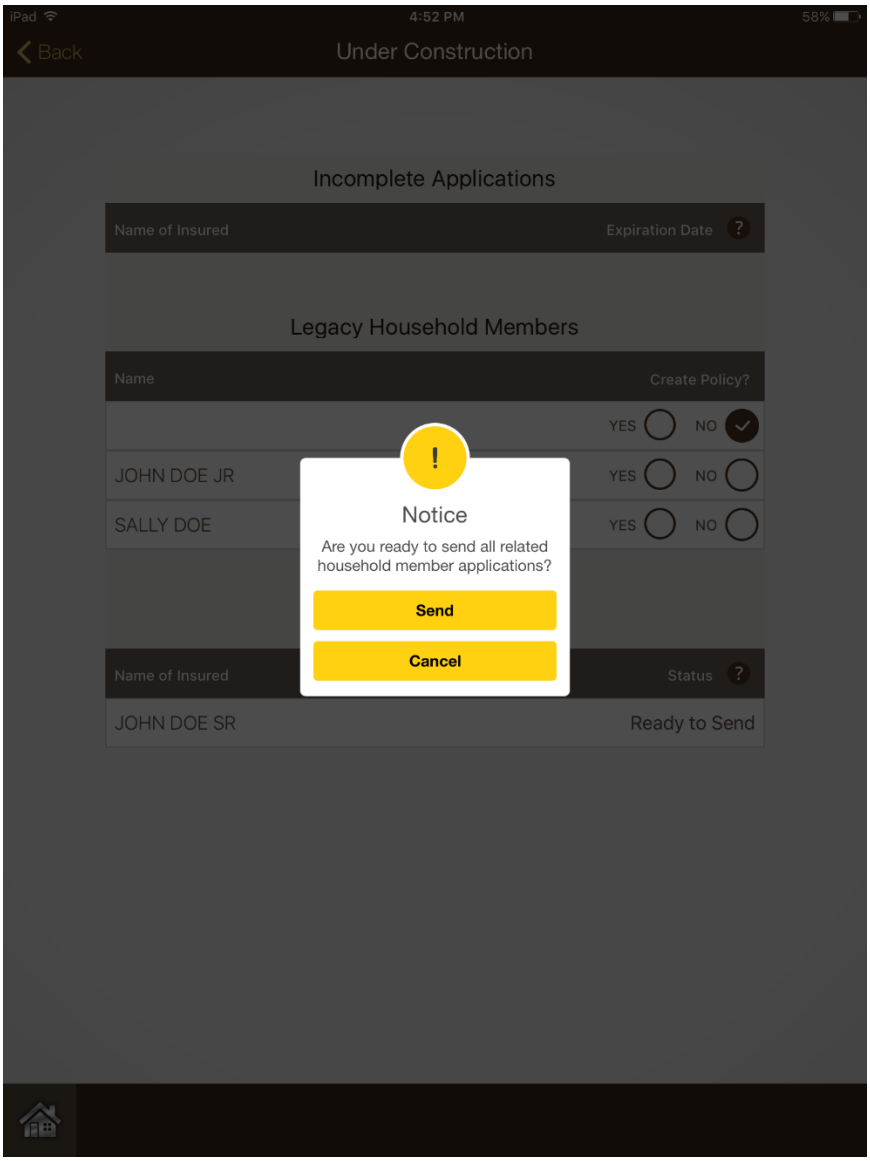


Figure 79: Household Member Application Notice

12.3 TRANSMISSION STATUS

Policies here are complete and awaiting being sent from the device to Senior Life. "Ready to Send" means they have not been sent where "Sent" means they have been sent and are being processed.

All policies in Transmission Status cannot be viewed in accordance to HIPPA rules.

If an applicant signs up for Legacy Assurance and lists Household Members, the main application will remain here until all Household members must answer whether they wish to write an application or not.

12.3.1 SUBMITTING "READY TO SEND" POLICIES

After policies have been written, you must open the app while having access to a Wi-Fi or cellular network connection to submit policies written on the app. This is an automatic process and may not happen immediately.

13 EXCEPTIONS

OVERVIEW

This section is dedicating to highlighting the various exceptions taken by the app when writing an application.

13.1 GENERAL EXCEPTIONS

13.1.1 MINOR AGE

"Minors" are always 17 years of age or younger, regardless of individual state determination.

13.1.2 DRIVING WHILE INTOXICATED (DWI) & DRIVING UNDER THE INFLUENCE (DUI)

Driving While Intoxicated (DWI) and Driving Under the Influence (DUI) history is not information gathered by the application, so it is not asked.

13.2 PLAN-SPECIFIC EXCEPTIONS

13.2.1 GUARANTEED ISSUE

The application PDF contains a field for **Beneficiary City**, but this information is not obtained by the application. This is **not** necessary information and is exclusive to Guaranteed Issue, so it is not asked.

13.2.2 JOINT FIRST TO DIE

As of this time, the app does not support writing Joint First to Die applications.

13.3 AGENT EXCEPTIONS

13.3.1 PAYMENT OPTIONS FOR AGENTS

Direct Billing is only available for Home Office Agents. These agents possess an Agent Number in the 70000 series.

13.3.2 LIVE CHECKS

As of this time, live checks are not allowed to be collected by the app. Users are to ignore the option for this under Bank Service Plan.

14 CHANGE LOG

DATE	PROGRAMMER	DESCRIPTION
06/06/17	Benjamin McPherson	Documentation created.