



Sentinel Security Life Insurance Company

New Vantage Tele-App

FIELD GUIDE

Use the New Vantage Tele-Application Interview when:

- You can conduct the call during Sentinel business hours (8AM - 4:30PM, Mountain Time, Monday - Friday)
- The agent has a Sentinel writing number
- The applicant is a U.S. citizen or has a TIN
- The agent and applicant agree to complete the application by phone using a voice recorded signature
- The agent agrees for the application to be completed in a single visit with an immediate underwriting decision at the point-of-sale (Calls take an average of 20 minutes.)
- All medications are available to give the Interviewer
- All parties including the agent, insured, payor and/or owner are present when the call is initiated
- The Payor agrees to pay premiums by Electronic Funds Transfer from a Bank Account, no credit cards accepted; Bank Name, Account Number and Routing Number must be provided

STEP 1: The agent will call the New Business Tele-App department toll free at 888-719-8132.

STEP 2: The agent will be greeted by a New Business Representative to start the interview.

STEP 3: The Interviewer will collect the following information from the agent: Effective date of policy, face amount, premium payment period, riders selected, agent number, agent name, state license number (if available), split agent name if applicable.

STEP 4: The Interviewer will ask the Insured: name, sex, marital status, date of birth, Social Security Number, height/weight, physical address, phone number, if Payor and Owner are the same, and collect the HIPAA Authorization Disclosure.

STEP 5: The Interviewer will ask the tobacco question and collect the prescription drug history check results. If none of the drugs taken are on the drug decline list then the Interviewer will proceed.

STEP 6: The Interviewer will ask health questions to the insured and ask the current prescriptions taken presently along with dosage amounts.

STEP 7: The Interviewer will provide eligibility by communicating to the agent if the policy is approved, declined, or needs Underwriting Review. If Underwriting Review is needed the Interviewer will conference in an Underwriter. The Insured will answer any additional health questions and the Underwriter will provide eligibility status. Once completed the Interviewer will proceed with the application.

STEP 8: Beneficiary information will be collected from the policy owner. If the beneficiary is a minor a disclosure will be read explaining funds could be held in probate or with the estate until the State determines when the funds can be released.

STEP 9: Payment information will be collected from the Payor. The Interviewer will provide a premium quote then ask for the initial draft date, recurring draft date, and bank account information. The Owner/Insured authorization will be read. If the Owner/Insured is the same person this disclosure will be read in Step 10.

STEP 10: Consumer Authorization Section.

At this point the New Vantage Tele-App Interview is complete. The Interviewer will provide a policy number if the application is approved. The policy will be mailed within 24-48 hours.