Laptop Training Handbook

American Income Life Insurance Company

Revision 7.0
March 2012
# Table of Contents

- Introduction to the Laptop Presentation 3
  - Overview 3
  - Balancing the Human Element with Technology 5
- Overview of Products 6
- Installation 10
- Home Office required documentation 19
- Frequently Asked Questions 20
- Tips, Hints, and Suggestions 24
“I feel like I’m talking to the NASA astronauts just before the start of the Apollo 11 mission...”
– Roger Smith, AIL CEO addressing the Laptop Presentation Class at Home Office, Oct 2009.

Welcome to the laptop presentation! You are a part of American Income Life history. The laptop presentation is a major stepping stone in our collective push toward $250 million in premium a year. The laptop presentation will not make your job as an agent easier, but it will streamline many processes an agent goes through, making your job much more efficient, especially at the core of the business- interacting with clients.

We believe the laptop presentation will have many benefits to an agent of American Income Life Insurance Company:

1. Higher ALP per sale
2. Higher Closing Ratio
3. Increased Referral Collection and Production
4. Increased Professionalism
5. Increased Retention of Business
6. Increased Product Knowledge

The laptop presentation takes the sales process in a brand new direction for AIL. The previous, and very successful, method of “Hour Power” sales is a premium based sale. In this process, the program is built based upon a client’s hourly wage and the premium is set up to be one hour of their earnings per week. While this is a great method, sometimes the client may need more or less coverage than an hour of their earnings will provide for them.

Because of this, the laptop presentation was created. The laptop presentation is a needs based presentation. The program is based entirely on the family’s needs for insurance, and takes into account all insurance coverage in place, whether through work, outside of work, or with us. Due to the process, the program is more understandable; because it becomes very clear to the client they need the products we are offering them. This can result in all the benefits of the laptop presentation listed above.
The need for understanding insurance is paramount for clients to make sound financial decisions.

The agent-to-client laptop presentation allows the client to be counseled individually. This format is most applicable when selling individual insurance products. Customers like to see what they are going to get for their money. The laptop presentation gives the agents the competitive edge they need by enabling them to show the client exactly what it is that they can offer according to the client’s qualification requirements:

- The laptop presentation will enable the agent to sell and up-sell more by speaking a language that clients understand.
- The agent will look and sound more confident when presenting.
- The initial training provided by AIL will help the agent use the laptop without distancing the client, but instead reinforce the relationship.
- The laptop presentation will also create more interaction between the agent and the client.

The laptop presentation also takes care of several important elements to be considered:

1. It develops the theme for the presentation that is carried out through the entire presentation (Unions, Referrals, Child Safe, POS, Credit Unions and Associations)
2. It helps to know your client as much as possible in advance, to see what insurance products they qualify for.
3. It paints a picture of need by allowing the client to link the audio message to the visual one.
4. The laptop presentation, when used with human element, its animation and effects can make an otherwise monologue, into a powerful presentation.
5. Ensures that there is the proper balance between the laptop technology and the human element.
6. Provides a fail proof system for application completion, hence increasing the underwriting quality of the sale.
BALANCE BETWEEN HUMAN ELEMENT AND TECHNOLOGY

In our very competitive world, clients buy products today based on advertising messages, word of mouth, reputation etc.

In the AIL world, clients buy our products because they like and trust the agent. The laptop presentation is a key to showing professionalism. However, equally important is the understanding of how to balance the human element with the technology.

Here’s an example:

Let’s imagine that the sale process is represented by an upside down triangle.

We can easily assume then, if the laptop presentation takes care of the Need and Presentation part of the triangle, the human element must take care of the Rapport and Close. Therefore the balance between the technology and the human element must be 50-50.
Overview of Products

The laptop presentation focuses on 4 specific needs, and builds a program to fill in these specific needs:

- Final Expense Protection
- Income Protection
- Mortgage Protection
- College Expense Protection

Final Expense Protection (Freedom of Choice)

Life insurance is purchased because our loved ones must go on living.

Permanent whole life insurance to age 120 is designed to pay for immediate expenses such as medical, funeral, and probate fees incurred as the result of death. It is important that you **insure your insurability**. Many people think about life insurance when it is too late and they already have been diagnosed with a medical condition that makes them uninsurable. So, it is important to lock in permanent life insurance that will be there for your entire life.

The eApp uses standard **Whole Life Products, or Senior 10** when applicable, to fill in the need for final expense protection. The Alternate Close inflation option proposes $30,000 Whole Life for a client and spouse. This is due to the current cost of final expenses of approximately $14,000 inflating at 4% for 20 years to over $30,000. The amount offered to the client will be $30,000 minus any current Whole Life coverage in place.

Income Protection

The loss of human life is indeed tragic in many ways. The financial result of such a loss can be devastating. If the husband was the principal breadwinner, a wife may not be able to maintain the family on social security benefits alone. If both spouses worked, the surviving spouse may not be able to maintain the family’s lifestyle on his or her income alone. And the death of a single parent could leave the children without the source of support.

**A 10 year Renewable & Convertible** product is used for income replacement. The recommended default coverage will provide for 5 years of income replacement for the client and a working spouse. For example, an individual makes $50,000 a year, making 5 years of income equal to $250,000. The program logic will recommend $250,000 of coverage is in place. The amount offered to the client will be $250,000 minus any term life or work insurance in place, for this example.
Mortgage Protection

The odds of your home being destroyed by fire are considerably less than the possibility of your family losing your home through the untimely death of the breadwinner. Without your income your family would still have to make your monthly mortgage payments. Think about it.

How long would it take for your family to adjust to life without you? Two years, five years, maybe ten? And how long could your present savings and other insurance sustain them? Building adequate reserves to ease them over this period of adjustment could be costly, and could make you forfeit today's pleasures for tomorrow's security. Some people say “I have life insurance on my job.” If you ever left, quit, retired or were fired or laid off, there’s usually no more group life insurance. (At work your job owns your policy) Therefore, you should have your own policy as well.

Mortgage protection is provided using a variety of products. The standard product used is the 15 year or 30 year mortgage protection product. However in situations where cost may be an issue to the client, a 10 year term or even an accidental death benefit (ABD) can be used.

College Expense Protection

The ADB, 10 year renewable term, or the 20 year level term plan, depending on the number of years coverage is needed, are often a good choice for people in their family-formation years, especially if they're on a tight budget, because it allows them to buy high levels of coverage when the need for protection is often greatest. These products are also a good option for covering needs that will disappear in time such as paying for college. This is certainly a significant expense for most families since annual increases in college costs are still significant.

The laptop takes into account that the average cost for in-state tuition and room and board for a 4 year institution is currently over $68,000. At 4% inflation over 10 years this cost becomes over $100,000. The default coverage provided will be $100,000 per child, minus any current savings they have for college expense.

Child Rider or Head Start Programs for kids:

The tragic loss of a child can have a financial cost as well as the obvious emotional cost. Funeral expenses can range from $5,000 to $15,000 or more, depending on where you live and how extensive the funeral arrangements are. True, most of us don’t have that much cash lying around. Some parents choose to obtain life insurance for their children when their family background exhibits quite a bit of bad health. If certain detrimental illnesses run in the family, such as cancer, the parents might feel they are protecting their children’s
future wellbeing by obtaining life insurance for them. This is especially true when looking at the insurance companies who look over every detail of an individual’s family health history. This is a good reason to look into life insurance policies for the kids. The laptop logic automatically adds a child rider for $10,000 if the prospective customer has children.

**Additional Benefits Available (where available)**

**A71000**

This policy pays a cash benefit to the insured and covered dependents for treatments received due to accidental injuries. The amount of the payout depends on the amount of coverage purchased. Below is an example of a triple A71000 payout.

<table>
<thead>
<tr>
<th>Benefit for:</th>
<th>Coverage amount:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death</td>
<td>$30,000 primary/spouse $6,000 children</td>
</tr>
<tr>
<td>Auto Death</td>
<td>$60,000 primary/spouse $12,000 children</td>
</tr>
<tr>
<td>Common Carrier Death</td>
<td>$150,000 primary/spouse $30,000 children</td>
</tr>
<tr>
<td>ER treatment</td>
<td>$150 unlimited</td>
</tr>
<tr>
<td>Overnight hospitalization</td>
<td>$300/day up to 365 days per any one accident</td>
</tr>
<tr>
<td>Intensive Care Unit</td>
<td>$600/day up to 14 days per any one accident</td>
</tr>
</tbody>
</table>

**Cancer Programs**

The American Cancer Society says 68% of expenses associated with cancer come from indirect expenses not covered by health insurance. The lifetime risk of developing cancer is one in two for men, and one in three for women.

Medical advances have resulted in increased survival rates for cancer, but with these advances come increased health care costs. Lengthy, expensive recovery periods can mean the loss of personal wages and an employee’s ability to pay for care and treatment. Even with the most generous employer-provided medical and disability insurance plans, workers may need additional resources to help meet their financial needs.

People often don’t realize this until they’re touched by cancer, either personally or through a family member or friend. That is why the need for a Cancer plan exists in almost every home we visit.

It is also the one policy that may be issued by our company when the prospects do not qualify for Life Insurance products, as long as they have never been treated for cancer before.

**Lump Sum Cancer C20**

The lump sum cancer program pays a cash benefit to the insured upon first diagnosis of cancer. The benefit can range from $10,000, $25,000, or a $50,000 benefit. Please refer to the outlines of coverage to see the details and exclusions for your area.
Schedule/Unit Cancer  CNM

The unit or scheduled cancer program pays a specific dollar amount, directly to the insured, for services rendered for cancer treatments of an insured.

CI0000 Critical Illness program

The financial consequences of a serious illness are often worse than those of death. In addition, the chances of a critical illness attack on any of us are much higher than those of death, at least before retirement age.

Whether the insured recovers from the disease or not and whether the insured is able to go back to work or not, have no effect on the payout of the benefit.

Some people think they are well protected because they have life insurance and some disability insurance. They are probably wrong. Critical Illness coverage is not a substitute of life insurance or disability insurance; rather it fills the gaps left by that coverage. You need it not because you may die soon, but because you are going to live.

The need for this coverage can easily be determined if your prospect meets these conditions:

- Their high income precludes them from purchasing enough disability to meet their needs
- Their high-risk profession prevents qualification for traditional disability coverage
- They have a high medical deductible
- They don’t have health insurance
- They are parents
- They are self-employed
- They are a homemaker

The critical illness benefit works very similar to the lump sum cancer program and pays a cash benefit to the client upon diagnosis of a critical illness. The benefits range from $10,000, $25,000 or a $50,000 benefit. Some examples of a critical illness can include: heart attack, stroke, end stage renal failure, major organ transplant, or a total loss of hearing or sight.

Critical Illness Rider (where available) Provides a $5,000 benefit for diagnosis of a defined critical illness. This is a rider that attaches to a Whole Life product and is only available on the application and not in the survey or proposal.
Laptop Installation

Suggested System Requirements

**XP Professional**
* 1 GHz processor Pentium Dual Core
* **1GB of RAM MINIMUM - 2GB RECOMMENDED**
* 40 GB of available disk space
* At least 2- USB 2.0 ports
* Windows XP Professional with all current Service packs installed
* Personal Firewall Software (* XP Service Pack 2.0 includes a personal firewall)
* Virus Scanning Software

**Vista**
* 1 GHz processor (32- or 64-bit)
* **2GB of RAM MINIMUM(for Home Basic); 4GB RECOMMENDED**
* 40 GB of available disk space
* Support for DirectX 9 graphics and 32 MB of graphics memory (for Home Basic); 128 MB of graphics memory plus WDDM support for all other versions
* Virus Scanning Software

**Windows 7**
* 1 GHz processor
* **1 GB of RAM MINIMUM (32-bit); 4GB RECOMMENDED: 4 GB of RAM MINIMUM (64-bit)**
* 16 GB of available disk space (32-bit); 20 GB of available disk space (64-bit)
* DirectX 9 graphics device with WDDM 1.0 or higher driver
* Virus Scanning Software

**MAC Support:**

You can install eApp on a MAC:

1. Create a partition and install a windows OS, or
2. Buy and install software called “Parallel” that will run windows based software. The cost is about $70 and you can find it at Best Buy (see link below)
3. **You can use Boot Camp which comes standard on Macs to install Windows. With doing it this way you will have to start the computer into either Windows or Mac OS.**
New Agent Laptop Accessories

- A/C power cord
- Car power cord
- Laptop briefcase
- USB flash drive
- Wireless mouse
- External speakers
- Swivel Pad/Turntable
- Black extension cord
- Vehicle file box

SAMPLE OF ITEMS SUGGESTED FOR LAPTOP PRESENTATIONS IN THE HOME

NOTE: You can buy these items at most stores that sell computers. This list is intended to show you a picture and SAMPLE items.

INVERTER FOR CHARGING YOUR LAPTOP/CELL PHONE/ETC. IN YOUR CAR

![DBTech 175 Watt Portable Micro Power Inverter With USB Port --- 12v AC to 110v DC Car Plug Converter For Your Ipod DVD Players Laptops Netbooks And cellphones](http://www.amazon.com/DBTech-Portable-Inverter-Converter-cellphones/dp/B002LTQFUM/ref=sr_1_10?ie=UTF8&qid=1299612750&sr=8-10)

MAKE SURE YOU CAN PLUG THIS INTO YOUR CIGARETTE LIGHTER. IF YOU CAN'T SELECT A MODEL LIKE THE ONE SHOWN BELOW. Some cars do not enough room for this type of device to fit.

http://www.amazon.com/DBTech-Portable-Inverter-Converter-cellphones/dp/B002LTQFUM/ref=sr_1_10?ie=UTF8&qid=1299612750&sr=8-10
Durell 813-0291-07 175 Watt DC to AC Pocket Power Source

http://www.amazon.com/Duracell-813-0291-07-Pocket-Source-Inverter/dp/B000U0M7PG/ref=sr_1_2?ie=UTF8&qid=1299612587&sr=8-2

USB POWERED LAPTOP SPEAKERS – PLUGS INTO YOUR USB PORT

JLab USB Laptop Speakers - Portable, Compact, Travel Notebook Speaker for PC and Mac - B-Flex Hi-Fi Stereo USB Laptop Speaker - Pearl White by JLAB

http://www.amazon.com/JLab-USB-Laptop-Speakers-Portable/dp/B003YL3KUY
WIRELESS MOUSE

Microsoft Wireless Mobile Mouse 3500 - Loch Ness Gray

http://www.amazon.com/Microsoft-Wireless-Mobile-Mouse-3500/dp/B0035ERKYW/ref=dp_ob_title_ce

SWIVEL PAD/ TURNTABLE

SwvlPad Turntable  Item # SWVL-PAD

- Thinnest turntable available anywhere
- Great with your notebook for client presentations
- It's a turntable for your LCD monitor
- Teflon layer provides effortless swiveling
- 8-3/4" diameter supports up to 20 lbs. of constant weight

http://www.laptopdesk.net/swvl-pad.html
Program Installation

**Step 1: File Installation**

1. Insert CD, flash drive, or open e-mailed setup file from Home Office
2. Open the file and select the “EappSetup” file
3. Select “run” and install the file

**Step 2: User Account Control**

The “user account control”, or UAC, is a built in feature of Windows Vista and Windows 7. In order to use eApp, the UAC must be turned off.

*Steps for Turning off UAC on VISTA*

- Click on the Windows icon in the lower left corner.
- Click on Control Panel
- Click on User Accounts
- Under the title "Make changes to your user account" click on "Turn User Account Control on or off."
- Uncheck the box and click "OK." (Note: you will have to restart the computer.)
- If you receive any pop ups saying that your computer is not protected because the UAC is turned off, you can ignore it. Turning the UAC back on may cause eApp not to work properly.
Steps for Turning off UAC on Windows 7

Click on the Windows icon in the lower left corner.

- Click on Control Panel
- Click on User Accounts and Family Safety
- Click on User Accounts
- Under the title “Make changes to your user account” click on “Change User Account Control setting”
- Next, slide the scroll bar to never notify.
- Click OK to make the change effective
- Restart the computer to turn off User Access Control

Step 3: Home Office Updates

Once the file is installed and UAC is switched off, restart your computer and connect to the internet. Click on the “eApp” icon on your desktop and open the file. You will now have the initial screen of eApp opened, click the “Update Software(online)” option. eApp will now download the rest of the program files from Home Office.

*Please Note: The first “online” download of eApp is very lengthy, and can take up to 2-3 hours to complete. Please allow this time when completing this step. Failure to finish the download may cause eApp to operate incorrectly. It is advisable to turn off any power save or auto-off functions that may turn off or hibernate your computer during the installation phase.

Once you have successfully completed an “Update Software (online)”, you will be prompted with three options when opening eApp:

1. Transmit Applications – used when you are connected to the Internet or local office LAN and you are ready to transmit completed applications to the SGA for review
2. **Software Update (online)** – used to update your system software. You must be connected to the Internet. YOU MUST UPDATE AT LEAST EVERY 5 DAYS OR YOU WILL HAVE TO UPDATE BEFORE YOU CAN USE YOUR LAPTOP.

3. **Sales** – used when you are with a prospect or client to complete the presentation and application.

**Step 4: Setting up a User Account**

While you are in training on laptop you can use the generic training logon.

- **Username**: EAPPTRAINING
- **Password**: TRAINING

Towards the end of your training you will need to setup your own eApp logon. This logon will allow you access not only to eApp, but also to the agent online workspace, which allows you access to agent financial statements, advance reports, AP&P reports, previous applications submitted, and current pending applications.

**Below is a step by step explanation of how to setup a user account.**

Click on 'Create User Profile' and enter the following information:

1. **Agent Information**
   - a. Enter your Agent Number. Provide one of your agent numbers.
   - b. Enter the Last 4 of Tax ID. Provide the last 4 digits of your social security number or if you are not in the United States the last 4 digits of your Tax ID.

2. **User Identification**
   - a. Enter a Username. Your username must have at least 5 characters. For example, JSmith.
   - b. Enter a Password. Your password must be at least 8 characters.
   - c. Re-enter the Password for verification.
   - d. Enter an Email. The email address is used to recover your password.

3. To be able to recover your password, select a question from the Secret Question drop-down. For example: What is your pet’s name?

4. Enter the answer to the question selected in the above step in the “Your answer” field.
5. Click Submit.

6. To verify your new login, logout of the workspace and log back in with your new user ID and password.
Once you have the appropriate login, click the login link on the main menu and you will get this screen.
American Income Life Insurance Company

Confidentiality Memo of Understanding

I understand that through the electronic application process, including the process of obtaining referrals or reviewing information on the Agent Workspace, I have access to American Income Life applicant or policyholder information. I understand that use or dissemination of lead or referral information or policyholder records without the consent of the Company and affected individuals/policyholders and/or other affected persons is illegal. Such records are private and protected from disclosure by Constitutional rights of privacy and State laws and regulations concerning insurance and limits on disclosure of consumer information. Moreover, disclosure of policyholder information may constitute a violation of the Federal Privacy Rule contained in the Health Insurance Portability and Accountability Act.

I agree to never retain, copy, reproduce, or sell any American Income Life policyholder records, or any other records concerning the company, including information obtained or saved in the eApp databases, no matter how or when obtained, whether prepared by the Company, the Agent, the State General Agent, or any other person. I will only use these records for providing service to American Income Life customers regarding their AIL coverage or application.

I understand violation of this agreement could result in legal action against me.

Signature: ______________________________

Printed Name: ______________________________

Agent Number: ______________________________

State General Agent Name: ______________________________

Date Signed: ______________________________

__________________________________________   ______________________________________
Phone Number (required)     Email Address (required)
Frequently Asked Questions

Q: Do I need to back up each sale?
A: Yes, it is highly recommended you back up each sale onto a separate USB flash drive. We also suggest you keep this flash drive in a location separate from your laptop bag.

Q: If I lose my USB back up drive or it is stolen, will my clients personal information be accessible to someone not with AIL/NILICO?
A: No, the data is highly encrypted. The only people who can open and view sales information saved to a flash drive are the support staff at CAS help.

Q: How often do I need to perform an online update?
A: eApp requires an online update every 5 days. We recommend you update more often to make sure you have the most recent versions of the program.

Q: How do I open an existing application?
A: If you were filling out an application and had to leave for any reason, you can save the application and come back to it with the client at a later time. Simply open eApp and select “Existing Application”. You will then be taken to the application wizard where you can finish filling out the application and all related documents.

Q: How do I access my referrals?
A: Select “Sponsorships” from the toolbar, and select “view” from the drop down menu. Currently you will not be able to print your referrals from eApp. However, if you double click on an individual referral, you can add notes as you work through your referral base.

Q: When will the insured’s bank account be drafted?
A: The bank draft request will be sent by Home Office the day the application is received by Home Office. The actual date the funds leave a client’s account depends on the processing time of the financial institution. As a rule of thumb, the client should expect the draft to occur within 24-48 hours.

Q: Do I need to include banking information on a Trial Application?
A: Yes, always collect correct banking information even in a trial situation. Once approved, initial premium of a trial application can be approved via a COD request on the Agency Resource Center. It also helps cement the commitment to the premium.
Q: Can I go back to the proposal when I am in eApp?

A: Currently you are unable to go from the application back to the proposal. There is programming being done to allow for this function in a future updated release.

Q: When filling out the application, I click the “x” to sign but the signature section is grey and I cannot bring up the signature window.

A: Make sure you have completed and review all the documents before moving onto signing. You will know this has been done when all the documents listed have an eyeglasses icon next to them. Once you have opened and reviewed all documents and all eyeglasses are showing, click “Next” on the bottom right corner of the screen. Now you can reopen the documents you wish to sign and be able to sign.

Q: How do I get a Senior 10 to be offered instead of a whole life for someone whose only option is a Senior 10?

A: By checking “insulin diabetes” on the survey, regardless of their answer, an SR10 will be offered automatically now. The medical questions on the survey do not link onto the application. We plan to add an option to offer Senior 10 instead on the survey in a future release.

Q: How do I do a term conversion of term products to whole life in eApp?

A: Conversions and rider add-ons to existing policies must be done on a paper application.

Q: If a client only wants ADB mortgage protection, and does not have existing whole life coverage to add an ADB onto, what should I do?

A: An ADB is only a rider and must be attached to a whole or term life product. If a client only wants mortgage protection. You can offer him or her the TA15 or TA30 mortgage program by selecting it from the “additional benefits” tab on the bottom left corner of the proposal. If the client only wants an ADB, a small WL or term life product must also be sold so the ABD will have something to “ride” on.
Q: Have any agencies developed a script that has experienced a high amount of success?

A: Go to Laptop On Demand (www.aillaptopondemand.com) You will find successful scripts Lead Types and handling the most frequent objections. In addition, videos are available for your use via Internet Browser-based devices (laptop, iPhone, iPad, etc.)

Username: sales@ailife.com

Password: The password changes annually, check for current password on the Agency Resource Center at www.ailife.com/arc

Q: How do I transmit my sales to Home Office?

A: Once you are ready to transmit a sale, check the “online” option at startup. Once the update has been performed, you will be prompted that you have sales ready to be sent. Ensure the box to the left of the sale you are wanting to upload is checked, and click “send” in the bottom right corner.

Q: Can I view my applications after they have been sent?

A: Yes, you can access all of your previously sent applications on the Agent Workspace. Just logon to the workspace and select “view applications you have uploaded”. You can access all your submitted applications there.

Q: Can I attach any notes to the application? Who can see the notes?

A: Yes you can attach notes. From the Agent Workspace, select “Add/View notes for sales you have uploaded via eApp”. The notes are visible to the SGA and eApp reviewer in your agency. They are also available to Underwriting once the business has been loaded at Home Office.

Q: Where does the application go once I send it out of the eApp program?

A: It goes to the agency workspace, where the SGA must approve it for release to Home Office.

Q: How long does the SGA have to release the application once it’s been sent to the Agent Workspace?

A: The SGA has 10 days to release business before we will automatically release it.
Q: I entered the banking information incorrectly into eApp or the client called me with corrected information. What can I do?

A: Before releasing the application to Home Office via the Agent Workspace, you can send an email to Policy Issue eApp (eapp@ailife.com). Provide them with the policy number (found on the Agent Workspace), the client’s name, and the corrected banking information. It is advisable to follow up when this is necessary and to take steps to ensure you receive the correct banking information at the time of the application, as this cannot guarantee the correct information can be processed before the application is loaded. We plan to add an interface on the agent workspace to allow bank updates which would then pass to mainframe at submit of the app.

General Tips and Suggestions

Below is a collection of accumulated tips, hints, and suggestions we have collected during the roll-out of the laptop presentation. They are provided here to help you find answers to questions or tips that you cannot find in the FAQ.

1. **Most people do not understand insurance.** Formal education does not address this critical life topic. People do not buy from cute commercials because they don’t understand the language. People throw the mail offerings away because it sounds too good to be true. People don’t search the Internet unless they are a price shopper and assume, incorrectly, that all insurance is equal. Most clients do not know what they need, what addresses their needs and how much it costs. They have been checking boxes at work for years but don’t understand that their life insurance provided at work is Term. They need help from someone who they can trust, who can educate them and provide a valuable service by offering solutions to their needs! Please keep these LIMRA survey facts in mind when you
approach a client and realize that they need your help.

### Who needs life insurance?

**Almost everyone!**

According to LIMRA International’s Life Insurance Ownership Study:

- 75% of American families agree that life insurance is the best way to protect against the financial hardship from the death of a primary wage earner. Of those who have life insurance, 40% feel they need more.

- 29% of Americans want to discuss life insurance with a financial professional.

- 70% of Americans think a periodic review of existing coverage is needed.

### Yet, that same study shows:

- 22% of U.S. households have no life insurance at all.

- 75% of Americans who need more insurance think they can’t afford the premiums. Consumers consider the purchase of life insurance an important and complex decision. Over 40% worry about making the wrong decision.

- 33% of consumers say no one has ever approached them about buying life insurance.

2.

3. **$200K ADB maximum total for each household**

4. Always ask “Are you comfortable with this?” when showing them the $ amount(s). **DO NOT speak the $ amount. Give them silent time to think about the need(s) and the S’s and their budget.**

5. **You CANNOT change the premium amounts; you must change the coverage amount and the new premium will auto calculate when you click on RECALCULATE.** Don’t forget to click on RECALCULATE each time you change a coverage amount!

6. If you face price objections, keep the quoted key protection elements (Final Expense, Mortgage Protection, Income Protection and Education) in place and reduce the amount of coverage or the # of years; **DO NOT eliminate a key protection element unless you absolutely must to meet their budget.** You can use phrases like “I understand we have a budget issue. **EVERY TIME** you drop the amount of coverage say “That’s got to be better” OR “Would that make you feel better?” If you cannot retain the key protection elements, ask the client(s) “Which need is your highest priority?” Focus on that one protection area and work to meet their budget.
7. If you cannot agree on coverage on the Primary or Spouse, and they have children, go back to the Survey and eliminate the Primary AND Spouse and present $25,000 WL with GIO on the children. (Head Start)

8. **Let the client(s) make the decision(s). You are not qualified to make the decision.** You may know their age, health status and habits as you work with them, BUT you do not know their financial situation. Recently, I was in a client’s home and she explained that she had been unemployed for several months and only received $1,000 per month. After she saw the Need Based Video and realized the cost of final expenses, she said “Let me get my checkbook.” We are concerned enough that we ask her if she could afford the additional premium, month in and month out, for this coverage. We did not want to put her in a financial bind where she would eventually have to drop the coverage. She replied “I will just cut back on my lottery tickets.” Never assume you know their financial situation.

9. On the initial Survey, it is recommended that you add two additional questions; 1) “Is there cancer in your family” and 2) “Have you, or anyone in your home been arrested for DUI or any other offense?” These additional questions will give you key additional information as you move forward with the client.

10. **If you encounter a single client and they have an adequate amount of WL for final expenses, DO NOT assume they bought the WL for final expenses.** Show them the A71000 and WL for Final Expenses. The original WL was probably not for Final Expenses and they probably don’t understand the need for Final Expenses. They will understand the need and the recommended amount after the video.

11. If you are presenting Supplemental Health products, you should consider a “package of protection.”
   - A71000 is for hospitalization as a result of an accident
   - Critical Illness is for stroke, heart attack, end stage renal failure, etc.
   - Cancer policy covers them for Cancer

All of the supplemental policies are for “Out of Pocket Expenses” and/or “Income Protection.” They may need to be in the hospital BUT they may have had a stroke OR they may have Cancer. This 3-way package helps reduce their out of pocket expenses and addresses income protection.

A few facts to support the need:
New York Times, November 12, 2010. Nearly two out of three bankruptcies stem from medical bills, and even people with health insurance face financial disaster if they experience a serious illness, a new study shows.

The study data, published in The American Journal of Medicine, likely understate the full scope of the problem because the data were collected before the current economic crisis. In 2007, medical problems contributed to 62.1 percent of all bankruptcies. Between 2001 and 2007, the proportion of all bankruptcies attributable to medical problems rose by about 50 percent.

According to the American Cancer Society, 1 in 2 men and 1 in 3 women will develop cancer in their lifetime. The World Health Organization predicts deaths caused by cancer will double by 2030.

You don’t get a Bonus on Supplement Health offerings but you do enjoy:
- Commission,
- Meeting their full needs and
- Creating a client.

12. **If the Client(s) do not have a Drivers License, leave the Driver License space BLANK on the application.** You will be prompted for the information later and you can explain they have an ID card only and why, they don’t have a Drivers License, etc.

13. **The Drivers License space FORMAT on the application is STATE SPECIFIC; you must enter the correct combination of numbers, letters, spaces, etc. for that state.**

14. **Always ask for an e-mail address.** We will e-mail them the Summary of their coverage. If they don’t have an e-mail address, just leave it blank.

15. **You can add Sponsors/Referrals at any time.** You will notice a tab on the application that will allow you to add at any time.

16. **You are a field agent that is closest to the client.** Please add any and all information that will assist the Home Office Underwriter in making a decision. THE NOTES ARE NOT READ AS PART OF THE APPLICATION SUBMISSION PROCESS; THE NOTES ARE READ BY THE UNDERWRITERS AS PART OF THE DECISION
PROCESS REGARDING AIL ACCEPTING THE RISK OF OFFERING THEM PROTECTION.

17. In the area where it asks for the name of the insurance company where they have existing coverage, enter the name of the company OR “Work” if they have group term coverage.

18. GET A VOIED CHECK IF AT ALL POSSIBLE. It is critical that you enter the correct banking information. Please get a VOIED check and make it part of your client file. You need to see the numbers and enter them correctly; the client reading the numbers is fraught with areas for errors. If they do not have a check, ask to see their statement for the information. If they don’t have a statement, ask if they can logon and get their account information. If they don’t know how to logon, ask them to call the financial institution and get the information. HAVING INCORRECT INFORMATION WILL CAUSE A SIGNIFICANT AMOUNT OF REWORK BY ALL INVOLVED – AND – CAN DELAY YOUR MONEY. Make the effort and protect your earnings!

19. Make sure the Client(s) understands that the Initial Draft will be submitted immediately by AIL. They need to enter the amount in their checkbook, on their statement, etc. Entering this amount will help them remember that they have committed those $’s to AIL even though their account may show they have money for weekend shopping. The Draft Date for premiums number 2+ will come out of their account on the Requested Draw Date they selected (as long as date is acceptable to AIL). Make sure they know the details so the money is available and they plan for the deduction. YOU CANNOT PREDICT THE INITIAL DRAW DATE – THE APPLICATION IS SUBMITTED TO YOUR SGA, THE SGA REVIEWS LOCALLY AND THEN THE APPLICATION IS SENT TO THE HOME OFFICE FOR PROCESSING. YOU CANNOT PREDICT SO DON’T TRY; WE WILL DRAFT THE INITIAL PREMIUM AS SOON AS WE CAN.

20. You have an advantage when you upload your applications DAILY; the process to get your $ starts! Don’t postpone your earnings by holding applications on your laptop.

21. Forewarned is Forearmed. Be sure you Backup your applications AND keep the Flash Drive in a SAFE AND SEPARATE place (not with your laptop) If your laptop encounters a serious problem OR your laptop is stolen, you will need the Flash Drive backup to upload to the Home Office to save that business. The alternative is rewriting the business and explaining why their personal information
is not at risk. FYI – it is not at risk but you don’t want to defend that unless absolutely necessary.

22. **Double click the error message(s) when validating an application and you will be taken to the area that needs attention.** This keeps you from searching 2-3 pages to find the error.

23. **You need to enter a correct Oral Specimen number, when required, for the application to be successfully processed.** Entering bogus numbers will only postpone your earnings, create a massive amount of rework and reduce the amount of time that could have been spent on productive work.

24. **You may notice some forms that need to be reviewed or signed that may not make sense to you. E.g., Texas requires a replacement form on ALL applications.** Do not panic, just review, sign where required and make sure you complete the eApp package.

25. **The client(s) must type their name(s).** IF they don’t know how to type, you can point to each character and tell them to “hit” that key. When THEY have finished typing their name, you should say “See, John, you can type. You just typed your name.” This helps when a quality call is made and they are asked if they typed their name. They often say “I can’t type.” Save yourself some misery and remind them they did just type their name.

26. **When the eApp asks for Signature Verification, after the client(s) signed the first time, the Client(s) must acknowledge using the keyboard.** You cannot acknowledge this for them – each document is a legally binding document and they need to acknowledge signature. The easy way – once they are ready to acknowledge the document, just “Hit” the Space Bar (it is big and easy to find)

27. **Trial Applications require complete and accurate banking information. We WILL NOT DRAFT their account (and you will not leave a Conditional Receipt because it is a trial).** Once we approve the coverage, you have two options:
   - Ask the client to sign an authorization and we will draft from their account, OR
   - Deliver a COD

28. **Key closing questions to make sure client is being closed as you work through the process.**
   - “Would it be fair to say….?”
“Does that sound reasonable?”
“Does that make sense?”
“Does that make you feel better?
Always ask questions to make sure you and the client are in agreement as you move forward.

29. **Don’t talk when the videos are playing.**
- You should be paying attention to their reaction(s).
- Are they interested?
- Are they leaning forward?
- Are they nodding their head?
- Do they grimace at a particular point?
- Do the spouses look at each other at a certain point?
- You can ask questions and/or transition to the next part of the process based on what you observe!

30. **If you get a client that says they want to be cremated** they may not have any idea how much that will cost but they believe it is obviously cheaper than a standard casket burial. Cremations run the full range of prices based on what you want. E.g., do you want to rent a casket and have a viewing, do you want the urn buried in a standard grave, do you want a high dollar urn, family travel, final medical bills, unsecured debt, etc. You should be prepared to have that discussion and offer facts. It is recommended that you offer at least $2,000 of WL coverage for a cremation but inquire regarding the listed items that will determine the correct amount for their need.

31. **A great closing statement** – “If everything makes sense, are you comfortable with (show them the final proposal).” Do not say the $ amount (allow them to think and see if it fits their budget) When you get to the banking information and Draft Date, you will reinforce the monthly premium amount.

32. **Be empathetic; listen and understand their needs, concerns and financial situation.** Key phrases will evidence that you do care and understand:
- I can appreciate .....
- I understand .....
- I want to make sure you are comfortable
- A time tested way to handle objections if you are at a loss – Feel, Felt, Found. I understand exactly how you feel. In fact, many of my clients felt the same way BUT they found that ...............after I (worked with them to
identify their needs, provided a valuable service to them, made sure they understood ......., allowed me to help them .......) FYI – this is a great tool for any relationship!

33. You MUST enter data in all shaded boxes on the survey. If the entry is $0, enter zero dollars!

34. You can go directly to Head Start by excluding the Primary and the Spouse. Just go to the bottom and check Eliminate for each spouse and the listed children will now show in the Head Start screen.

35. If you have TWO non-residents, the eApp only adds one questionnaire. You will need to ADD a second form using the ADD button and then selecting the correct form from the list.

36. You must OPEN & SCROLL DOWN FOR ALL forms. Even though some forms do not have a signature requirement, you must open and review all forms to submit an application.

37. The application will be submitted under the name that is used for sign in. If a manager is using their laptop, they must sign in as the agent or the application will be submitted under the manager AND the referrals will go to the manager. Beware when using laptops for multiple agents and make sure you log correctly as the agent you want to receive credit and sponsorships/referrals.

38. Make sure you have an adequate supply of Oral Swabs, Conditional Receipts and any other items you will need each day. You cannot submit a correct and complete application without completing the Oral Swab (when required) AND entering a valid number for that swab in the eApp.

39. The Survey asks what the interest rate is because the logic uses 8% in proposal calculations. If the client had an interest rate higher than 8%, they would need a higher amount of coverage than that presently calculated. This is just FYI since most mortgages are not at a rate above 8%. Make sure you do not borrow anything from the client:
   - Carry an EXTRA pen
   - Have scratch paper
   - Have a calculator (do not use your phone calculator)
40. **Clean out your old applications; delete them from your laptop.** Once you upload to SGA **AND** have a Flash Drive backup, you don’t need to store an application.

41. **If you encounter the Social Security “box” being grayed out, put your cursor over the “box” and double click and it will turn yellow again and allow input.**

42. **Make sure you advise the client(s) that they will be getting multiple calls regarding their application.** They will probably get a call from the local office and another call from our Home Office in Waco, TX. (Area Code 254 – some will not answer from area codes they don’t recognize so make sure they understand the need to answer calls from this area code as part of the application review process)

43. **Any application over 30 days old will not be processed.** So, don’t leave applications on your laptop. Submit daily and get your earnings ASAP; don’t delay your pay because you didn’t submit an application.

44. **You will spend more time in the home than some career agents that have been successful with AIL.** The Needs Based Presentation and eApp will allow you to enjoy the benefits listed in this document WITHOUT having to go through what they did for training and without trying to emulate their style/personality. You are an individual and will develop your style as you are trained by your manager on the process in the field. You have joined AIL at a great time. The Needs Based Presentation and the eApp will allow you to enjoy a fast track that has not been available before now.

45. **When you start the eApp application it asks for Agency.** Type the FIRST names of the Agency and click on the down arrow on the right hand side of the box where you entered the name and the drop down list will take you to that Agency. This keeps you from having to scroll and find the correct Agency.

46. **DO NOT “Validate” until you are on the final page of a form. If you validate the first page of a three (3) page form, it will show 40+ errors.** Those errors are most likely on pages you have yet to complete. Fill out all the pages for each form and validate only when you have completed all pages.

47. **If the client is 6 foot tall, you must enter 6 feet and 0 inches.** You cannot leave the inches entry blank.

48. **Please do not send reopens, reissues, conversions or add-ons through eApp.**
The eApp is currently programmed for NEW business only. Anything other than new business that you send us through eApp will initially go to our system as new business. There’s no way these can be caught at submit. Policy Issue has to delete the new application on our system and fix these manually once they’re discovered down the road. Manual advances and bonus adjustments are then required.

Thank you for your help in making this process work better for yourself and for the Home Office by submitting these items on paper.

49. **Proposed Insured Name INCORRECT.** We are seeing an increasing number of eApps that are submitted to Home Office where the proposed insured name is incorrect. We know this because the proposed insured name does not match the name on the signature line for the proposed insured. This is happening on cases where the payor is changed to someone other than the insured and the correct steps to make the change are not followed. When this occurs, the payor name populates into the insured name field and the eApp will be submitted incorrectly. **In the SGA review process before transmitting to Home Office, please make sure that you are checking names and signatures to make sure everything is correct.**

eApp agents-- please follow these steps to avoid this problem. Click to open the payor form. You will notice that the payor name defaults to the proposed insured “A”. If you click on the payor field to update the name to a different person, you will get the pop-up shown below.

To change the payor, do not type over what is there or backspace and type in the new name. You must click on the person icon and select Clear before you enter the new name. If you do not select clear, the name that you enter for the payor will populate the insured name field and the eApp will be incorrect.
Our eApp programmers are working on a change that will help us avoid this. In the meantime, follow the instructions above and always make sure that you check the names before finalizing an eApp.
50. The Maximum Amount of Whole Life Executive (WLE) that can be manually proposed is $149,999.
51. You can add WP right on the eApp. Just check the box and tab. The premium will be automatically adjusted.
52. **IF Question #13 is NO for both insureds, the wizard ONLY BRINGS UP ONE RESIDENCY ADDENDUM for the primary insured.** If you need to complete a secondary residency addendum, you will need to add it from the ADD feature on the wizard.
53. If a single person has more than $30,000 existing WL coverage and no other obligations at death, the proposal comes up blank. You can manually add products from the Drop Down such as an A71000 or a Critical Illness Plan and an additional WL: Here's a sample Proposal.
54. **Bank Account & Routing Numbers**

**DO NOT** put dashes in bank account numbers or routing numbers in eApp.

Refer to the SAMPLE CHECK BELOW for location of the NINE (9) digit “ABA Check Routing Number” and Account Number. The same scheme is used for all USA banks.

**GET A VOIDED CHECK AND ELIMINATE MISTAKES.**

![Check Diagram]

Use this **9-digit** Routing Number Field  
Use this Account Number field
 CANADA ONLY – SEE BELOW

Refer to SAMPLE cheque below to know where to locate the NUMBERS needed to complete the “Personal Pre-Authorization Debit Agreement” for Canada cheques from Canada Financial Institutions:

The Branch Transit Number and Financial Institution Number are **USUALLY** to the left of the Bank Account Number.

The Financial Institution Number = Branch # on the eApp form

The Financial Institution Account Number = Account Number on the eApp form
55. When entering a draw date on the eApp, you will notice a pop-up window. That pop-up specifies the monthly draft date STARTING WITH THE SECOND DRAFT.

MAKE SURE THE CLIENT UNDERSTANDS THAT THE INITIAL PREMIUM WILL DRAFT IMMEDIATELY.

56. **eApp Corrections.** If you have a correction on an eApp after it has been signed OR after it has been transmitted to the Home Office, please send those corrections to eapp@ailife.com

Please include the application number, the date you will be transmitting to Home Office and the information about the correction that needs to be made.

If you are updating the bank information on an application, it's important to send us these updates on the same day or before you transmit the eApp so that the correction can be made before the eApp drafts overnight.

Same day corrections must be received before 4:00 pm CST in order to be corrected that day.
You can continue to put updates to bank information in the review notes so that the information is included with the eApp, BUT KEEP IN MIND THAT THE POLICY ISSUES DOES NOT SEE THESE NOTES AT SUBMIT. All bank information updates must be e-mailed prior to 4:00 pm CST in addition to putting in the notes so that we have the opportunity to correct before first draft. You can continue to use the review notes for updates to answers to questions and for other underwriting information.

57. **eApp Invalid Account Issues.** Below are two examples we see frequently where the agent puts in bogus bank information. *This is happening most frequently on Trial Applications because they think we can deal with the bank information IF it gets approved.* We can’t send a MBD case to our mainframe without a valid routing number.

1. **TRIAL APPLICATION ISSUES**

On a trial application, we won’t draft up front but we do need good bank information so that it will load and be ready to go once approved. The only way to load without a good routing number is to put in on direct. We are e-mailing the SGA on this to attempt to get good information on submit.

**EXAMPLES OF INCORRECT INFORMATION FROM THE FIELD**

<table>
<thead>
<tr>
<th>Depository Name</th>
<th>City</th>
<th>State</th>
<th>Transit/ABA No.</th>
<th>Account No.</th>
<th>Type of Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>WALMART BANK CARD</td>
<td>WASHINGTON</td>
<td>PA</td>
<td>0000</td>
<td>1234</td>
<td>Checking</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Depository Name</th>
<th>City</th>
<th>State</th>
<th>Transit/ABA No.</th>
<th>Account No.</th>
<th>Type of Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>WOODFORD SAVINGS</td>
<td>HAZLETON</td>
<td>PA</td>
<td>777</td>
<td>222</td>
<td>Checking</td>
</tr>
</tbody>
</table>

2. **BANK ROUTING NUMBER ISSUES**

The second issue involves pulling a number for routing number from the deposit slip instead of from a check.

Take a look at your own checkbook and you will see that the deposit slip has a number in the same location as the routing number BUT IT IS NOT THE ROUTING NUMBER. We are seeing a lot of eApps where it appears that the number entered for the routing number was pulled from the deposit slip. Make sure you are pulling the routing number off a check and not the deposit slip.

By now, you should be collecting a VOIDED check for each eApp. The VOIDED check should be used to verify the bank information before transmitting to the
Home Office and should be keep on file in your office in case a correction is needed. Verifying the bank info against the voided check before transmitting to Home Office will prevent invalid account returned items on initial premium drafts.

When entering the routing number on an eApp, make sure that you are entering the routing number from a check and not from a deposit slip. These numbers are not the same in many cases because many financial institutions use different routing numbers for deposits and withdrawals. The routing number that you should use for ACH withdrawals is the routing number on the check. If you only have a deposit slip, make sure that the routing number on the deposit slip is the correct number for ACH withdrawals.

Getting the bank information right the first time makes the eApp process smoother for you as well as for the Home Office staff.

NEW PROCESS FOR HANDLING INCORRECT BANK INFORMATION

EFFECTIVELY IMMEDIATELY – WHEN WE GET A RETURNED ITEM FOR A BAD ACCOUNT, THE HOME OFFICE WILL NO LONGER CONTACT THE APPLICANT AS OUR FIRST STEP TO GET THE CORRECT INFORMATION.

Our new procedure will be to contact the agency office by phone or e-mail to verify the information against the VOIDED check.

The eApp will be placed on a 14-day hold so that we can contact the agency for the corrected information. If no correction is provided within 14 days, the eApp will be withdrawn.
58. **eApp download tip.** While we are working at fixing bandwidth to have a speedy download of the application and videos for the eApp, we have currently split the download of the eApp between software and videos. The software Zip file is normally sent to you by CAS Help with an e-mail giving you instructions for the proper installation of the software.

**FIRST,** you install the software.

**THEN,** you download the videos from the link provided on the same e-mail. Once downloaded you need to right click on the folder and choose “Extract All.”
Once you chose “Extract All,” you need to redirect the Zipped files to the same folder where the eApp is installed (c:/program/files/ail/eApp) and click OK. The files will be placed in the eApp folder and once you finish the online update, the videos will be synchronized to the software.

59. It is important to remember that the signed and dated eApp is a legal document - just like a paper application which has been completed and finalized in a home. If the agent needs to make an alteration to the eApp the system does not allow the agent to “Unlock” the application which REMOVES ALL SIGNATURES and allows changes to the eApp.

This should only be used when something was noted incorrectly on the application AND the agent is still in the home with the customer where they can sign the application electronically themselves. Their electronic signature is just as binding as a handwritten signature.

Please make sure everyone understands that the customer must ALWAYS electronically sign the application themselves and the agent can NEVER sign on behalf of the customer. The signature has a time date stamp that confirms when the application was signed by the person which should always correspond to when the applicant signed the electronic application in the home. The same would
apply to a payor signing a form – another person cannot sign on behalf of that individual UNLESS they have legal authority to do so.

60. March 2012 Updates and Fixes:
   1. We have fixed the bug affecting calculations on the super combo app.
   2. You now have support for bank drafts other than monthly
   3. We have updated 10 more videos removing the RED-X from the screen. See previous email below:

**Save and Abandon Sale/Presentation:**
When going through the presentation, you will notice that the red “x” has been removed from some of the video screens and moved to the top right hand corner of the main screen (Figure 3 below). Eventually all video screens will have the red “x” removed. If the red “x” has not been removed from the video screen and you want to close the video, do not select the red “x” on the video screen (Figure 3.5 below); instead, select the red “x” in the top right hand corner of the main screen.

If the agent selects the red “x” on the main screen, a dialog box will appear asking if the agent wants to delete/abandon the current sale (Figure 4 below). If the agent chooses to delete/abandon the sale, a screen will appear asking the agent to select the abandon reason (Figure 5 below). If the agent chooses to close this window without deleting the sale, the incomplete sale will be saved for 7 days.

Figure 3
The agent also has the ability to save/delete/abandon the sale from the Survey screen, Initial Offer screen, and/or Final Offer screen by selecting the red “x” below the “Videos” menu option on the screen (Figure 6 below). If the agent selects the red “x”, a dialog box will appear allowing the agent to save or delete/abandon the sale (Figure 7 below). The “Delete” button functions the same way as in (Figure 4 above). The “Save” button will save and exit the incomplete sale, allowing the agent to reopen it at a later time. Again, this incomplete sale will be saved for 7 days.

Figure 6

![Need for Analysis Survey](image)

Figure 7

![Stop Current Sale (Save/Delete)](image)

61. You can now choose between Live and Training Sales Presentation on one screen:

As soon as you have your agents do an online update, you will see a new screen as the time of a sale start. This screen will enable the agent to choose between a “Live sale presentation” or a “Training sale presentation”. As you can see, the agent will have to choose the type of presentation or they will not be able to move forward.
Agents will be able to use the EAPTRAINING log in when they don’t have a number or will be able to use a live number and select training when not in a house with a customer. After a selection is made on this screen, it will remain in place for the life of the sale.

62. ADDED Out of Area option for Sponsorship/Referral screen:

Per your request, we have added an ‘Out of Area’ option on the referral (sponsor) screen in eApp.

These referrals marked “Out of Area” on the sponsor screen will not auto assign the lead to the agent who collected the referral in Packet Management.

The SGA will instead be able to retrieve the out of area leads and assign them to other agents working the territory where the referrals live.
Here’s what’s going to appear in CAS after you do a download to show you how many Out Of Area Referrals have been uploaded:
In order to place the out of area referrals into a packet, a new filter has been added to allow you to select these leads and place them in a pack for assignment. In order to retrieve the out of area eApp referrals to be placed into packets, you would use the “out of area” filter on the lead filter creator screen. “Y” in the field will retrieve the leads.

Once you add the filter you can see how many referrals are available for assignment and you would then follow your regular lead assignment process. Note that if the agent doesn’t collect the zip code it can impact how you are able to lead out the referrals.
If you have any questions, please contact the CAS Help Desk at cashelp@ailife.com or by Phone 254-761-6684.

End 3/27/12