



Final Expense Paperless Application Process Instructions

Agents will no longer be required to fill out an application, HIPAA and Disclosure Forms, Bank Draft or Direct Express Forms and submit these to new business! **It's EZ as 1 - 2 - 3!**

1. **The Agent** makes the final expense sale with client. Using the **application worksheet, Child/Grandchild Supplemental Application**, along with the **Disclosure Form**, the Agent should:
 - a. Pre-Qualify the client, and Children and/or Grandchildren (if applicable), for the correct plan using the health questions as a guideline.
 - b. Gather important client personal, Bank, or Direct Express account information.
 - c. Have all the required disclosures, including HIPAA, to read and give the client in one easy detached form. Included is a conditional receipt should you collect the first premium!
2. **Once worksheet is completed and disclosures read, the Agent** will make the call to **DIMA** (800-604-6844) to initiate the Point of Sale Telephone Interview (**POSTI**) for instant underwriting decision **AND** application paperwork completion! Information from the worksheet, and Child//Grandchild Supp App (if applicable) will be required during this interview from the agent. **Complete and accurate data will make the call smooth and timely.**

Please Note: By eliminating the need to fill out and then send in all paperwork, the time will more than offset the few additional minutes required in the paperless process. The worksheet will allow an agent to have important client and bank information readily available for the Telephone Interview.

DIMA will begin the process as follows:

- a. Ask the Agent client personal and Bank (Direct Express if used to pay premiums) information.
 - b. Speak with your client to obtain, verify, and underwrite the sale. This includes:
 - i. Verify disclosures have been read or given to client, including MIB and HIPAA.
 - ii. Obtain voice signatures for disclosures and application.
 - iii. Verify health questions (same as worksheet).
 - iv. Complete Application and all required Forms.
 - v. Give the Agent an **instant underwriting decision** before you hang up!
 - vi. Instruct DIMA where the policy should be sent: To the Agent or Client.
3. **The Agent** retains the worksheet for their record.....NO need to send in anything and the client's policy will be issued. **EXCEPT FOR THE FOLLOWING:**
- a. **If the sale is a replacement:** The proper state required replacement form(s) must be completed and signed prior to the call to DIMA.
 - b. **Alabama:** Alabama Arbitration Disclosure Form (#CLIC-ARB-AL)
 - c. **California:** Medical Eligibility Disclosure (#7404.4-0505) Home Meeting Disclosure for 65 & Over (7404.2-0505) Financial Product Disclosure 65 & Over (7404.3-0505)
 - d. **Pennsylvania:** Disclosure Statement (LBL PA DIS (0806)

Agent must note POSTI reference # on the upper right corner for any required form and fax to new business @888-525-5002. Failure to do so will delay policy issue and commissions paid.