Five-step Sales Process



1. **Assess needs**
   - Help the family assess their end-of-life needs.
2. **Pre-qualify**
   - Pre-qualify the proposed insured by completing the application prior to conducting the phone interview.
   - Confirm that the proposed insured is able to participate without assistance in the phone interview.
   - Decline the proposed insured if they answer any question "Yes" in PART A.
3. **Personal health interview**
   - Performed by AMLIC's partner – Elite Sales Processing (ESP).
   - ESP obtains verbal recorded authorization from the proposed insured and completes the Medical Information Bureau (MIB) look-up and prescription check.
   - The proposed insured verifies the information on the application.
   - The proposed insured must complete the personal health interview.
4. **Finalize the application**
   - The interviewer from ESP will confirm the coverage available for the proposed insured with the agent.
     - Level Benefit Whole Life Rates – if questions in PART A and PART B are all "No."
     - Modified Benefit Whole Life/Return of Premium Benefit Rates – if all questions in PART A are "No" and any question in PART B is "Yes."
   - Interview result possibilities:
     a) **Accepted** – collect correct premium and forward application and premium to AMLIC.
     b) **Declined** – do not collect premium, notify proposed insured, send application to AMLIC, and a decline letter will be sent.
     c) **Incomplete/Cancel** – if the application cannot be completed or the proposed insured stops the interview then the proposed insured is declined (go to step b, declined, above).
     d) **Additional opportunities to qualify** - Referred to Underwriter
   - Add premium options, modal factors and various methods to submit the first premium.
   - Complete other applicable forms to finalize the application.

Note: PA requires "Cash Value Disclosure." GA, IL, NH and WI require "Life Insurance Buyer's Guide."

Note: The agent must inform the proposed insured of the fraud warning.

Note: California requires the 24-hour Appointment \ Confirmation Notice if the proposed insured 65 years of age or older.

5. **Submit**
   - Send in the properly completed application with initial premium.
   - If the initial premium is paid by a check or money order, the application and premium can be mailed to:

     P.O. Box 2730,
     Rapid City, SD 57709.