TO: Agency Personnel and eLife Team
RE: "Tip Sheet" for Agents - eLife Express Term Life Program
DATE: July, 2021

"Tip Sheet" for Agents

This "Tip Sheet" for Agents provides miscellaneous hints, time-savers and insights into selling the eLife Express term life product as well as using the eLife Platform.

	Item	Description
1.	**For AGENT HELP...**	For many questions, this "Tip Sheet" for Agents and the eLife Product & Underwriting Guide provide the answers Agents need. **If the Agent still requires help, they should direct questions and requests for help to their Supervisor or Manager.** eLife LLC provides support to Agencies by providing assistance through the designated Agency Contact, (management-level person).
2.	**PRE-SCREEN the Applicant**	Use the Pre-Qualification Questions to make sure the prospect is a good candidate for eLife Express. Remember, eLife Express is not designed for Impaired Risk applicants. The Product & Underwriting Guide lists the Pre-Qualification guidelines. They are shown here for your convenience. When any of the following 6 criteria apply to the Proposed Insured, an Application should not be completed: • Prospects who have been diagnosed as having acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC), or tested positive for human immunodeficiency virus (HIV) • Prospects that have been advised within the past 2 years to have any hospitalization, surgery or medical test that have not yet been completed or for which results are not yet available • Prospects who, within the past 2 years, have been diagnosed, been treated or been prescribed any medication for cancer, heart attack, stroke or transient ischemic attack (TIA) • Prospects who, within the past 2 years, have been counseled, treated, advised to discontinue or seek treatment for use of illegal drugs, alcohol or prescription drugs or been a member of Alcoholics Anonymous (AA) or Narcotics Anonymous (NA) • Prospects who, within the past 2 years, have had their driver's license suspended or revoked, or been convicted of reckless driving or driving under the influence of alcohol or drugs • Prospects who, within the past 2 years, have been convicted or plead guilty to a criminal proceeding or have criminal charges pending

3.	**Reasons for Underwriting Outcomes are CONFIDENTIAL**	Please be aware that the reasons for adverse underwriting outcomes are Confidential between the carrier and the Applicant. "Declines" or "Offers Other Than Applied for" outcomes, as with all life insurance programs, will occasionally occur. When this occurs, the carrier will send what is known as an "Adverse Action Letter" to the Applicant. This letter will provide the reason(s) for the carrier's decision. If they choose, the Applicant can provide the information to the Agency or Agent after they receive the Adverse Action Letter from the carrier. *Neither the carrier nor eLife LLC are able to provide the Agency or Agent with this confidential information.*
4.	**Applications involving an "MIB Inquiry Letter"**	Occasionally, the information which is returned from the Medical Information Bureau (MIB) on an application will cause the carrier to request additional clarification from the Applicant. This request is made to the Applicant by way of an "MIB Inquiry Letter" from the carrier. The MIB Inquiry Letter is CONFIDENTIAL. Neither the carrier nor eLife LLC can provide the Letter or content to the Agency or Agent. When the Applicant receives the Letter, they can send back information to the carrier in order to complete the underwriting file. They can also decide not to respond in which case the application file is eventually closed as incomplete..
5.	**Your PASSWORD to log in to the eLife Platform**	If you misplace or forget your password, or if you get "locked out" because an incorrect password was entered repeatedly, please click the "Forgotten Password" link. You will be immediately emailed a link from eLife to reset your password. Remember...your password is CaSe SeNSiTiVe.
6.	**A tip for Agents about the OCCUPATION of the Applicant**	There is a screen in the eLife Express application process which asks about the Applicant's Occupation. Most of the Occupations on the list are not eligible to apply. But not all of them... CONSTRUCTION WORKERS and PROFESSIONAL ATHLETES are eligible to apply for eLife Express but are not eligible for the Waiver of Premium Rider. Members of the MILITARY are eligible to apply unless they are currently deployed overseas or will be deployed overseas in the next 12 months in which case they are not eligible for eLife Express.
7.	**Other Insurance Coverage In-Force**	Individual insurance coverage only should be included when the Applicant is responding to this question. Group Insurance Coverage through Employers or Associations should not be included.

8.	**If the Client wants a PAPER POLICY...**	eLife Express policies are completely digital. The carriers do not send out paper copies of the policies as in the "old days". However, the PDF of the policy which is sent to the new policyholder via "e-Policy Delivery" is perfectly suitable for printing on any printer.
9.	**eLife Express PRODUCT GUIDE**	You can download or view the eLife Express Product & Underwriting Guide by logging in to the eLife Platform and using **the link at the top of the screen.**
10.	**Stay on phone for digital signature**	For TELEPHONE sales, the eLife Platform generates an email to the Applicant containing the link to the e-signature page. Our experience tells us that, if the Agent remains on the phone with the Applicant until they have completed the e-signature, you will complete more policy sales.
11.	**Do NOT use the "Back" button on your browser.**	When logged in to the eLife Platform, do NOT use the "Back" button on your browser which is typically located at the top of the screen in the controls. Instead, **use the large, grey rectangular "Back" button at the bottom of the eLife screen** when you are logged in to the eLife Platform.
12.	**Some Applications are DECLINED or routed to Underwriting for review**	The Application for life insurance can be DECLINED on the eLife Platform for a number of different reasons: ▪ Motor Vehicle Records report ▪ Prescription Drug report ▪ Criminal History report ▪ Identity Verification report ▪ Consumer Credit Score If an Applicant is declined, it is very frequently because one or more of these reports contains data which disqualifies them from the eLife Express program. *The contents of these reports are CONFIDENTIAL information. Neither the carrier nor eLife LLC is permitted to disclose this personal information to the Agent or Agency.*

13.	**To run a QUOTE**	It is very simple to run a Quote: a. Log in to the eLife Platform b. Click on "Start New Application" (even if you just want a Quote) c. Enter: Date of Birth, Gender, State, Nicotine (Y/N), Rate Class A complete grid of all Face Amounts and Term Periods will display.

14,	**Premium Payment Details**	Method of Payment - **EFT only** (Auto-debit from Checking or Savings) Payment Mode - **Monthly** (NO Quarterly, Semi-Annual & Annual)
15.	**"Banding" of Premium Rates**	eLife Express premium rates are "banded". The cost per thousand for a customer buying $250,000 or more of term life coverage is lower than the cost per thousand for the available, smaller face amounts. Band 1 - from $100,000 to $249,999 Band 2 - from $250,000 to $500,000
16.	**Back-Dating to Save Age**	Back-Dating the application date to save age is not available in the eLife Express Program.
17.	**Waiver of Premium. Some Occupations are NOT eligible.** **Ask the Applicant what their Occupation is.**	The following Occupations are NOT eligible for Waiver of Premium: • Construction • Professional Athlete • Retired Applicant • Student • Stay-at-Home Spouse On the Quote Display Page, make sure that the Waiver of Premium Rider is NOT selected ("un-check" the box). Tip: In your discussion with the Proposed Insured leading up to the eLife Express application process, ask them about their Occupation.
18.	**Applicant should have bank account info ready**	Make sure the applicant has their checking or savings account information available They will need to provide you with payment information in order to complete the application Here are the 3 things needed for the payment information screen: • Bank Name • Routing Number • Account Number
19.	**Regarding the Agent PASSWORD**	If the Agent forgets their password -OR- If the Agent enters an incorrect password multiple times and is then locked out of the eLife Platform... • Click the "Forgotten Password?" link at the Agent log-in screen. • An automated email will be immediately sent to the Agent's email address containing a link to reset the password. Important Note: When entering your password, make sure there are NO spaces in the password. Sometimes, when copying and pasting a password, a space gets added to the password. The eLife Platform will reject password containing any spaces. Be cautious about this!

20.	**Can the policy owner change the date on which the monthly premium is drawn from their bank account?**	YES. In order to arrange for a specific day of the month on which the policy owner would like their premium to be drawn from their bank account, please use the following contact information after the policy is approved and in force. **Pacific Guardian Life** Individual Life Client Relations ClientRelations@PacificGuardian.com Phone: (800) 432-3306 Fax: (808) 942-1295 **Leaders Life (and Cincinnati Equitable Life)** Billing Department Billing@LeadersLife.com Phone: (800) 725-5433