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# SENIOR LIFE

INSURANCE COMPANY

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SLICE

SENIOR LIFE INSURANCE COMPANY ENROLLMENT

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Guide for Agents

**Version: 10.0**

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## 1 PURPOSE

This document serves to provide information to end-users making use of the **Senior Life Insurance Company Enrollment App (SLICE)**. SLICE is an Apple iPad and iPhone application designed to facilitate quicker, more efficient, and more accurate enrollment of new applicants for Senior Life Insurance Company Agents. It serves as both a presentation and information gathering tool, utilizing Senior Life's current business rules.

In this document, you will find the following:

- Installation instructions
- Device compatibility information
- Detailed information on the functions of each screen on the app
- Answers for the most frequent questions regarding SLICE

## 2 SYSTEM REQUIREMENTS

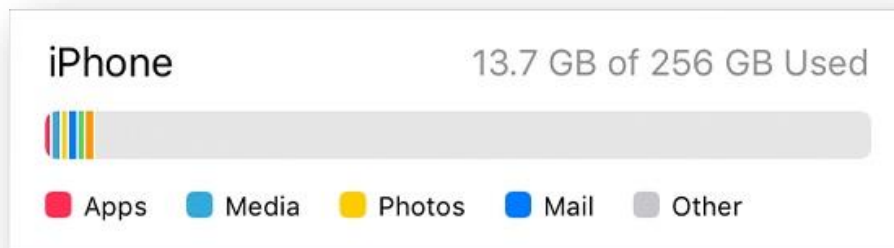
Below are the necessary hardware and system software requirements to run SLICE. Failure to meet these hardware minimums may affect the performance and behavior of the SLICE app.

### 2.1 REQUIRED HARDWARE

An Apple iPad or iPhone with a minimum of **32GB (gigabyte)** storage capacity. At least **2GB (gigabyte)** of free storage space is recommended for installation. Installing, updating, or submitting policies from the SLICE app will require access to a wireless internet connection (Wi-Fi, *recommended*) or cellular network.

#### 2.1.1 How to Check Storage Space

Go to Settings > General > [Device] Storage.



*Figure 1: The device lists the used storage and the total storage.*

For additional information, please check: <https://support.apple.com/en-us/HT201656>

### 2.2 REQUIRED SOFTWARE

Minimum iOS requirement for SLICE app is iOS 12.0. However, iPads and iPhones used to access SLICE Mobile and Agent Portal will need to be using at least iOS version 15.2.0 (recommended). If your iPad/iPhone cannot be updated to iOS 12.0 or higher, you will need to replace your older device, or access SLICE Telesales and Agent Portal via your computer.

If you have any questions about whether your device is at the minimum required version, under "Settings" on your device, choose "General", then "About" and check your devices

“Software Version” to be sure it is iOS 12.0 or higher. If you need further help, please contact [itsupport@srlife.net](mailto:itsupport@srlife.net).

**Supported OS versions –**

**iOS:** iOS 12, iOS 13, iOS 14, iOS 15, iOS 16, iOS 17, iOS 18 or later.

**iPadOS:** iPadOS 13, iPadOS 14, iPadOS 15, iPadOS 16, iPadOS 17, iPadOS 18 or later.

**2.2.1 How to Check Software Version**

Go to Settings > General > About and check beside where it says ‘Version’.



## **2.3 COMPATIBLE DEVICES MODELS**

### **Supported iPhones:**

iPhone 6, iPhone 6 Plus, iPhone 6s, iPhone 6s Plus, iPhone SE (1st generation), iPhone 7, iPhone 7 Plus, iPhone 8, iPhone 8 Plus, iPhone X, iPhone XS, iPhone XS Max, iPhone XR, iPhone 11, iPhone 11 Pro, iPhone 11 Pro Max, iPhone SE (2nd generation), iPhone 12, iPhone 12 mini, iPhone 12 Pro, iPhone 12 Pro Max, iPhone 13, iPhone 13 mini, iPhone 13 Pro, iPhone 13 Pro Max, iPhone SE (3rd generation), iPhone 14, iPhone 14 Plus, iPhone 14 Pro, iPhone 14 Pro Max, iPhone 15, iPhone 15 Plus, iPhone 15 Pro, iPhone 15 Pro Max, iPhone 16, iPhone 16 Plus, iPhone 16 Pro, iPhone 16 Pro Max.

### **Supported iPads:**

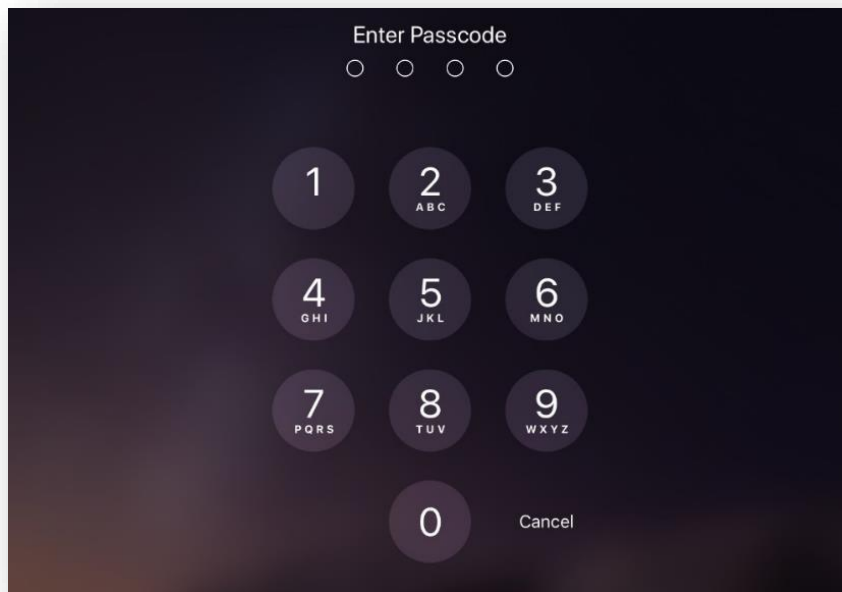
iPad mini 2, iPad mini 3, iPad mini 4, iPad mini (5th generation), iPad mini (6th generation), iPad Air, iPad Air 2, iPad Air (3rd generation), iPad Air (4th generation), iPad Air (5th generation), iPad (5th generation), iPad (6th generation), iPad (7th generation), iPad (8th generation), iPad (9th generation), iPad (10th generation), iPad Pro (9.7-inch), iPad Pro (10.5-inch), iPad Pro (11-inch, 1st generation), iPad Pro (11-inch, 2nd generation), iPad Pro (11-inch, 3rd generation), iPad Pro (11-inch, 4th generation), iPad Pro (11-inch, 5th generation), iPad Pro (12.9-inch, 1st generation), iPad Pro (12.9-inch, 2nd generation), iPad Pro (12.9-inch, 3rd generation), iPad Pro (12.9-inch, 4th generation), iPad Pro (12.9-inch, 5th generation), iPad Pro (12.9-inch, 6th generation), iPad Pro (13-inch, 1st generation), iPad Air (6th generation).

### 3 INSTALLATION

The following are steps to take before installing and using SLICE to save time and have everything business ready.

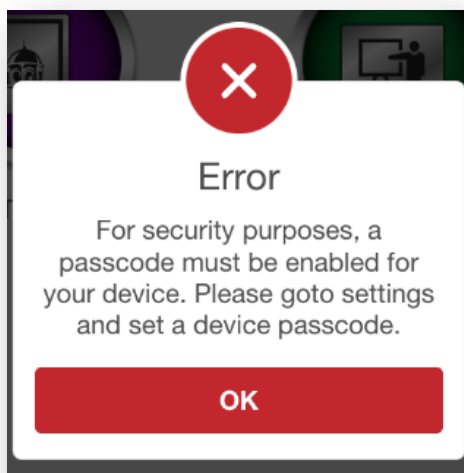
#### 3.1 SET UP DEVICE PASSCODE

SLICE requires that the user's device has a passcode to prevent anyone from using the device to write unauthorized business. Passcodes may be set upon initial device set-up. If already done, this step may be skipped.



*Figure 2: Passcode Screen on Device Start*

If the user tries to use the app without a passcode, an error message will display to inform the user that they cannot use the app without first setting up a passcode.



*Figure 3: SLICE Informing the User That They Need a Passcode*

Pressing “OK” on the message will open the Touch ID & Passcode settings page. It is here where a user can turn their passcode on by tapping “Turn Passcode On” and choosing a numeric or alphanumeric passcode.

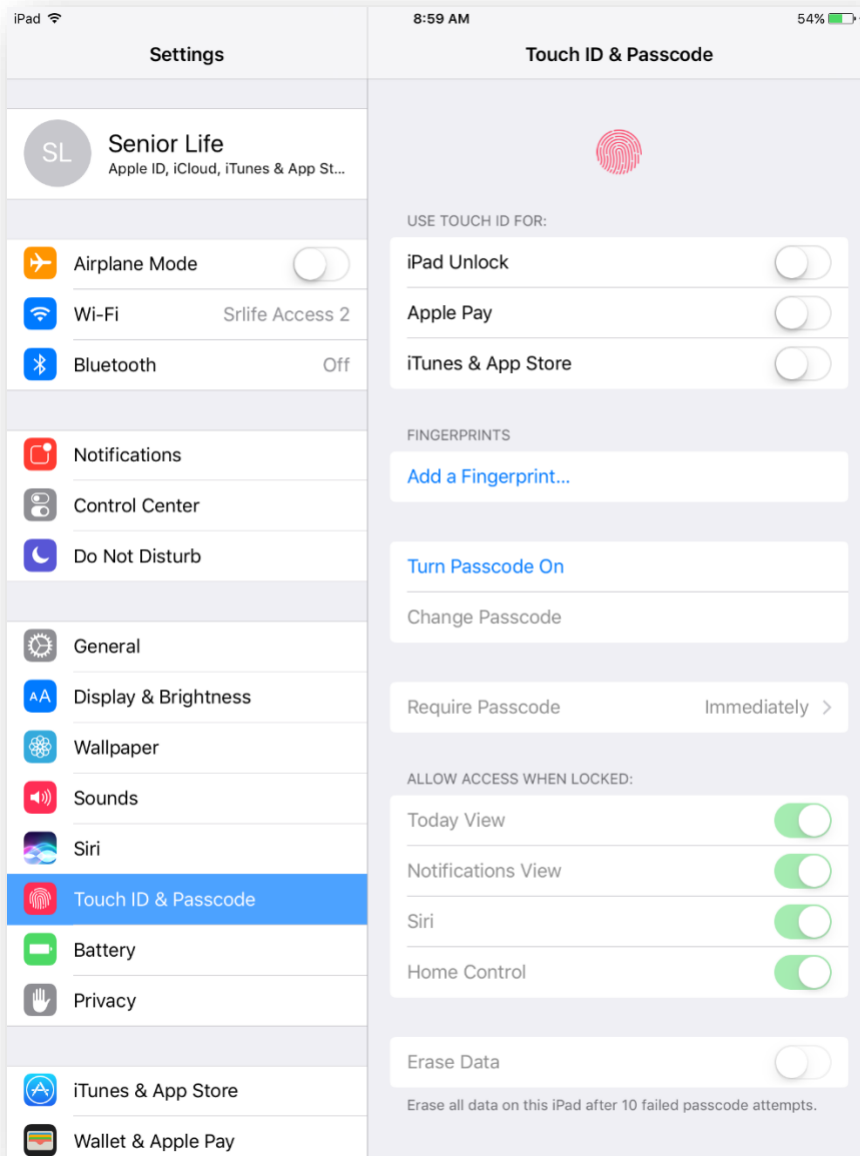


Figure 4: Passcode Settings Page

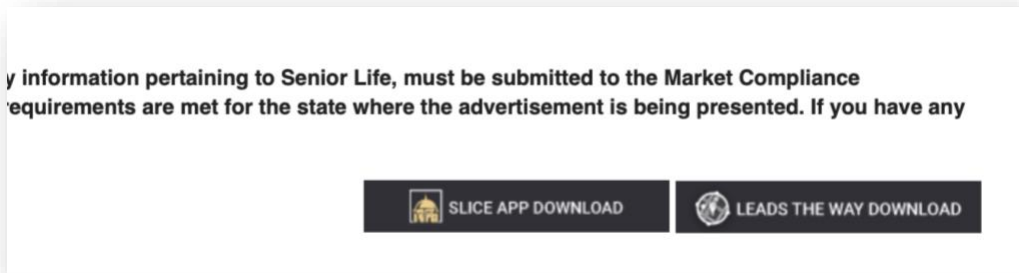
### 3.2 UNINSTALL PREVIOUS SLICE VERSION

If you have previously downloaded the SLICE App from this link, you may need to delete the existing version on your device and reinstall SLICE using the same link. To uninstall the app, hold down the app's icon on the home screen (or alternatively hold down the Home

button on the device) until all the icons begin to jiggle. Click an app's delete button (x) in the upper-left corner of the icon.

### 3.3 DOWNLOAD SLICE FROM THE AGENT PORTAL

Login to the Agent Portal website from your device and click the SLICE APP DOWNLOAD button and then tap 'Install' on the prompt.

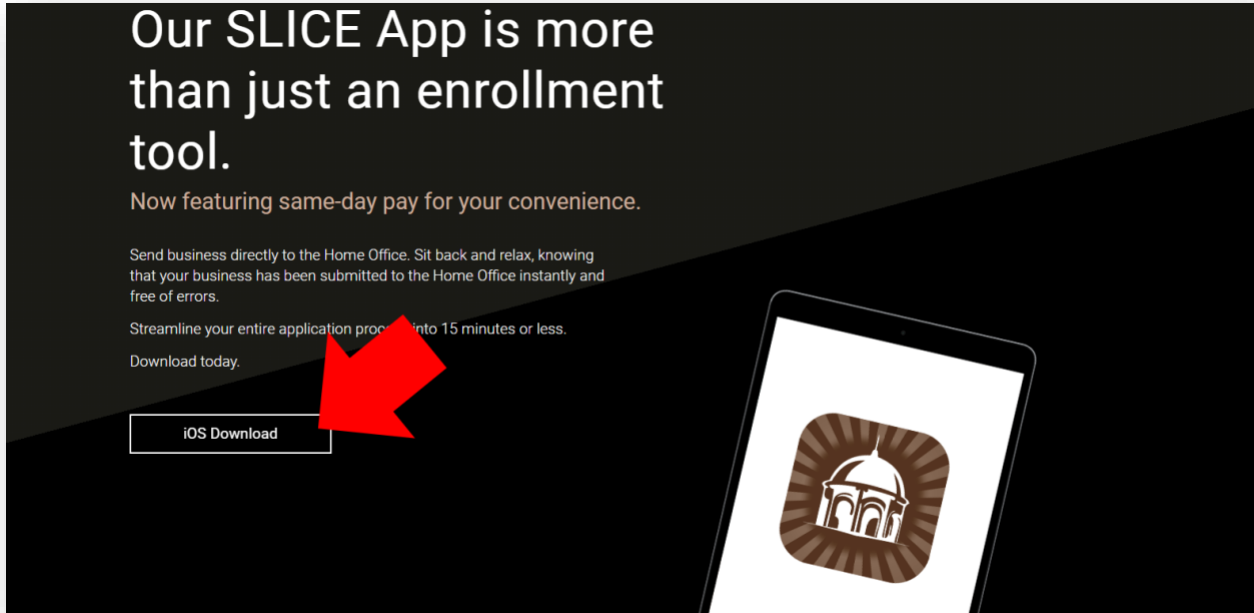


*Figure 5: SLICE Download button on the Agent Portal.*

Simply follow any instructions released by Senior Life for how to go about downloading the latest version of the App. These instructions will be sent to your e-mail, so please look out for such messages!

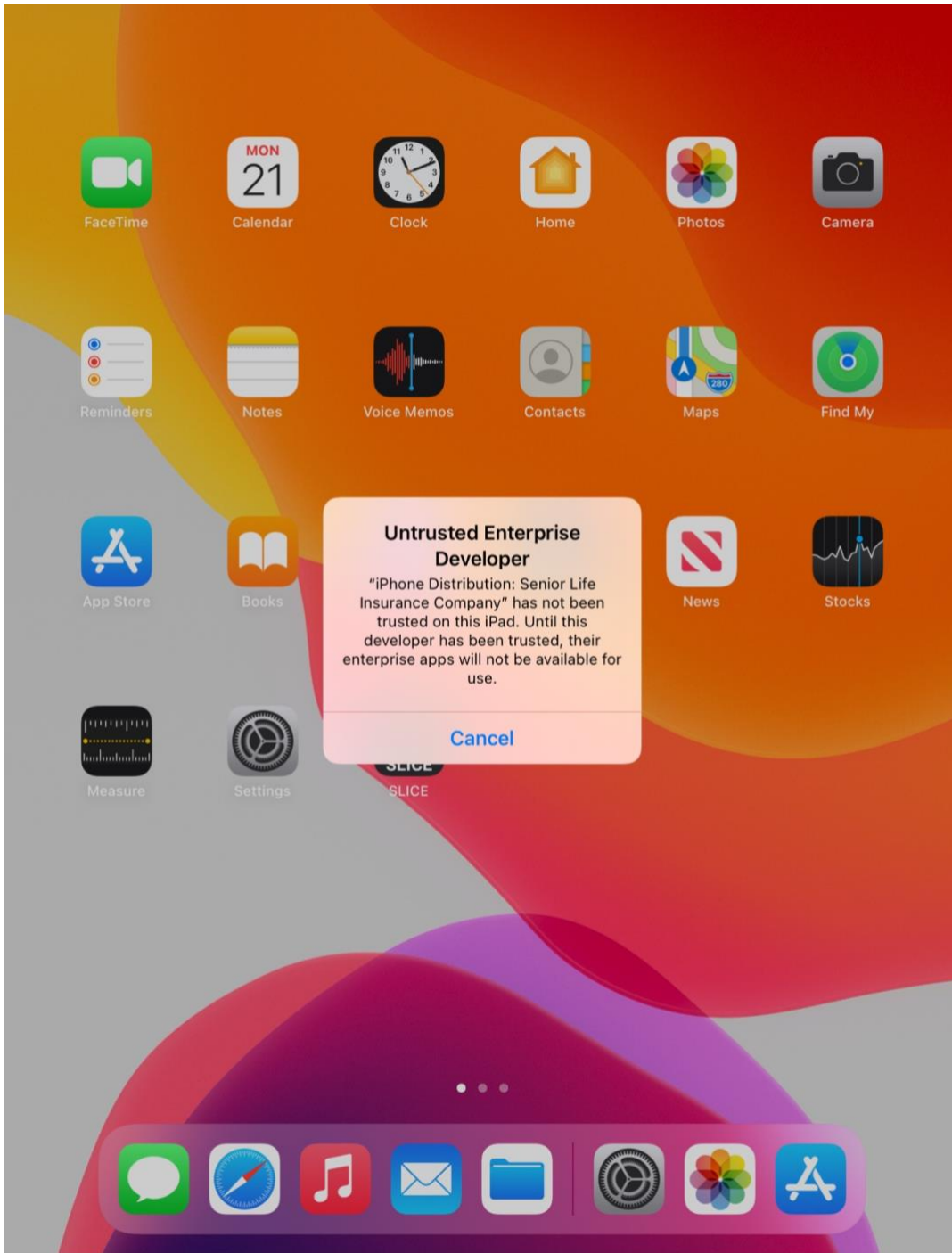
### 3.4 INITIAL SET-UP

To begin, follow the link included in this email or on the Senior Life Agent Resource Web Page. Once there, tap the **iOS Download** button to download the application.



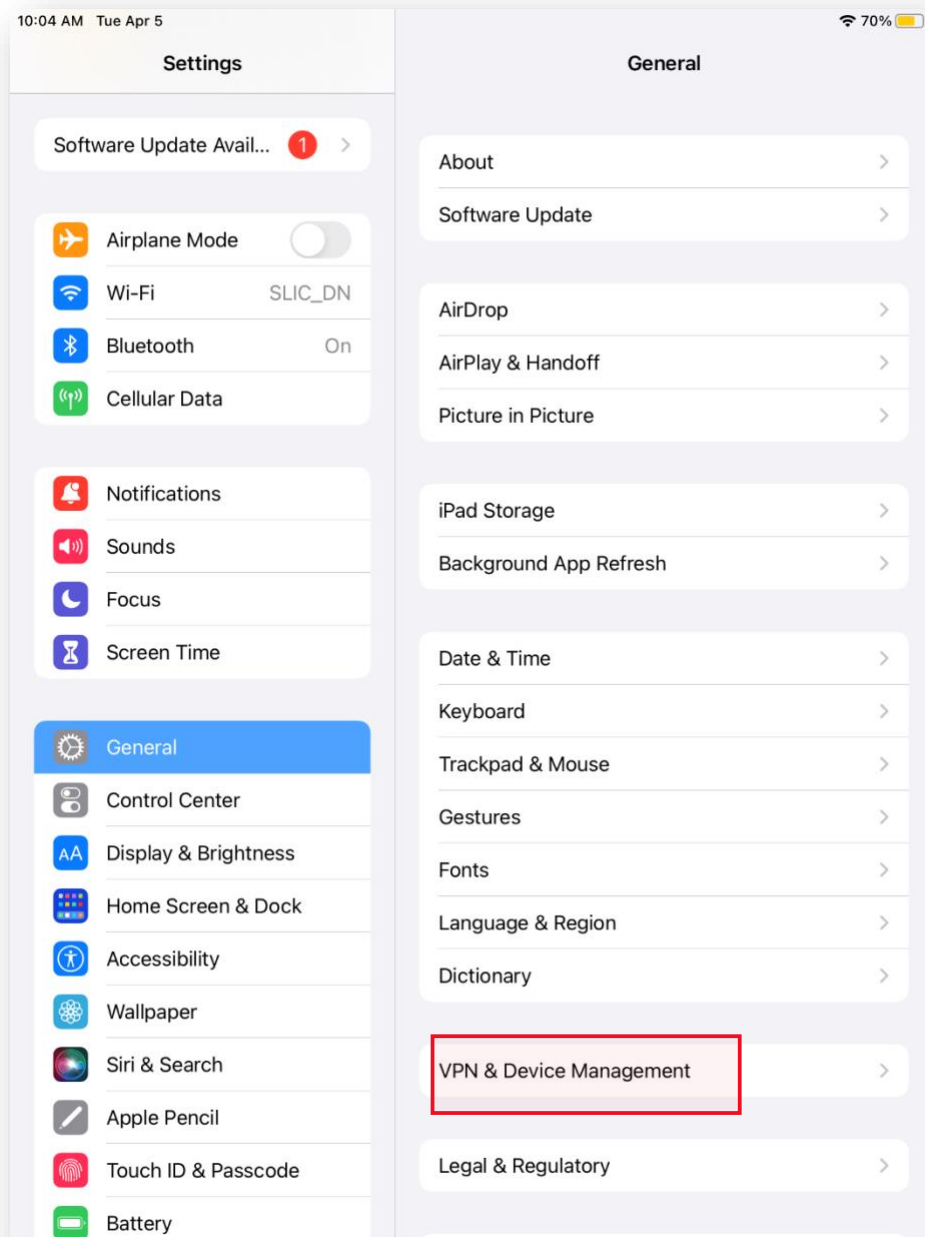
*Figure 6: SLICE Download Page*

Once the application has completed its download, the device will present a prompt upon trying to start SLICE, asking you to “trust” the source of the application before it can run.



*Figure 7: Untrusted Enterprise Developer Notice*

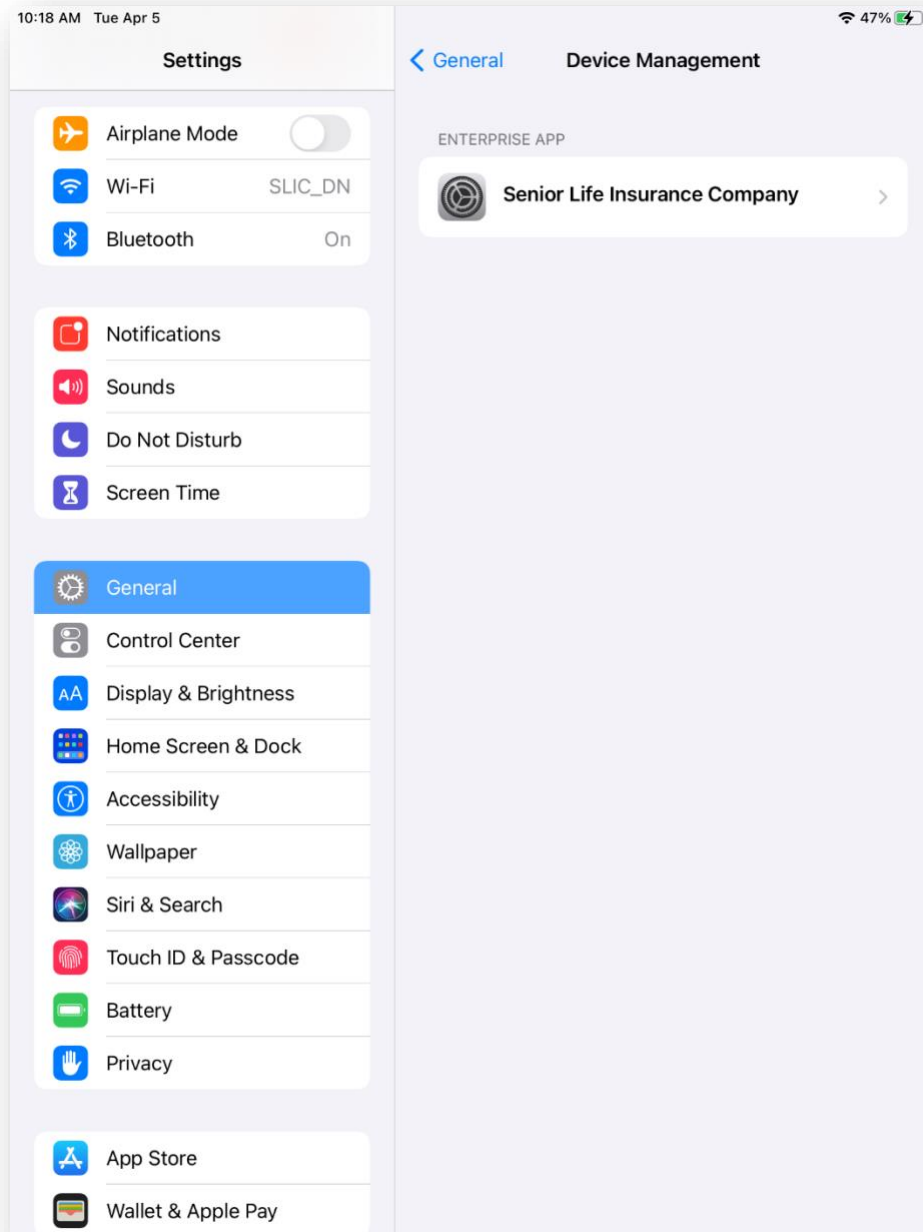
To do this, the user needs to tap the **Settings** application on their device's home screen. This will open a screen like the one seen below. The user then needs to look under **General** and then under **VPN & Device Management**.



*Figure 8: VPN & Device Management*

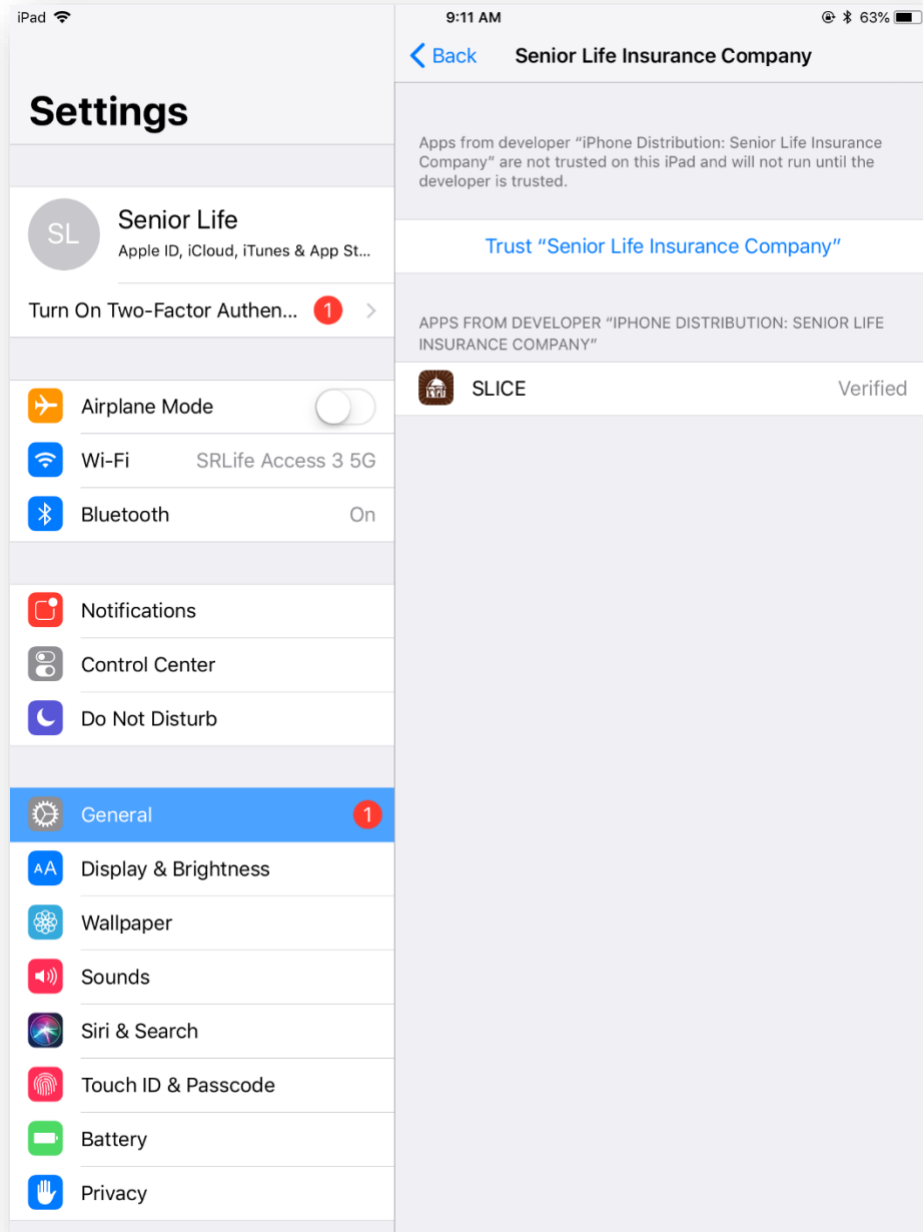


Once there, tap on **Senior Life Insurance Company** listed under the **Enterprise App** section.



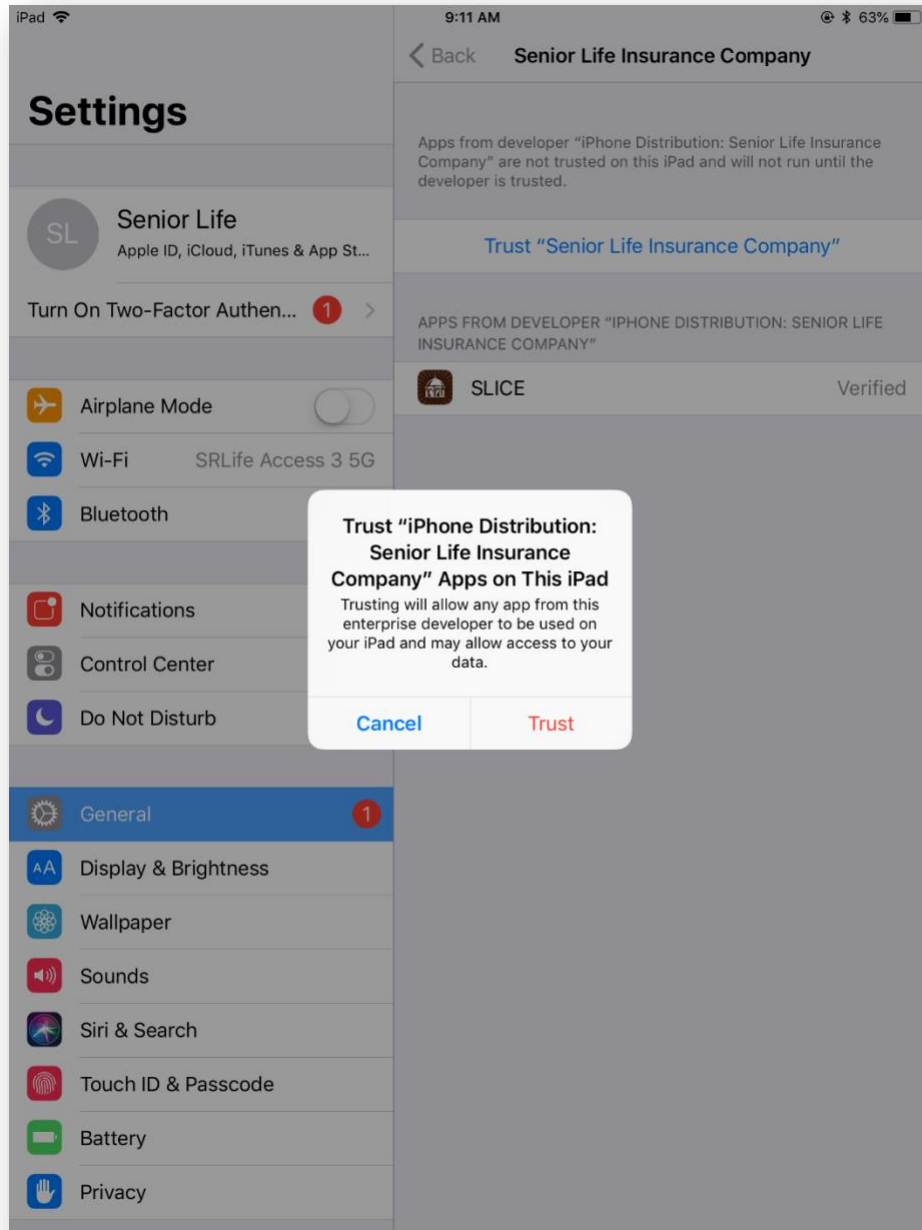
*Figure 9: VPN & Device Management Page*

Next, you will see a page which has a button stating **Trust “Senior Life Insurance Company”**. Tap it and a prompt will appear presenting an option to **Trust** the App.



*Figure 10: Page to Trust Senior Life Insurance Company*

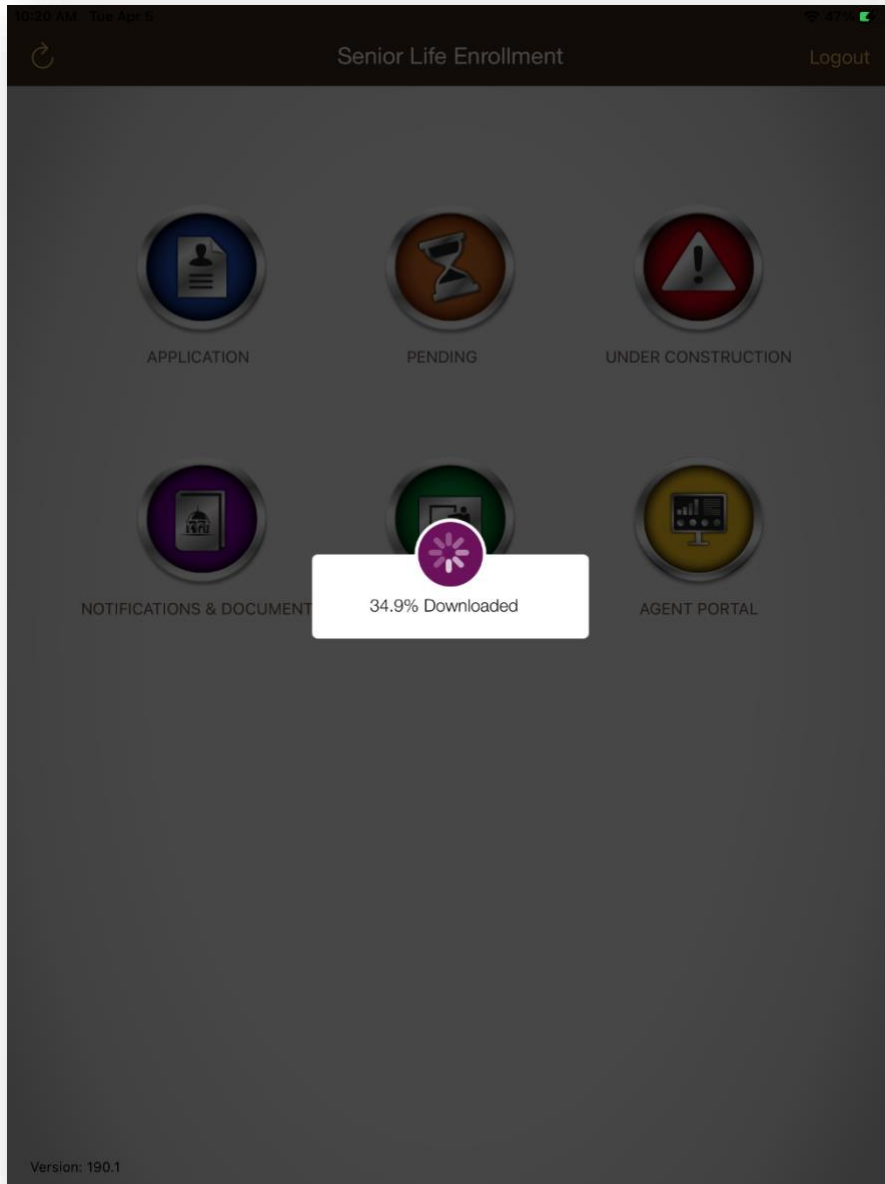
Tap **Trust** to enable the SLICE App to function.



*Figure 11: Prompt to Trust Senior Life Insurance Company*

Once they allow for the application to be trusted, SLICE will now be ready for use.

Once the app has been installed and trusted, it will need to be opened and logged into to perform an initial set-up. This set-up will download the files necessary to write business on the application. This is a lengthy process and must be run to completion. See [UPDATING FILES](#) for more information.



*Figure 12: SLICE performing an update download*

## 4 UNINSTALLING

To uninstall the app, hold down the app's icon on the home screen and a small window will appear giving you the option to 'Delete App'. Tapping this button will allow you to delete the SLICE app.

**!** *When uninstalling SL Enrollment, all Under Construction Applications **will** be deleted along with the app! Be sure that all incomplete apps are completed and have the "SENT" status or are in the Pending Apps section.*

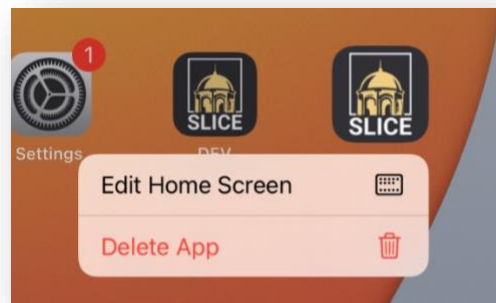


Figure 13: iOS 11 Home Screen with Delete App for SLICE

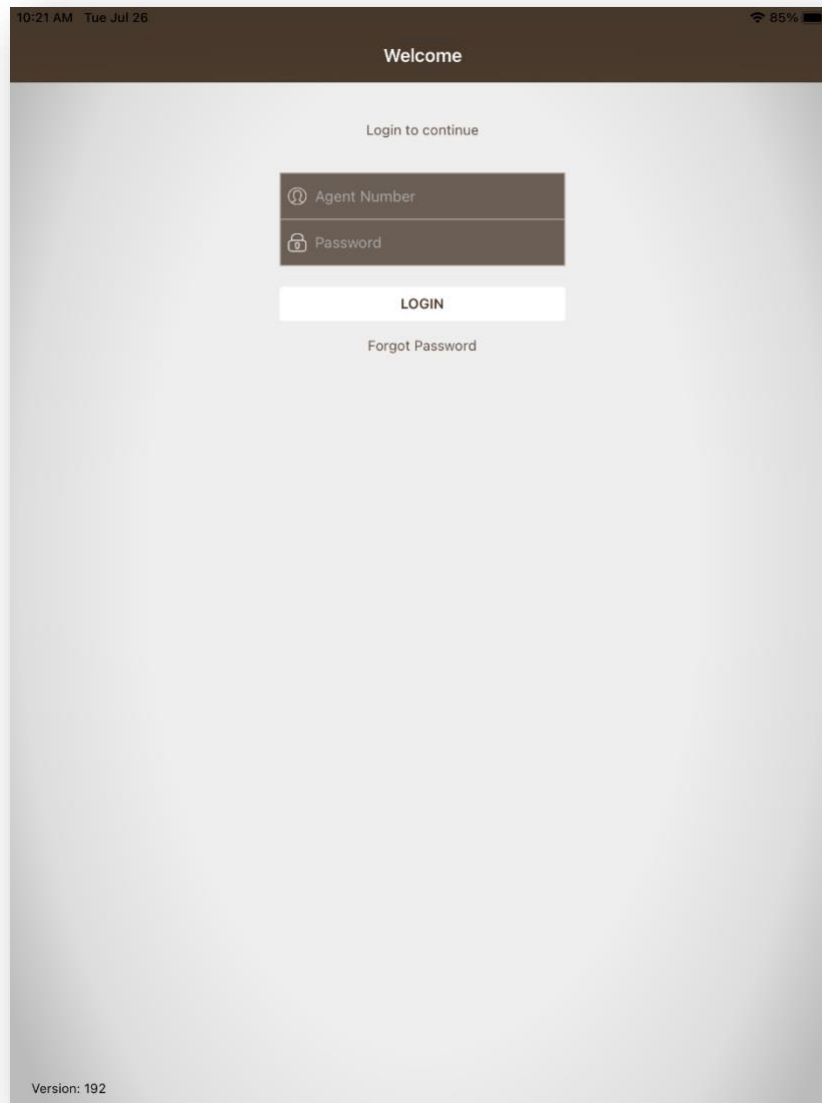
## 5 UPDATING

There are two kinds of updates the app can have:

1. The app itself has an update. Simply follow the instructions presented in [INSTALLATION](#) above.
2. The files used by the app, such as the application PDFs, which are downloaded in a process controlled by the app itself. This is discussed in [UPDATING FILES](#) in a later chapter.

## 6 LOGIN

When opening the SLICE app for the first time following a new install, they will see the following screen asking for them to provide their **Agent Number** and **Password**. Your password is the same password used to access the Agent Portal. If the agent is connected to an internet-capable Wi-Fi connection or cellular network, upon pressing **LOGIN**, the agent's information will be verified by the web service to allow them access to the device. This access will last for **24 hours** before an agent must log in again.



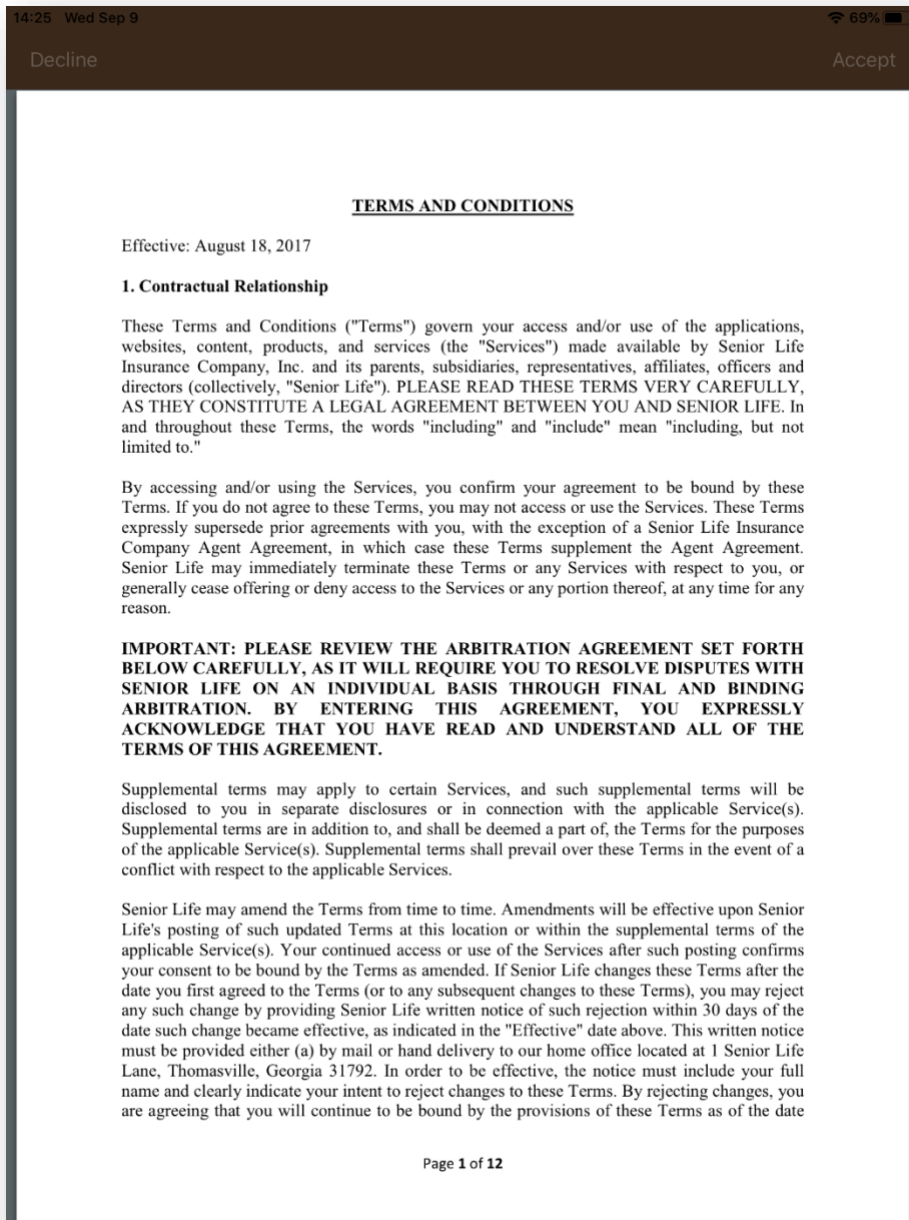
*Figure 14: App Login Screen*

## **6.1 TERMS AND CONDITIONS**

When logging in to the SLICE mobile app or SLICE telesales for the first time, users will be required to read and agree with the terms and conditions presented before them before they can use the services they provide. Declining the terms and conditions will log users out of the system. The buttons to accept or decline the terms and conditions requires users to scroll to the bottom of the terms and conditions document first.

Any time new or additional terms and conditions are added, all users will have to agree to these again even if they had done so previously.





*Figure 15: Senior Life Terms and Conditions*

## 6.2 RECOVER PASSWORD

If an agent has forgotten their password, they need to call the home office at **(229) 228-6936** and ask for the **Licensing Department**.

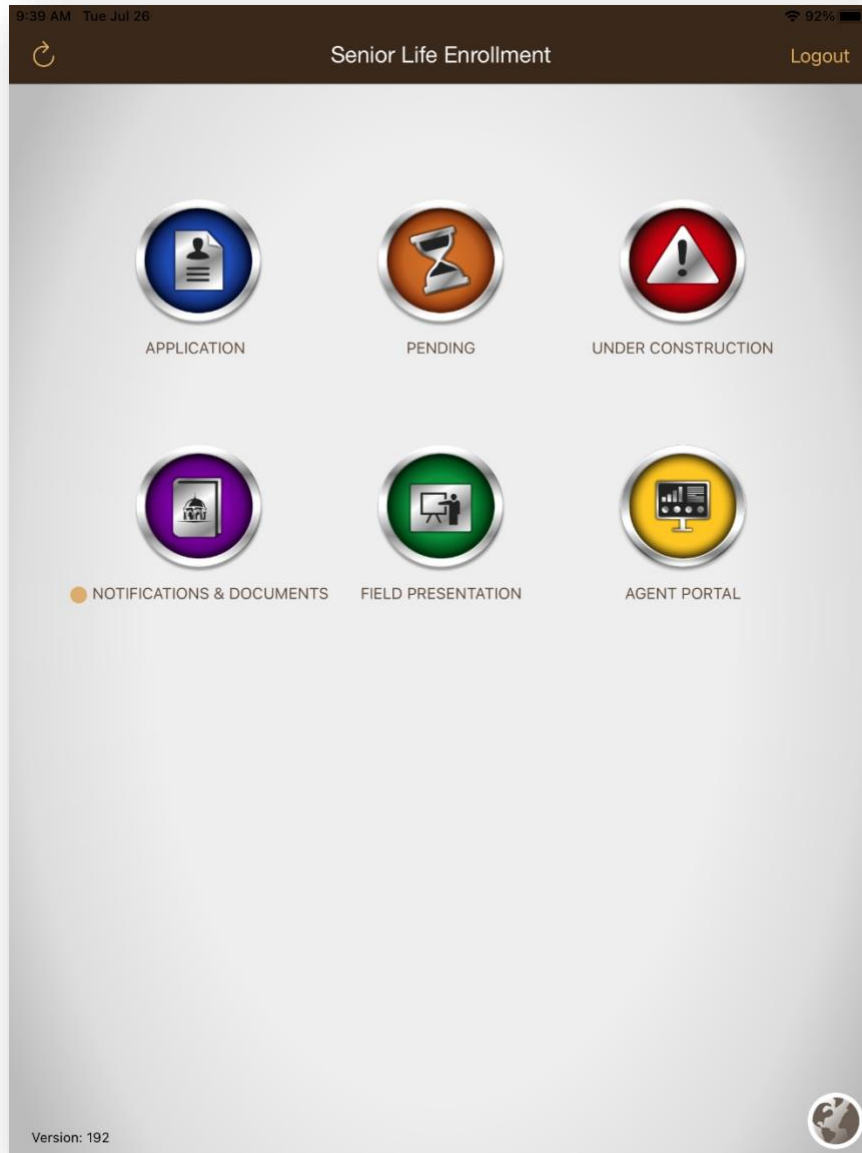
### **6.3 VERSION NUMBER**

On the bottom-left corner of the login page is the current version number of the app. This information is useful for troubleshooting and should be mentioned when asking for support for the app.

## 7 NAVIGATION

### 7.1 HOME



The home screen is the primary navigation hub of SLICE. There are eight major components of the home screen which are detailed below.




*Figure 16: App Home Screen*

### 7.1.1 Returning to the Home Screen

To return to the home screen, use either of the following methods:

- Tap the back  button in the upper-left hand corner of the app screen until you return to the home screen.
- Tap the home  button in the bottom-left hand corner of the app screen.

 *If returning to the home screen during the qualifying process, all information for the application will not be saved.*

### 7.2 REFRESH



The refresh button, which is used to manually initiate a download of the application's files. Details on this function can be found in [UPDATING FILES](#).

### 7.3 LOGOUT



The logout button is used by the agent to log out of the application. This function is only available on the **Home page**. Details on this function can be found in [LOGOUT](#).

### 7.4 APPLICATION



The application icon, which is used to write new applications. Details on this function can be found in [APPLICATION](#).

### 7.5 PENDING



The pending icon, which displays the status of applications which have been sent and are awaiting approval by underwriting. Details on this function can be found in [PENDING](#).

### 7.6 UNDER CONSTRUCTION



The Under Construction icon displays incomplete applications, Everlasting Legacy household members, and applications which have been sent from the device or not. Details on this function can be found in [UNDER CONSTRUCTION](#).

## 7.7 NOTIFICATIONS & DOCUMENTS



The Notifications & Documents section. Here, agents can find useful PDF files, such as the agent manual, rates charts, The Scoop, and much more. While open, the agent will not be able to write new applications until they return to the **Home** page. Details on this function can be found in [NOTIFICATIONS AND DOCUMENTS](#).

## 7.8 FIELD PRESENTATION



The field presentation icon, which opens a PDF version of a field presentation. While open, the agent will not be able to write new applications until they return to the **Home** page.

## 7.9 AGENT PORTAL



The agent portal icon opens the Agent Portal website on the device's default web browser.

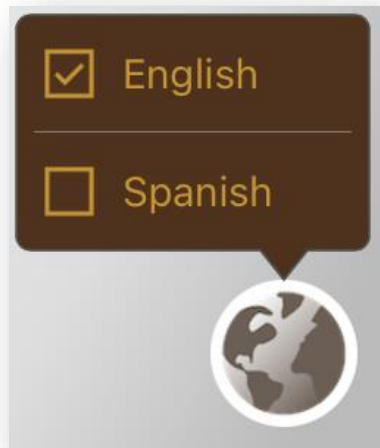
## 7.10 APPLICATION LANGUAGE PREFERENCE



The language the entire SLICE App is set to use. This selection will set the language to the various labels, scripts, lists, presentations, and PDFs (when available) in that application. Once the application gets into the formal section, the language option cannot be changed.

The options are as follows:

- English
- Spanish



*Figure 17: Language Selection*

### **7.11 VERSION NUMBER**

Just like on the login page, on the bottom-left corner of the home page is the current version number of the app. This information is useful for troubleshooting and should be mentioned when asking for support for the app.

## 8 UPDATING FILES

The file update feature is used to keep all the files necessary for the mobile application to function up to date. These files include, but are not limited to:

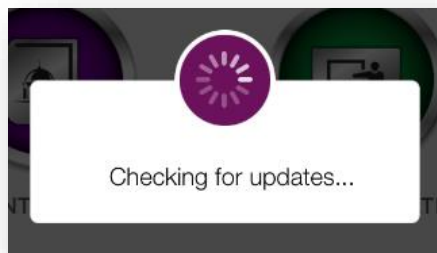
- PDF Applications and Forms
- Plan Rates File
- Plan and State Specific Messages

Thus, it is vital that the mobile application **always be up to date** to prevent user from using incorrect data when selling an insurance application.

Performing an update will require the device to have a working connection to the internet. The length of time the update takes will depend on how many files the application needs to grab. A complete download of all the files will take at least half an hour while downloading only a few files can take a few seconds.


### 8.1 AUTOMATIC UPDATE

Any time the user logs into the app, it will perform a check to see if there are any updates available to download.



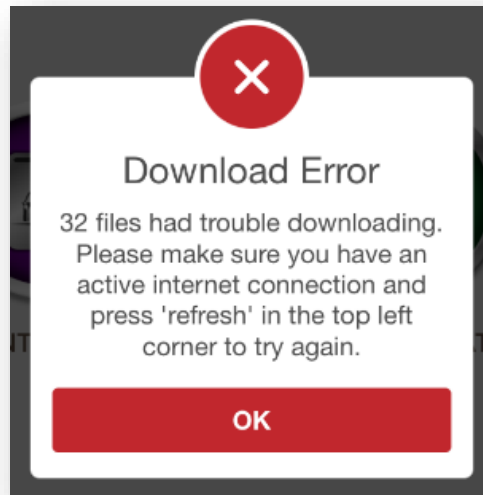
*Figure 18: SL Enrollment File Download Pop-up*

### 8.2 MANUAL UPDATE

Should an agent desire to run an update manually, on the **home** page, they need to press the  button in the upper-left corner.


### 8.3 DOWNLOAD ERROR

If some of the files fail to be downloaded to the device, a red pop-up will appear on-screen informing the user that a specific number of files failed to download and that they need to initiate a manual update and try again.



*Figure 19: File Download Error Pop-up*

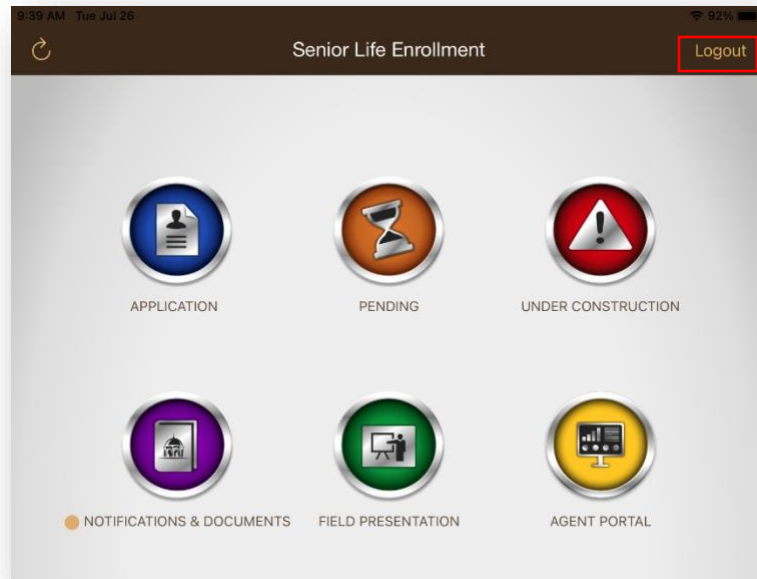
### 8.4 DOWNLOAD FAILURE

If the download fails, then tap the  button in the upper-left corner of the screen to attempt the process again. Be sure that the device is properly connected to the internet.



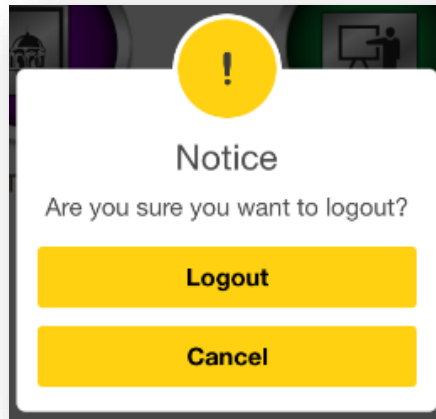
## 9 LOGOUT

To log out, users must tap on the **Logout** button in the upper-right corner of the home. Logging out will end the current session.



*Figure 20: SL Enrollment Home Screen with Logout Highlighted*

The user will be prompted to confirm their logout in a pop-up box.



*Figure 21: Logout Prompt*

## **9.1 AUTOMATIC LOGOUT**

The device will log out at 5:00AM each morning Monday through Friday. They do not need to login on Saturday through Sunday. Any changes to this schedule will be announced ahead of time. Automatic logout will require the user to log in again following the same steps described in [LOGOUT](#).

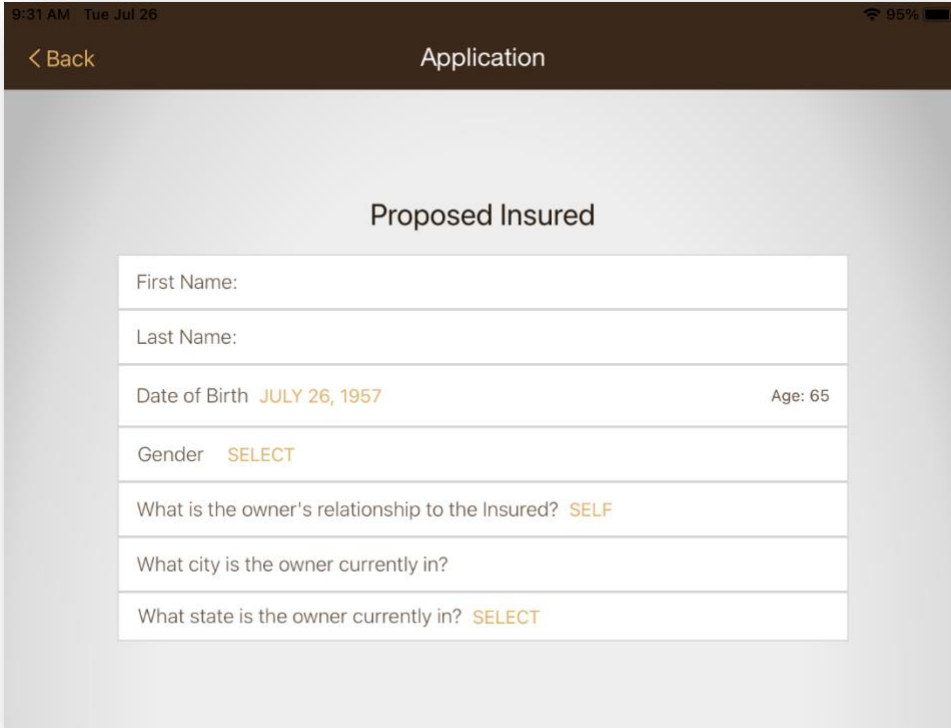
## 10 APPLICATION

### 10.1 PRE-QUALIFYING QUESTIONS

The following sections outline the pages for the pre-qualifying questions in the mobile application.

#### 10.1.1 Proposed Insured

The Proposed Insured page is the first step of writing a new application. Its purpose is to gather preliminary information regarding the proposed insured and the application owner.



The screenshot shows a mobile application interface for the 'Proposed Insured' page. The page has a dark header with a back arrow and the title 'Application'. Below the header, the page title 'Proposed Insured' is centered. The form consists of several input fields:

First Name:		
Last Name:		
Date of Birth	JULY 26, 1957	Age: 65
Gender	SELECT	
What is the owner's relationship to the Insured?	SELF	
What city is the owner currently in?		
What state is the owner currently in?	SELECT	

*Figure 22: Proposed Insured Page*

##### 10.1.1.1 First Name

The first name of the Proposed Insured.

### 10.1.1.2 Last Name

The last name of the Proposed Insured.

### 10.1.1.3 Date of Birth

The date of birth of the Proposed Insured. The drop-down box allows users to select from existing dates.

The screenshot shows a mobile application interface for a 'Proposed Insured' form. The form includes fields for 'First Name', 'Last Name', 'Date of Birth' (set to 'JULY 26, 1957'), and 'Age' (set to '65'). A 'Gender' dropdown is currently set to 'SELECT'. A date selection dropdown is open, showing a list of dates from April 23, 1954, to October 29, 1960. The date 'July 26, 1957' is highlighted. The dropdown menu has 'Cancel' and 'Done' buttons.

Month	Day	Year
April	23	1954
May	24	1955
June	25	1956
July	26	1957
August	27	1958
September	28	1959
October	29	1960

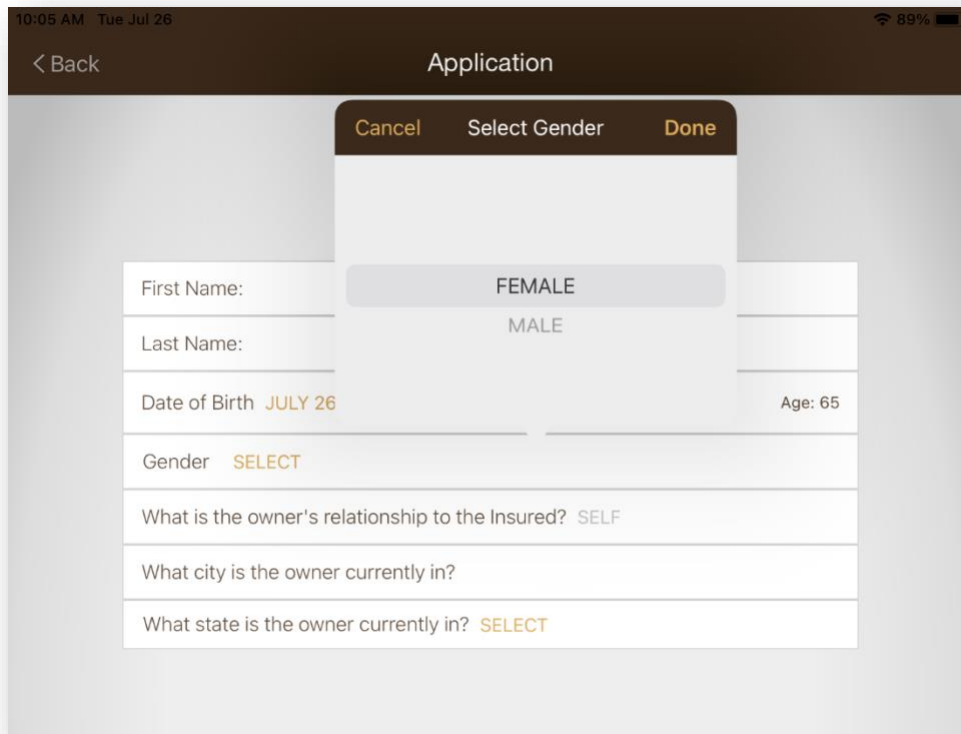
Figure 23: Proposed Insured Date of Birth Drop Down Box

Additionally, the drop down does not allow the following:

- Birth Dates **cannot** be selected beyond the current date
- Birth Dates of the Proposed Insured **cannot** be that it makes them **older than 85 years old**.

### 10.1.1.4 Gender

The gender of the Proposed Insured. The drop-down box allows users to select from either **Male** or **Female**.



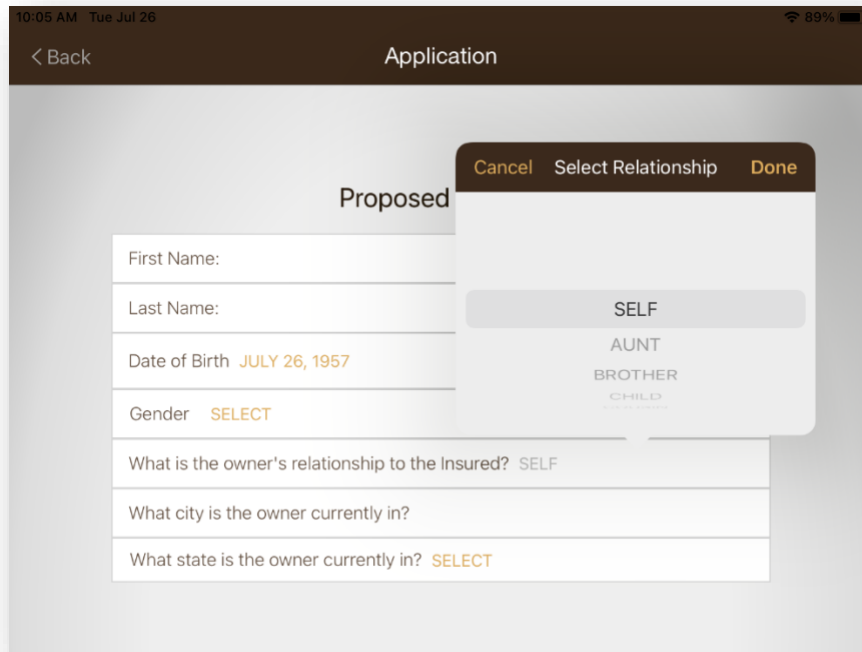
*Figure 24: Proposed Insured Gender Drop Down*

#### *10.1.1.5 What is the Owner's Relationship to the Insured?*

This is used to determine the owner's relationship to the proposed insured for determining the kinds of plans the insured qualifies for. The drop-down box presents the following options in this order:

- Self
- Aunt
- Brother
- Child
- Cousin
- Father
- Fiancé
- Grandchild
- Grandparent
- Mother
- Power of Attorney
- Sister

- Spouse
- Uncle



*Figure 25: Relationship to Proposed Insured Selection*

**10.1.1.6 What city is the owner currently in?**

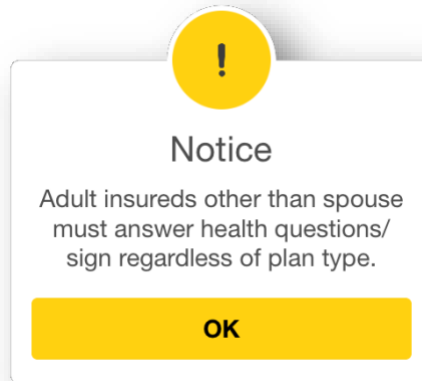
The city that the Application Owner is currently present in at the time of writing the application.

**10.1.1.7 What state is the owner currently in?**

The state where the Application Owner is currently present at the time of writing the application. The drop-down box allows agents to select from all the states that they are licensed in. If the state features a '(J)' to its right in the drop-down, it indicates that the state is a 'Just-in-Time' state, meaning that the agent will be required to pay state licensing fees for the first successfully written policy in that state from SLICE.

**10.1.1.8 Proposed Insured Complete**

When filled out, a next button will appear in the upper-right corner of the app, allowing you to continue. If any fields are blank, the button will not appear.



*Figure 26: Notice Which Appears on Pressing Next*

### **10.1.2 Hospitalizations**

These are questions regarding hospitalizations and nursing facilities. Depending on the answer provided, another question may appear to further qualify the insured.

**Hospitalizations**

Are you currently hospitalized or in a nursing facility?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
Have you been hospitalized two or more times in the past <b>10 years</b> ?	Yes <input checked="" type="radio"/>	No <input type="radio"/>
Have you been hospitalized two or more times in the past <b>5 years</b> ?	Yes <input checked="" type="radio"/>	No <input type="radio"/>
Have you been hospitalized two or more times in the past <b>3 years</b> ?	Yes <input checked="" type="radio"/>	No <input type="radio"/>
Have you been hospitalized two or more times in the past <b>6 months</b> ?	Yes <input checked="" type="radio"/>	No <input type="radio"/>

*Figure 27: Hospitalization Questions*

### **10.1.3 Health**

Serious health questions are a series of Yes or No questions regarding the current condition of the applicant.

#### *10.1.3.1 Cancer and Stroke Questions*

Each answer of “Yes” will prompt another question to appear, asking for more information on how recently the applicant suffered from cancer or a stroke. Once this is complete, the next button will appear in the upper-right corner.



**Health**

Have you ever been diagnosed with cancer or have you had a stroke?	Yes <input checked="" type="radio"/>	No <input type="radio"/>
In the past 2 years have you been cancer and stroke free?	Yes <input checked="" type="radio"/>	No <input type="radio"/>
In the past 5 years have you been cancer and stroke free?	Yes <input checked="" type="radio"/>	No <input type="radio"/>
In the past 10 years have you been cancer and stroke free?	Yes <input checked="" type="radio"/>	No <input type="radio"/>

*Figure 28: Preliminary Health Questions with the Cancer and Stroke Questions Revealed*

### 10.1.4 Tobacco and Nicotine

Answering 'No' to the use of nicotine will prompt the user to answer questions on the last time they used tobacco and nicotine.

**Tobacco and Nicotine**

Do you use any form of Tobacco or Nicotine?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
In the past <b>10 years</b> , have you used any form of tobacco or nicotine products or had a blood pressure reading over 135/85?	Yes <input checked="" type="radio"/>	No <input type="radio"/>
In the past <b>5 years</b> , have you used any form of tobacco or nicotine products?	Yes <input checked="" type="radio"/>	No <input type="radio"/>
In the past <b>12 months</b> , have you used any form of tobacco or nicotine products?	Yes <input checked="" type="radio"/>	No <input type="radio"/>

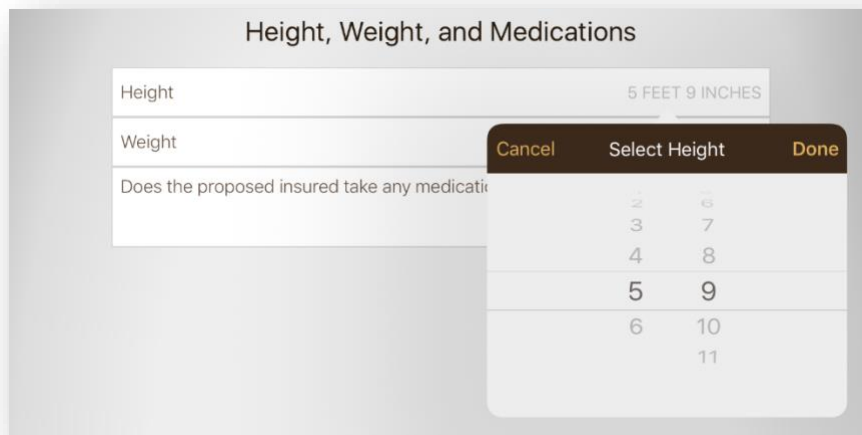
*Figure 29: Tobacco and Nicotine Page with all questions revealed.*

### 10.1.5 Height, Weight, and Medications

This section is to gather information regarding the proposed insured's height, weight, and medication usage.

#### 10.1.5.1 Height

The height of the proposed insured in feet and inches. The drop-down box has a range of 1'5" to 6'11".



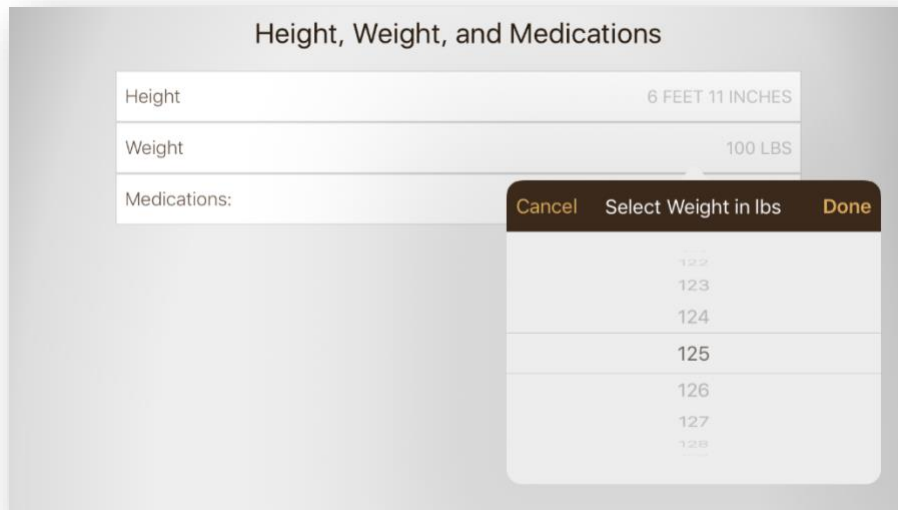
The screenshot shows a form titled "Height, Weight, and Medications". The "Height" field is currently set to "5 FEET 9 INCHES". A drop-down menu is open, showing a list of height options from 2'5" to 6'11". The options are displayed in two columns: the first column contains 2, 3, 4, 5, and 6; the second column contains 5, 7, 8, 9, 10, and 11. The option "5 9" is highlighted. The menu also includes "Cancel", "Select Height", and "Done" buttons.

Feet	Inches
2	5
3	7
4	8
5	9
6	10
	11

Figure 30: Preliminary Height Drop Down Box

#### 10.1.5.2 Weight

The weight of the proposed insured pounds. The drop-down box has a range of 1 to 420 pounds.

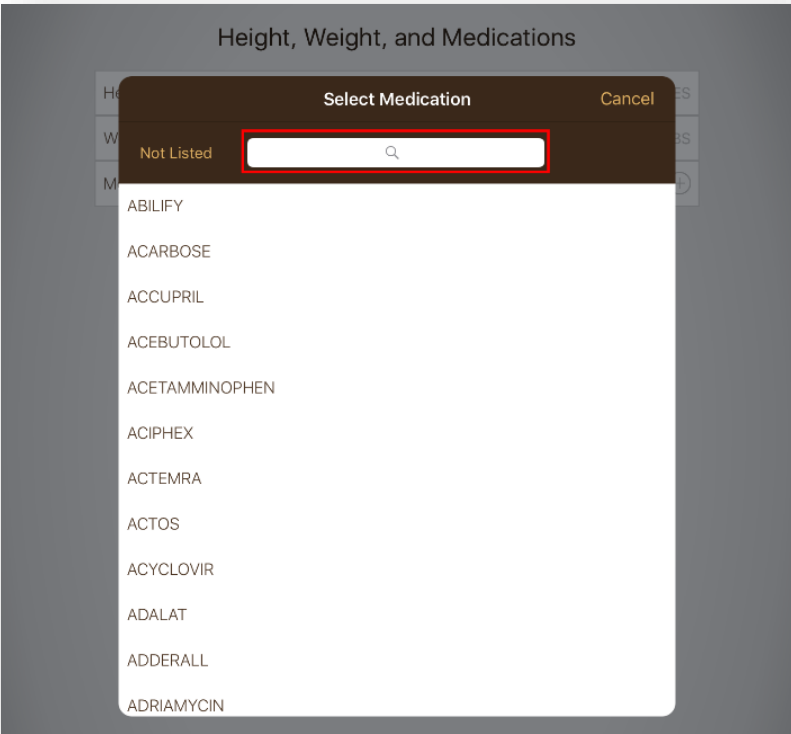


*Figure 31: Preliminary Weight Drop Down Box*

### *10.1.5.3 Medications*

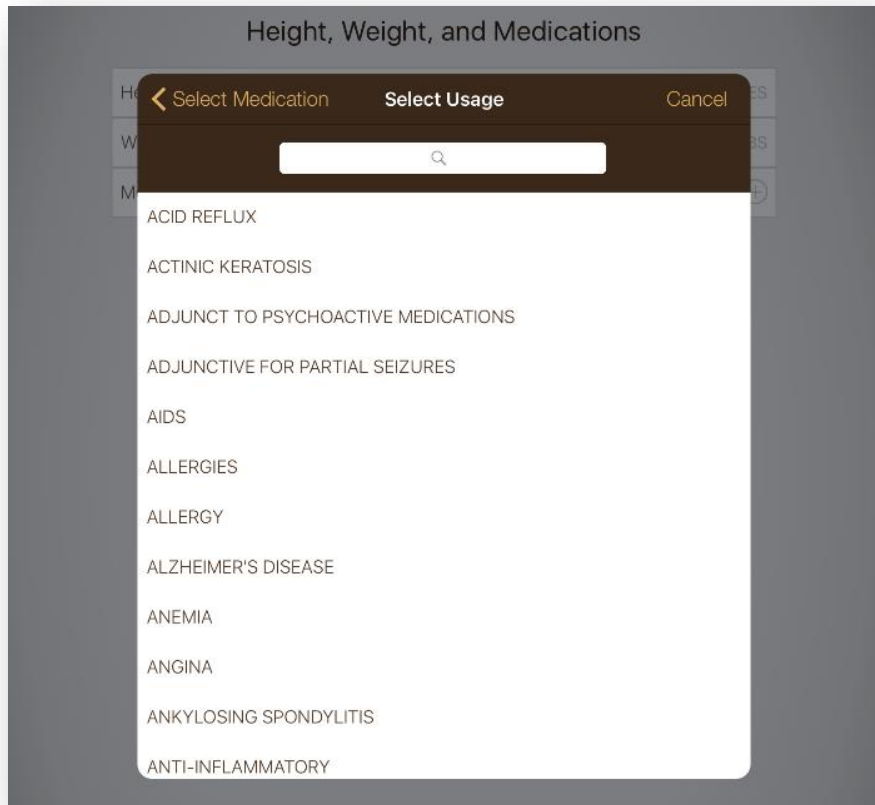
#### *10.1.5.3.1 Listed Medications*

Should the applicant have medications they take, they will first look at the list of medications the application has in its files. Once displayed, such as in the figure below, the agent can navigate through the list until they find the medication or use the search function highlighted below.



*Figure 32: Preliminary Medication Selection*

Once a medication has been selected, the specific usage of the select medication will be asked by the application. These uses are listed by the application. Should the medication not be listed, a **Not Listed** medication will need to be created which provides those details.



*Figure 33: Preliminary Medication Usage Selection*

Once this has been done, the medication will be listed on the Height, Weight, and Medication screen.

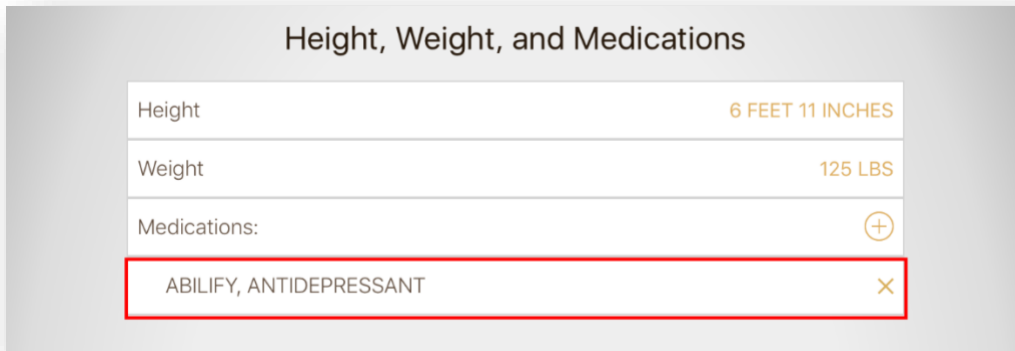


Figure 34: Medication Selected

Should a medication need to be removed, pressing the **X** on the right of the entry will remove it from the list.

#### 10.1.5.3.2 Not Listed Medications

If a medication or usage for a medication is not listed, the agent can request an override. When on the medication selection screen, a **Not Listed** button, as highlighted in the figure below, can be pressed to begin this process.

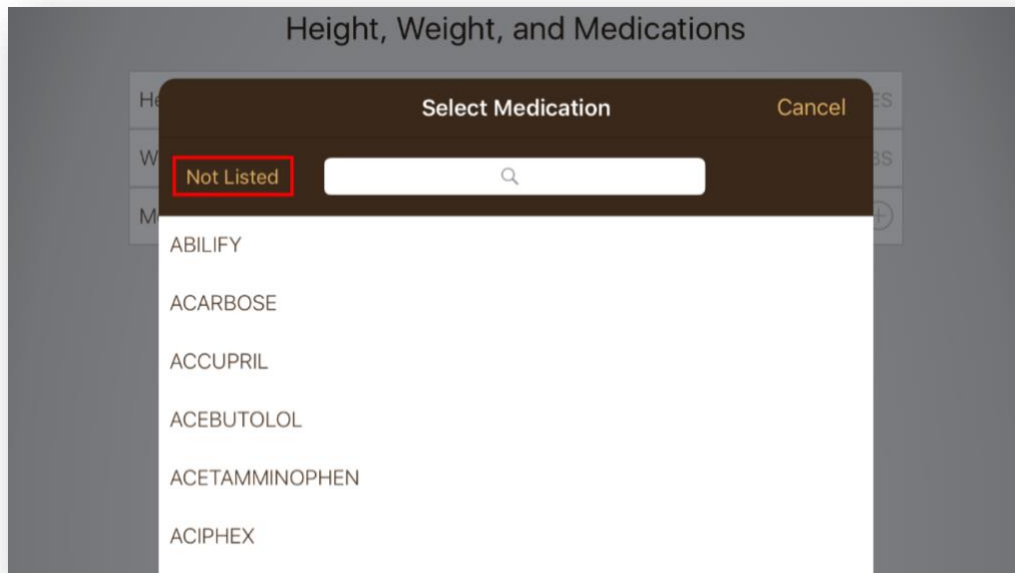
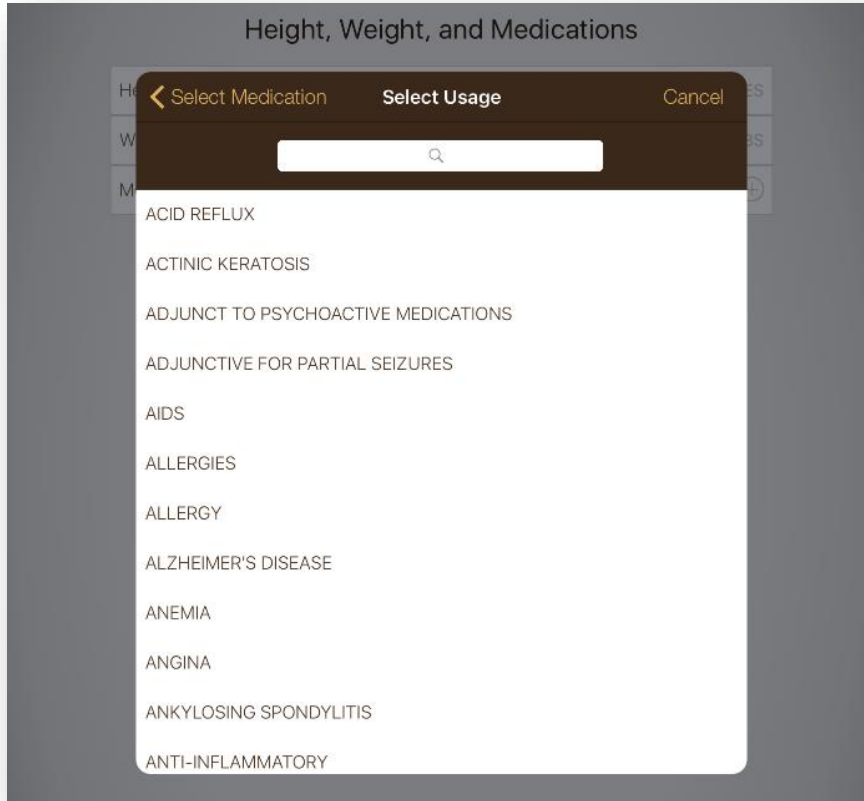


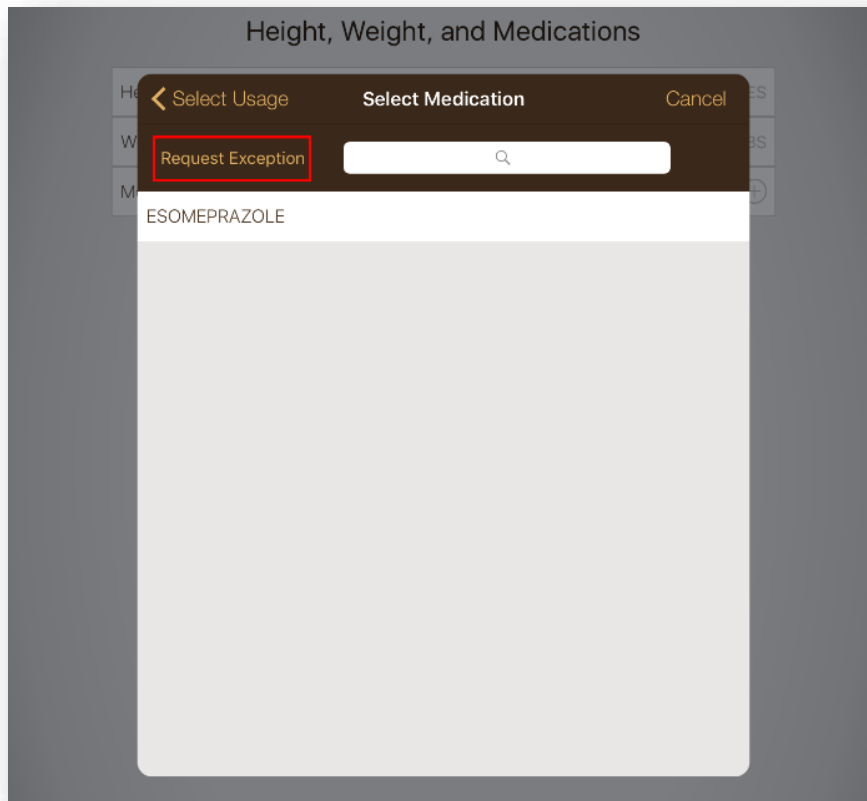
Figure 35: Not Listed Button Highlighted on the Select Medication Page

Once **Not Listed** has been selected, the user must then choose the usage the unlisted medication covers. These usages are predefined by Senior Life Insurance Company.



*Figure 36: Select Usage for Not Listed Medication*

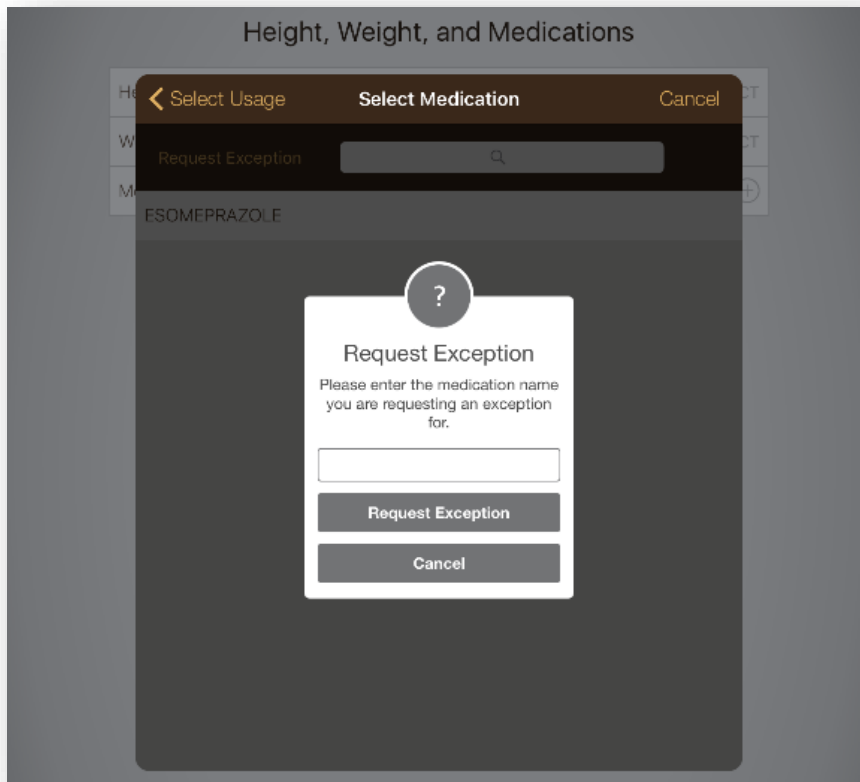
After the usage has been selected, the user must then press the **Request Exception** button in the upper-left corner as pictured below. This will open a pop-up.



*Figure 37: Usage Selected; Request Exception*



This new pop-up asks that the user provide the name of this medication. Once this has been completed and the **Request Exception** button in the pop-up has been selected, the medication and its usage will be added to the list like any medicine selected from the list provided by the application.





*Figure 38: Prompt to Enter the Name of the Not Listed Medication*

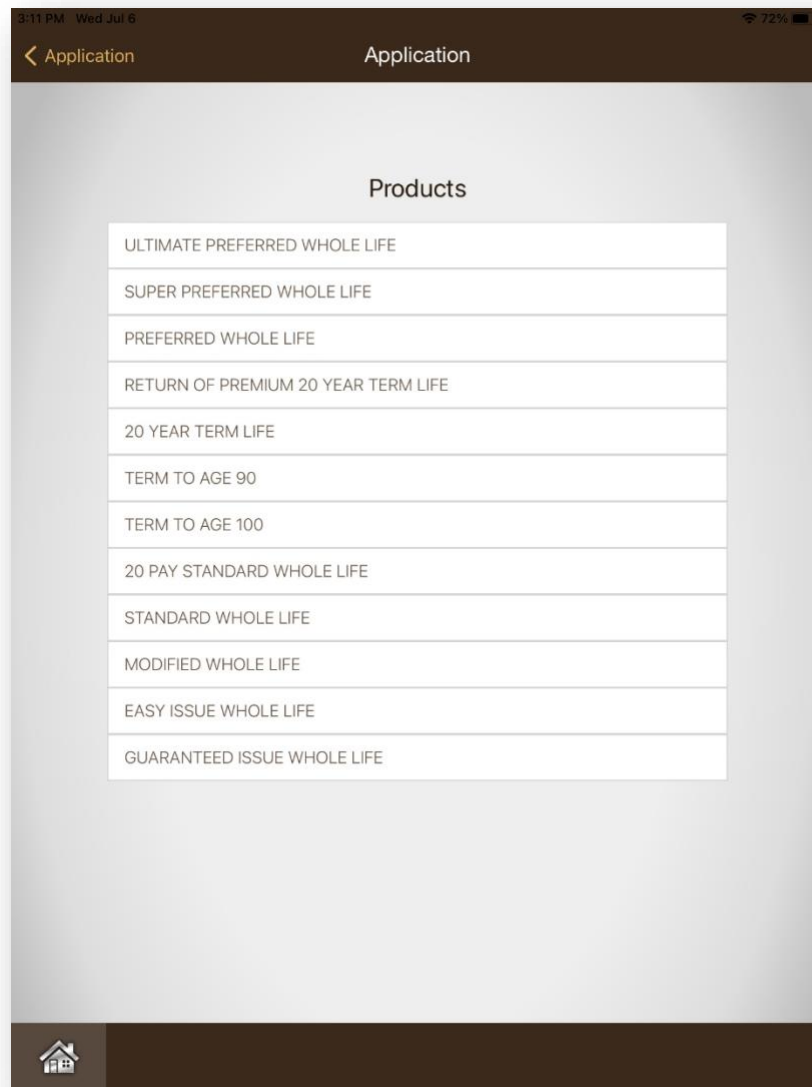
Once entered, the medication which the user is requesting an exception for will be listed alongside any other medications. **All medication exceptions will require Senior Life Insurance to send the application to Underwriting for review.**

Height, Weight, and Medications	
Height	5 FEET 9 INCHES
Weight	185 LBS
Medications:	
EXCEPTION, ACID REFLUX	

*Figure 39: Medication Exception Added to List of Medications*

## 10.2 PRODUCT SELECTION

Following the preliminary questions, a list of plans will be generated which the applicant qualifies for based on their responses. Agents will need to refer to the **Agent Manual** for the details of each plan and what allows an applicant to qualify for them. If there are any questions regarding the Agent Manual, the agent will need to contact **Agent Support**.



*Figure 40: Product Selection Page Based on Answers to Previous Questions*

## 10.2.1 Whole Life Plans

### 10.2.1.1 Immediate Benefit Plans

- Ultimate Preferred Whole Life
- Super Preferred Whole Life
- Preferred Whole Life
- Standard Whole Life
- 20 Pay Standard Whole Life

### 10.2.1.2 Limited Benefit Plans

- Modified Whole Life
- Easy Issue Whole Life
- Guaranteed Issue Whole Life

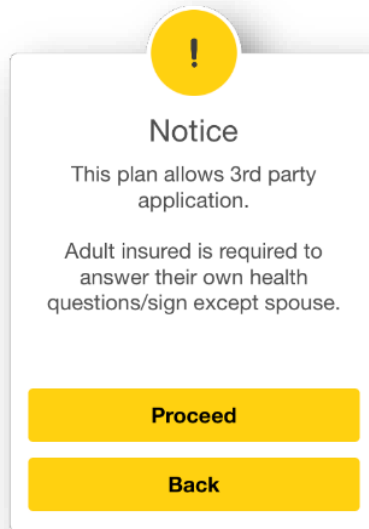
## 10.2.2 Term Life Plans

### 10.2.2.1 Immediate Benefit Plans

- 20 Year Term Life
- Return of Premium 20 Year Term Life
- Term to Age 90
- Term to Age 100

## 10.2.3 Plan Selection

Upon choosing a plan, a pop-up will appear. The contents of the pop-up vary based on the plan selected, but they serve to inform the user of plan-specific rules which they need to be aware of when writing an application for this plan. Pressing “Proceed” will continue with the process while “Back” will return to plan selection.



*Figure 41: Plan Selection Notice for Standard Whole Life*

These notifications state conditions required by the plan of those involved in the application process. Depending on the state which the owner is in, there might be state **and** plan specific notifications. Specific details are listed in the **agent manual**.

#### **10.2.4 Plan Features and Benefits**

Following plan selection, a PDF will appear detailing the general features and benefits for the selected plan. It is simply to provide the agent a quick overview of the product.



*Figure 42: Features and Benefits PDF*

### **10.2.5 Everlasting Legacy**

Following the features and benefits PDF, a PDF detailing Everlasting Legacy will be displayed to provide information about Everlasting Legacy and the services it provides should the applicant desire to use their services.

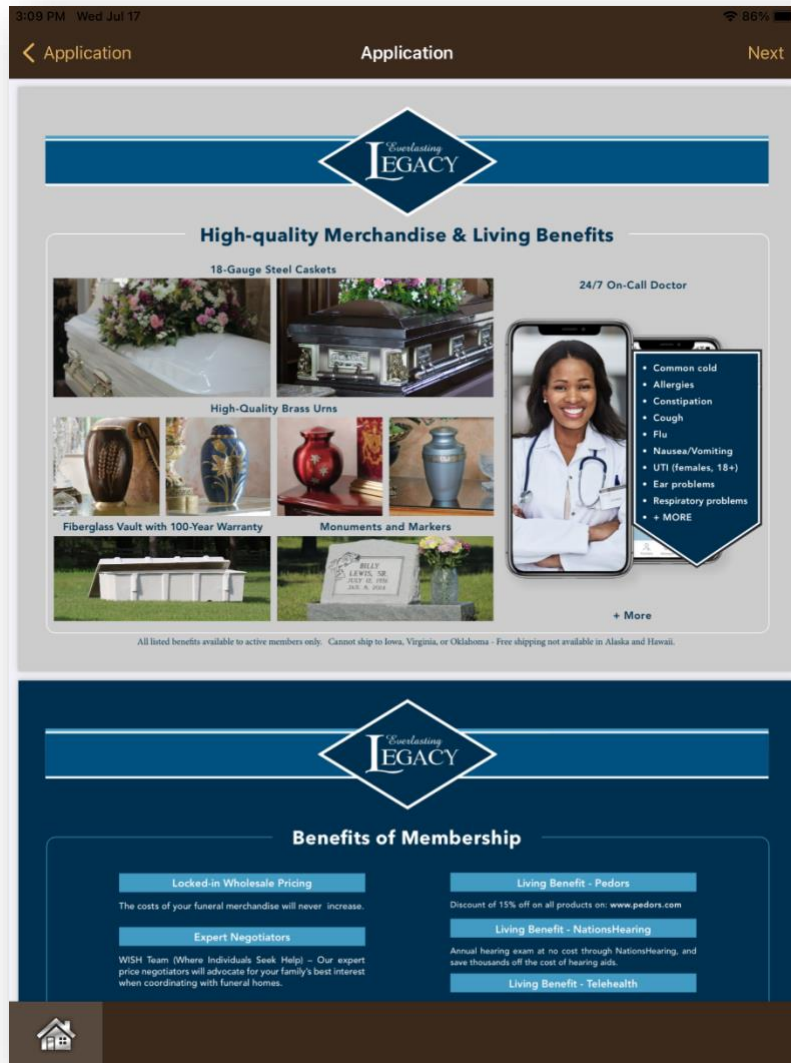


Figure 43: Everlasting Legacy PDF

### 10.2.6 Preliminary Rates

The preliminary rates are to give the applicant the ability to see the kinds of rates they have available to them based on their selected plan and choice of additional riders and services. Note that this option can be skipped in the qualifying section should an applicant not want to commit to a rate. Rate selection is available later in the application processes. Additionally, the selected rate can be changed later, too.

### 10.2.6.1 Default Options

By default, three rate options are presented. Selecting (or deselecting) additional riders and services will adjust the presented rates automatically, so that the applicant will always be presented accurate rates.

3:10 PM Wed Jul 17 85%

Application Application Next

MODIFIED WHOLE LIFE  
Rate Options

Good	Better	Best
\$5,000 Natural \$5,000 Accidental	\$6,000 Natural \$6,000 Accidental	\$6,500 Natural \$6,500 Accidental
<b>\$68.87</b> per month	<b>\$81.23</b> per month	<b>\$87.42</b> per month
SELECT	SELECT	SELECT

Child Rider  ?

**Reminder: Child Rider face amount cannot exceed the face amount of the policy. Age of each child should be between 30 days and less than 18 years.**

Everlasting Legacy  ADB  ? CUSTOM

**Reminder: Everlasting Legacy is a separate entity from Senior Life. Membership is \$4.00 / month and will be posted as a separate transaction. If box is checked, it reflects the total amount the consumer will pay.**

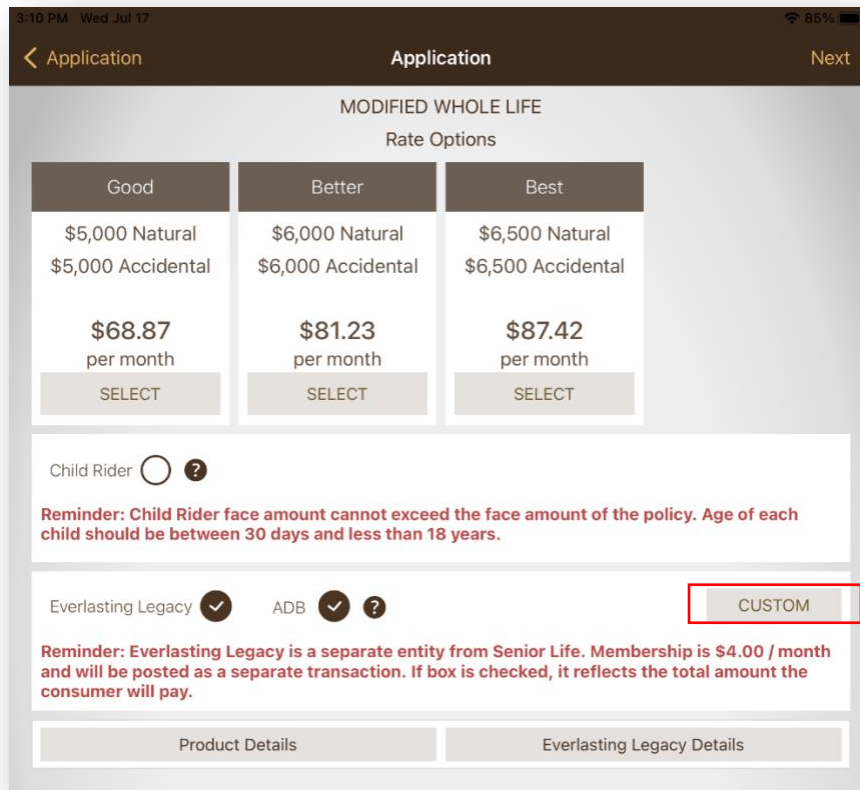
Product Details Everlasting Legacy Details

Figure 44: Rate Options Page

### 10.2.6.2 Custom Rates

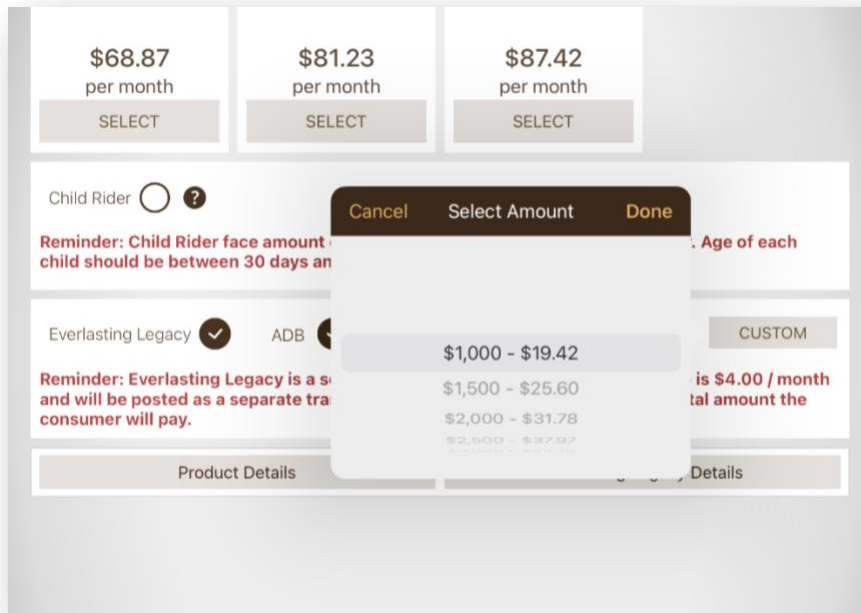
Should the original three options not align with the needs of the applicant, the Custom Rates option is there to give both the agent and applicant flexibility. To choose a custom rate, simply select the “custom” button on the right side of the screen.





*Figure 45: Custom Rate Button*

Once pressed, a selection wheel will appear to allow for the selection of a custom rate. The amounts available depend on the plan selected. These ranges are discussed in the Agent Manual.



*Figure 46: Custom Rate Selection Wheel*

Once a custom rate is selected, it will appear beside the original three options and, like the others, automatically adjust to the selection of Everlasting Legacy and ADB.

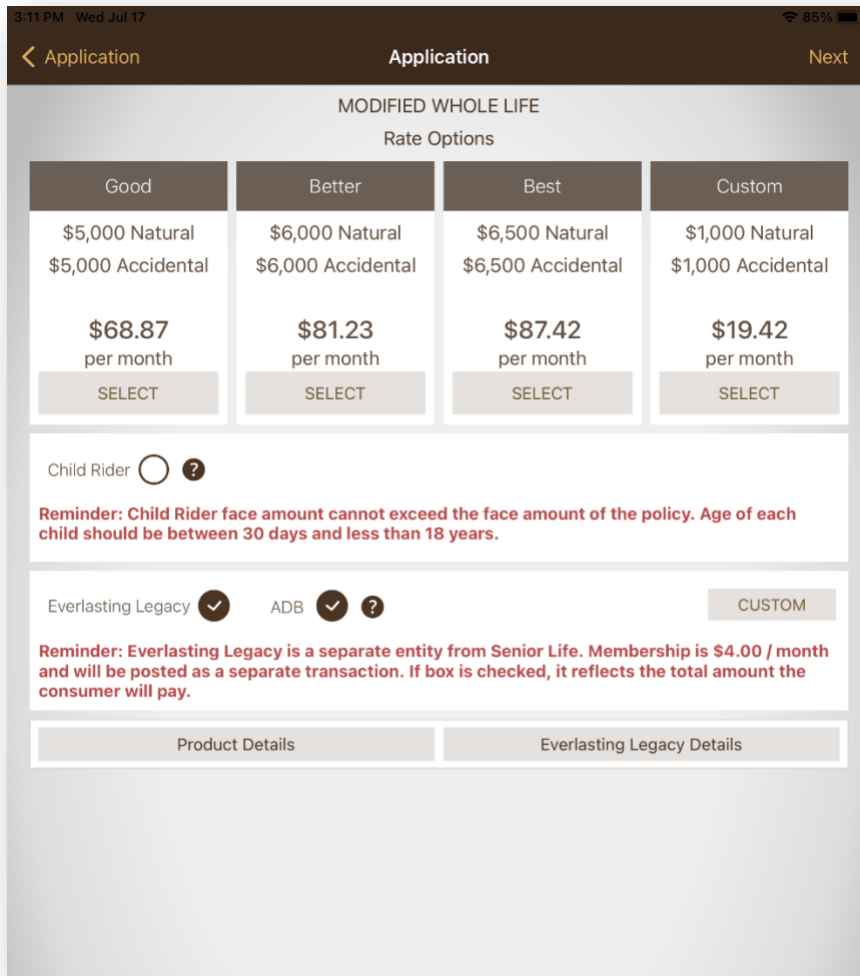


Figure 47: Custom Rate Option Now Present

### 10.2.7 Additional Options and Riders

Applications can include several additions in the form of Riders and services. These options are listed in the box below the rates and can be selected based on what the insured wishes. Additional options may incur an additional cost, which will be displayed in the rates table.

Child Rider

**Reminder: Child Rider face amount cannot exceed the face amount of the policy. Age of each child should be between 30 days and less than 18 years.**

Child Rider Face Amount: \* \$1,000

Number of Children: \* 1

---

Everlasting Legacy  ADB   CUSTOM

**Reminder: Everlasting Legacy is a separate entity from Senior Life. Membership is \$4.00 / month and will be posted as a separate transaction. If box is checked, it reflects the total amount the consumer will pay.**

[Product Details](#) [Everlasting Legacy Details](#)

Figure 48: Riders and Additional Services

### 10.2.7.1 Everlasting Legacy

By default, Everlasting Legacy is selected. This signifies that the proposed insured is signing up for Everlasting Legacy.

### 10.2.7.2 Accidental Death Benefit (ADB)

By default, ADB is selected. This option gives the proposed insured an Accidental Death Benefit of the amount listed in the Option box as “Accidental”. The  beside ADB provides an informative blurb about what ADB entails.

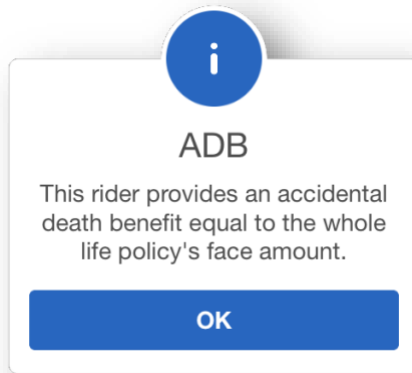


Figure 49: ADB Notice

### 10.2.7.3 Child Rider

This option allows for a Child Rider to be included in the application. By default, the Child Rider is not selected. The Child Rider requires that a face amount be selected for the rider, along with the number of children will be covered under the rider.

A form for selecting a Child Rider. At the top, it says "Child Rider" followed by a checked checkbox and a question mark icon. Below this is a red reminder: "Reminder: Child Rider face amount cannot exceed the face amount of the policy. Age of each child should be between 30 days and less than 18 years." There are two input fields: "Child Rider Face Amount: \* \$1,000" and "Number of Children: \* 1".

Child Rider Face Amount: * \$1,000
Number of Children: * 1

Figure 50: Child Rider Face Amount and Child Count Selection

To be eligible for the rider, the children must be older than 30 days and younger than 18 years of age. Additionally, their relationship to the insured must be from the following list:

- Child
- Grandchild
- Stepchild

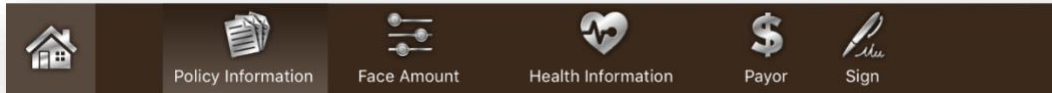
Up to eighty children are supported by the rider. In the formal application section, under Health Information, information for each child will be gathered.

### **10.2.8 Details Buttons**



Should an applicant require more information about Everlasting Legacy or their selected plan, the associated details button can be pressed. Doing so will open the information PDFs which were shown in the qualifying process.

### 10.3 FORMAL APPLICATION PROCESS

The formal application process is broken up into separate tabs, as described in the following sections.



*Figure 51: Formal Application Navigation Bar*

These tabs can be switched to at any time. Within each tab is several subsections which relates to the tab. As each subsection is completed, a  will appear on the right to signify that all the mandatory fields (the ones marked with an asterisk (\*)) have been addressed. When all the subsections in a tab have been completed, the tab will be marked with a check mark, such as this one for Policy Information .

### 10.3.1 Policy Information

The screenshot shows a mobile application interface for an insurance application. At the top, the status bar displays '1:30 PM Fri Dec 18' and '78%' battery. The app header is dark brown with a white left arrow and 'Back' text, the title 'Application' in white, and a white 'Next' text on the right. The main content area is light gray and contains a vertical list of white text input fields, each followed by a light gray placeholder bar. The fields are: 'Proposed Insured \*', 'Policy Owner \*', 'Primary Beneficiaries for Proposed Insured \*', 'Secondary Beneficiaries for Proposed Insured \*', 'Charitable Benefit Rider \*', 'Existing Policies for Proposed Insured \*', and 'Parent / Legal Guardian \*'.

*Figure 52: Policy Information Page*



### 10.3.1.1 Proposed Insured

The first and last name fields, as well as the Date of Birth, Gender, Height, Weight, State, and State Owner Currently is in have been carried over from the start of the application process. While the name fields can be adjusted, the other fields are locked in, as their information was used to determine for which plans the proposed insured qualified. Changes to those fields would mean starting over.

PROPOSED INSURED		Age: 65
First Name: *	JOHN	
Middle Name:		
Last Name: *	DOE	
Suffix:	SELECT	
SSN: *		
Address Line 1: *		
Address Line 2:		
City: *		
State: *	GEORGIA	
Zip: *		
Telephone: *		
Email Address: *		
Date of Birth:	JANUARY 1, 1952	
Gender:	M	
Height:	5 FEET 6 INCHES	
Weight:	151 lbs	
State Owner Currently In:	GEORGIA	

Figure 53: Proposed Insured Page

As mentioned earlier, all fields featuring an asterisk (\*) are mandatory. Those without them, such as Suffix, Address Line 2, and Email Address, can be left blank.

#### 10.3.1.1.1 Suffix

Name suffixes are chosen from the following list. This list is the same across all instances of the Suffix field. If left blank, **NONE** is automatically chosen.

- Junior (JR)
- Senior (SR)
- II
- III
- IV
- NONE

#### 10.3.1.1.2 Social Security Number (SSN)

A Social Security Number is not considered valid if it contains any of the following combinations:

- Numbers with all zeros in any digit group (000-##-####, ###-00-####, ##-##-0000).
- Numbers with 666 or 900-999 (Individual Taxpayer Identification Number) in the first digit group.
- Must be 9 numeric digits
- Cannot be any of the known fakes.
  - "078051120" — Woolworth Wallet Fiasco
  - "219099999" — Was used in an ad by the Social Security Administration

A user must provide a valid SSN that meets these requirements as described by the United States Social Security Office.

#### 10.3.1.1.3 Email

All email addresses must follow the "example@email.com" format to be considered valid by the app.

### 10.3.1.2 Policy Owner

This is the section for the Policy Owner. Much of the same information that is provided by the proposed insured is asked of the application owner. The only new field is Mother's Maiden Name, which is used for security purposes at Senior Life Insurance Company.

Should the owner be "Self", the information provided in the Proposed Insured page will be carried over, requiring only Mother's Maiden Name to be provided.

The screenshot shows a mobile application interface for a "Policy Owner" form. The title bar at the top is dark brown with the text "Application" in the center and "Done" on the right. The status bar at the very top shows "10:11 AM Thu Apr 28" and "90%". The form itself is a vertical list of input fields with a dark brown header "POLICY OWNER". The fields are: "Relationship to Proposed Insured: \* SELF", "Mother's Maiden Name: \* SMITH", "First Name: \* JOHN", "Middle Name:", "Last Name: \* DOE", "Suffix: SELECT", "SSN: \* 111-11-1111", "Address Line 1: \* 1 SENIOR LIFE LANE", "Address Line 2:", "City: \* THOMASVILLE", "State: \* GEORGIA", "Zip: \* 31792", "Telephone: \* (229) 228-6936", "I consent to receive text messages from Senior Life on my phone: (i) [checked]", "Email Address: \* JOHNDOE@EMAIL.COM", and "I consent to be contacted by Senior Life through e-mail: [checked]". Below the form is a dark brown bar with "ADD NOTES" and "THIRD PARTY" options. At the bottom is a navigation bar with icons and labels: a house icon for "Home", a document icon for "Policy Information", a balance scale icon for "Face Amount", a heart icon for "Health Information", a dollar sign icon for "Payor", and a pen icon for "Sign".

Figure 54: Policy Owner Page

Additionally, two questions ask the Policy Owner to opt-into phone and email communication from Senior Life insurance company should they be checked. A consent statement can be viewed when tapping the 'i' icon next to the checkbox asking the owner if they wish to receive phone communications from Senior Life.

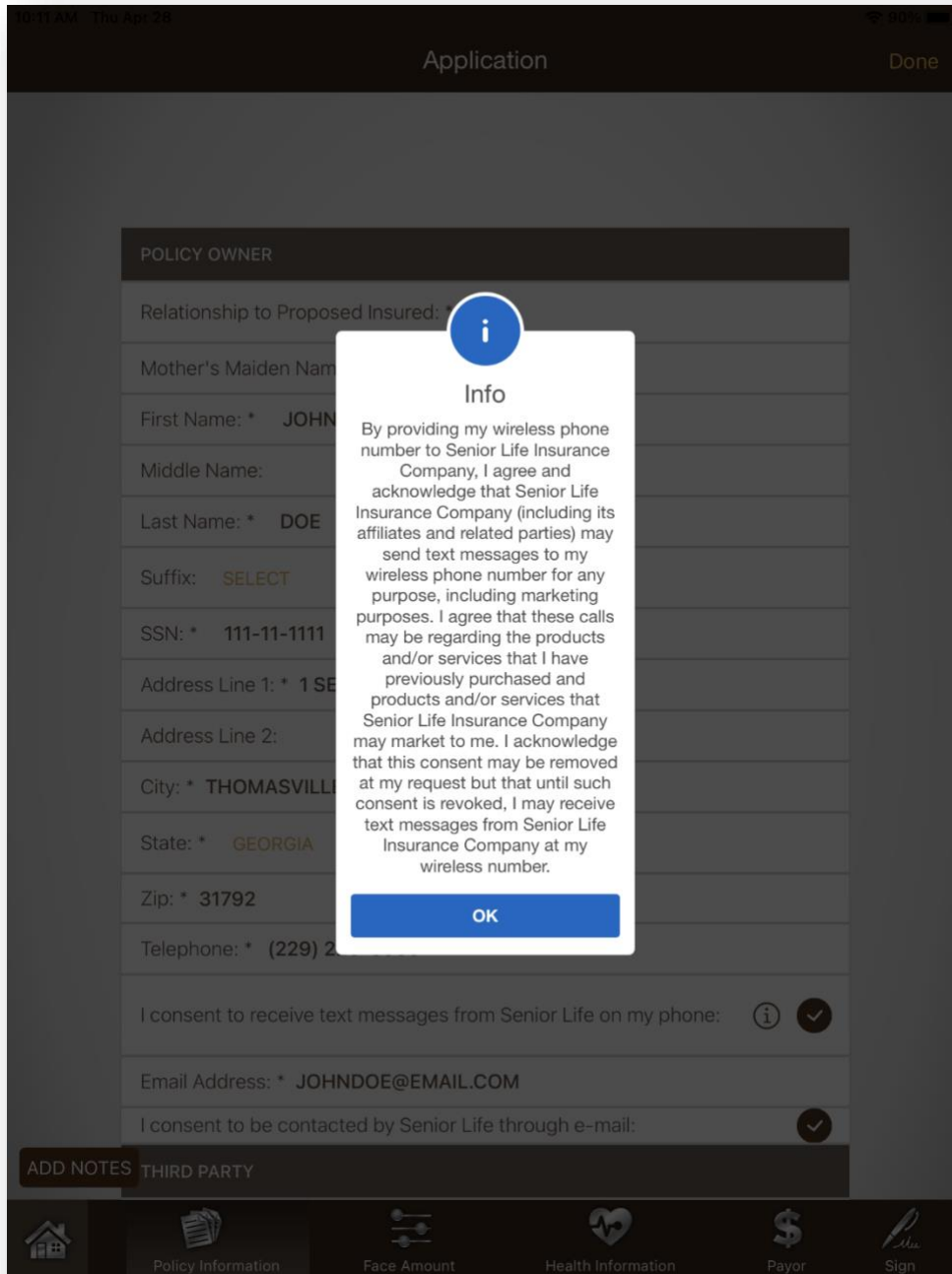


Figure 55: Email and Text Messaging Consent Statement

### 10.3.1.3 Primary Beneficiaries for Proposed Insured



For the primary beneficiary, the information is like the information provided for the proposed insured. The only new field is the relationship to proposed insured. The selection is as follows:

- Aunt
- Cousin
- Daughter
- Funeral Home\*
- Grandchild
- Grandparent
- Parent
- Sibling
- Son
- Spouse
- Uncle
- Other\*

There are two unique cases to make note of: **Funeral Home** and **Other**.


**Funeral Home** is an option which is available in certain states. In cases where it is not available, it will not be listed. Further information on this can be found in the agent manual.

**Other** is for cases where the relationship is not a listed option, allowing the user to provide their own. A field will appear below the relationship to proposed insured selection to allow the user to provide information, but they must fill in the field if it is selected.

PRIMARY BENEFICIARY		CLEAR FIELDS 
First Name: *		
Middle Name:		
Last Name: *		
Suffix:	SELECT	
Relationship to Proposed Insured: *	SELECT	
Telephone:		
Percentage:	100	
Add another primary beneficiary		

*Figure 56: Primary Beneficiary Page*

#### 10.3.1.3.1 Adding Additional Primary Beneficiaries

If there are multiple primary beneficiaries, they are added to the same Primary Beneficiary page by pressing the (+) button on the “Add another primary beneficiary” section. If you wish to delete the additional beneficiaries, use the  button over the beneficiary entry to delete it.

All beneficiary percentages must total **100%**. For example, primary beneficiary #1 can have 70% and primary beneficiary #2 must have 30%, totaling 100%.

The image shows a mobile application interface with two identical forms stacked vertically. Each form is titled 'PRIMARY BENEFICIARY' in a dark header bar, which also contains a 'CLEAR FIELDS' button with a small icon. The forms contain the following fields:

- First Name: \*
- Middle Name:
- Last Name: \*
- Suffix: **SELECT**
- Relationship to Proposed Insured: \* **SELECT**
- Telephone:
- Percentage: **50**

The bottom form has an additional field at the bottom: 'Add another primary beneficiary' with a plus sign icon (+) to its right.

*Figure 57: Adding an Additional Primary Beneficiary*

#### **10.3.1.4 Secondary Beneficiaries for Proposed Insured**

Secondary beneficiaries are functionally identical to Primary Beneficiaries. The key difference is the initial question asked regarding making the estate the secondary beneficiary. This is due to the mandatory nature of secondary beneficiaries in the app, yet there are proposed insureds who simply lack a secondary to choose.

##### **10.3.1.4.1 Make Estate Secondary Beneficiary**

When selecting “Yes” to the question, no further information needs to be provided.

Make Estate Secondary Beneficiary YES  NO

Figure 58: Option to make Estate the Secondary Beneficiary

#### 10.3.1.4.2 Secondary Beneficiary

If the user answers “No” to the estate question, entry fields for entering a secondary beneficiary will appear, with the option to include multiples. Refer to Primary Beneficiary for Proposed Insured for information regarding functionality.

Make Estate Secondary Beneficiary YES  NO

**SECONDARY BENEFICIARY** CLEAR FIELDS

First Name: \*

Middle Name:

Last Name: \*

Suffix: SELECT

Relationship to Proposed Insured: \* SELECT

Telephone:

Percentage: 100

Add another secondary beneficiary (+)

Figure 59: Selecting "No" for estate reveals entry fields

#### 10.3.1.5 Charitable Benefit Rider

Adding a Charitable Benefit Rider allows the proposed insured to choose a charity of their choice to have as a beneficiary for their policy.



9:10 AM Fri Dec 18 76%

[Application](#) Application Done

Would you like to include the Charitable Benefit Rider? YES  NO

Charitable Organization Name: \*

Employer Identification Number (EIN):

City:

State: SELECT

Charitable Benefit Amount: \* SELECT

*Figure 60: Charitable Benefit Rider Page*

### 10.3.1.6 Existing Applications for Proposed Insured

The Existing Applications for Proposed Insured page not only allows for the proposed insured to declare any currently existing End of Life applications, but also choose whether they wish to use the Automatic Premium Loan Provision.

Do you want the Automatic Premium Loan Provision? \* ?

YES  NO

Do you have any existing life insurance policies or annuity contracts? \*

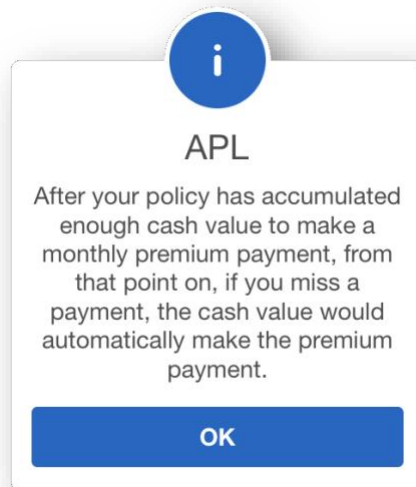
YES  NO

*Figure 61: APL and Existing Applications*

#### 10.3.1.6.1 Automatic Premium Loan Provision (APL)

This option allows for the user to choose the APL option. Unlike the other options, this does not affect the monthly premium and is not available for all plans. APL is discussed in the **Agent Manual**.

The  beside APL provides an informative blurb about what APL entails.



*Figure 62: APL Notification*

#### 10.3.1.6.2 Existing Applications

If the proposed insured has one or more existing insurance applications, they will provide that information after answering “yes” to the question. Specific information regarding their existing policies about the existing application so that the proposed insured’s existing insurance company can be notified by Senior Life about the replacement.

#### 10.3.1.6.3 Replacement Notice Short or Long

The insured chooses if they want to be read the long or condensed version of a replacement notice when it comes time to make a recording. By default, it is set to Short.

3:37 PM Thu Mar 31 80%

< Application Application Done

Do you want the Automatic Premium Loan Provision? \* ?  
 YES  NO

Do you have any existing life insurance policy or annuity contracts? \*  
 YES  NO

Would you like to be read the short version of the replacement notice instead of the long version? \*  
 YES  NO

**POLICY** CLEAR FIELDS

Name Of Company: \* GERBER

Will this cause policy to be replaced, discontinued, or changed? \*  
 YES  NO

The existing policy or contract is being replaced because? \*  
**BETTER RATES**

Are you using funds from this policy to pay the premium of your new policy? \*  
 YES  NO

Policy# :

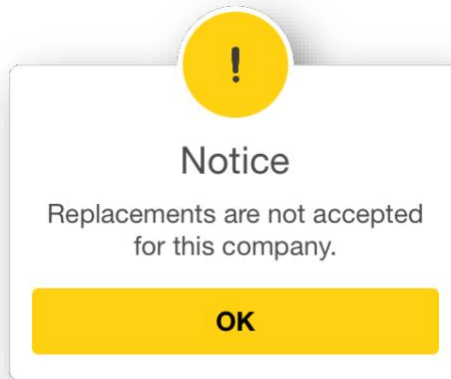
Add another policy: +

*Figure 63: Replacement Option Selected*

#### 10.3.1.6.4 Replacing Applications

When choosing to replace an application, a new text box appears asking for the reason for replacement. This is a mandatory field.

Senior Life does not allow for the replacements of certain company's applications. When this happens, a notice will appear informing the user of this fact. However, the app will not prevent the user from moving forward in the application process.



*Figure 64: Replacement Not Accepted Notice*

#### *10.3.1.7 Parent/Legal Guardian*

If the proposed insured is at least 30 days old and less than 18 years old and the application be for the state of Maryland, information on the insured's parent or legal guardian must be collected. Specifically, the information is of any existing insurance policies the parent or legal guardian may have on the minor (up to 7).

9:10 AM Fri Dec 18 76%

[Application](#) Application Done

Does the Insured have any life insurance coverage in force or pending? YES  NO

**Policy # 1** CLEAR FIELDS

Name of Company: \*

Policy #: \*

Face Amount (\$): \*

Add another policy: +

**Policy # 2** CLEAR FIELDS

Name of Company: \*

Policy #: \*

Face Amount (\$): \*

Add another policy: +

**Policy # 3** CLEAR FIELDS

Name of Company: \*

Policy #: \*

Face Amount (\$): \*

Add another policy: +

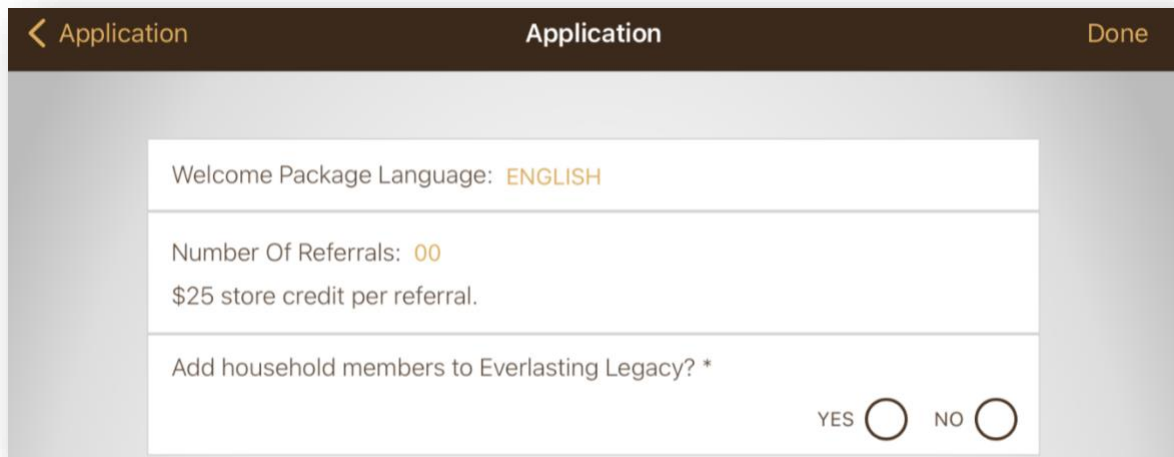
*Figure 65: Parent/Legal Guardian for Maryland*

## 10.3.2 Face Amount

### 10.3.2.1 Face Amount Details

Refer to [PRELIMINARY RATES](#).

### 10.3.2.2 Legacy Household Members



The screenshot shows a mobile application interface titled "Application". The header bar contains a back arrow, the word "Application", and a "Done" button. The main content area is a white box with three sections: "Welcome Package Language: ENGLISH", "Number Of Referrals: 00" with "\$25 store credit per referral." below it, and "Add household members to Everlasting Legacy? \*" with "YES" and "NO" radio buttons.

*Figure 66: Everlasting Legacy Page*

In the Legacy Household Section, information is gathered for Everlasting Legacy to process as part of their application to Everlasting Legacy. Should the proposed insured choose not to have Everlasting Legacy, this page will not appear.

#### 10.3.2.2.1 Welcome Package Language

This asks for the language the applicant wants their Everlasting Legacy Welcome Package to come in. The choices are English or Spanish.

#### 10.3.2.2.2 Number of Referrals

This asks the applicant how many referrals the applicant makes for Everlasting Legacy.

No additional information is collected by the application.

### 10.3.2.2.3 Add Household Members

Adding household members requires answering “yes” to the question. Doing so will present several fields to supply basic information. Up to four members can be added, and for each household member, the app will allow Senior Life applications to be written. See [UNDER CONSTRUCTION](#) for more information.

The screenshot shows a mobile application interface titled "Application". At the top, there is a navigation bar with a back arrow, the title "Application", and a "Done" button. The main content area is a form with several sections:

- Welcome Package Language:** ENGLISH
- Number Of Referrals:** 00  
\$25 store credit per referral.
- Add household members to Everlasting Legacy? \***  
YES  NO
- CLEAR FIELDS** (with a diamond icon)
- First Name: \*** (text input field)
- Middle Name:** (text input field)
- Last Name: \*** (text input field)
- Suffix: SELECT** (dropdown menu)
- Add another household member:** (text input field with a plus icon)

Figure 67: Everlasting Legacy Adding Household Members

## 10.3.3 Health Information

### 10.3.3.1 Health Questions for Proposed Insured

This page is dedicated to gathering the answers to the health questions asked of the proposed insured to be certain they qualify for the plan which they have chosen. These questions vary between plans and states.

**No to All**

Are you currently hospitalized, confined to a nursing facility, receiving hospice care, unable to care for yourself, terminally ill, incarcerated or have you been hospitalized two or more times in the past five years or expect to be admitted to a hospital or nursing facility?

YES  NO

---

Have you tested positive for exposure to the HIV (Human Immunodeficiency Virus) Infection or been diagnosed as having ARC (AIDS Related Complex) or AIDS (Acquired Immune Deficiency Syndrome) caused by the HIV (Human Immunodeficiency Virus) Infection or other sickness or condition derived from such infection?

YES  NO

---

In the past six months, have you experienced any unexplained weight loss or weight gain?

YES  NO

---

In the past five years, have you used any form of tobacco or nicotine product or had a blood pressure reading over 135/85?

YES  NO

---

In the past ten years, have you been advised or recommended to have any tests, surgery or hospitalization which has not been received or completed, or advised to take medications and have not been compliant?

YES  NO

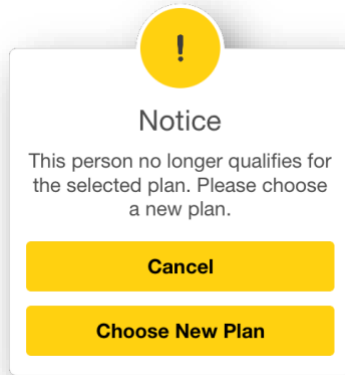
---

In the past ten years, have you had, been treated, received medical advice or prescribed medication for, or been diagnosed with uncontrolled diabetes including any complications from such, uncontrolled high blood pressure, stroke, paralysis, cancer, any heart, organ, or lung disease (including COPD/ Emphysema), mental disorder/retardation, disorder of the brain or nervous system, any impairment, disorder, disease, transplant or chronic illness?

*Figure 68: Standard Whole Life Health Questions*

Answering “yes” to any plan will present a prompt stating that the applicant no longer qualifies for the originally chosen plan, as seen below. A “No to All” button can be used to swiftly set all the question answers to “no.”





*Figure 69: Health Question Prompt*

Tapping 'cancel' will reverse the 'yes' selection. Tapping "Choose New Plan" will open another prompt which presents the remaining plans the applicant qualifies for based on the question they answered.



### 10.3.3.2 Physician and Medications for Proposed Insured

The screenshot shows a web form with two main sections. The first section, titled 'PHYSICIAN OR MEDICAL FACILITY', contains input fields for Name, Address Line 1, Address Line 2, City, State (pre-filled with 'GEORGIA'), Zip, and Phone Number. The second section, titled 'MEDICATIONS', contains a question 'Does the proposed insured take any medications?' with radio buttons for 'YES' (selected) and 'NO'. Below this is a list of medications, with 'EXCEPTION / ACID REFLUX' shown as an example. A plus sign icon is used to add new medications, and an 'x' icon is used to remove an entry.

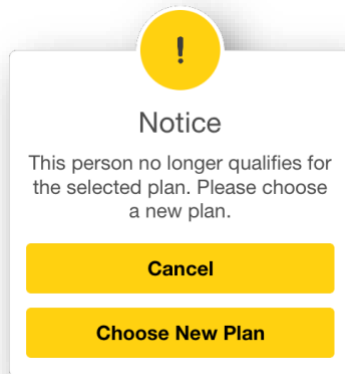
Figure 71: Physician and Medication Information

#### 10.3.3.2.1 Physician or Medical Facility

The physician or medical facility page asks for information regarding the insured's primary medical doctor (or medical facility, if applicable). The State section is pre-populated based on the insured's state, as it is assumed that the insured and their primary medical facility are in the same state. The insured can, however, change the state.

#### 10.3.3.2.2 Medications

The medication information originally entered in prequalifying carries over here and can be edited if necessary. Should a medication be added which goes against the rules of the plan, a prompt appears stating that the selection disqualifies them from the plan.



*Figure 72: Notice for Violating the Rules of the Current Plan*

See [MEDICATIONS](#) for details about medication information.

#### *10.3.3.3 Child Rider Health Questions*

If a Child Rider was selected, it is in this section where the information about each child is gathered. To be eligible for the rider, the children must be older than 30 days and younger than 18 years of age. This information is detailed below:

- Name
- Relationship to Insured
- Gender
- Date of Birth
- Health Questions

9:11 AM Fri Dec 18 76%

[Application](#) Application Done

**Child # 1** CLEAR FIELDS

First Name: \*

Middle Name:

Last Name: \*

Suffix: SELECT

Relationship to Proposed Insured: \* SELECT

Gender: \* SELECT

Date of Birth: \* SELECT

Is the Child currently hospitalized, in a care facility, or terminally ill?  
YES  NO


Has the Child been diagnosed as having Human Immunodeficiency Virus (HIV) Infection or Acquired Immune Deficiency Syndrome (AIDS)?  
YES  NO


Has the Child had, been treated for, received medical advice or prescribed medication for, or been diagnosed with complications of diabetes; cancer; any heart, organ, or lung disease; circulatory disorder; cerebral palsy; muscular dystrophy; spina bifida, or cystic fibrosis?  
YES  NO


Has the Child used illegal drugs, been treated for drug/alcohol abuse, been advised by a physician to reduce alcohol consumption, been noted to excessively consume alcohol, or been arrested or incarcerated for any reason?  
YES  NO


Add another child rider: +


**ADD NOTES**

  
Policy Information

  
Face Amount

  
Health Information

  
Payor

  
Sign

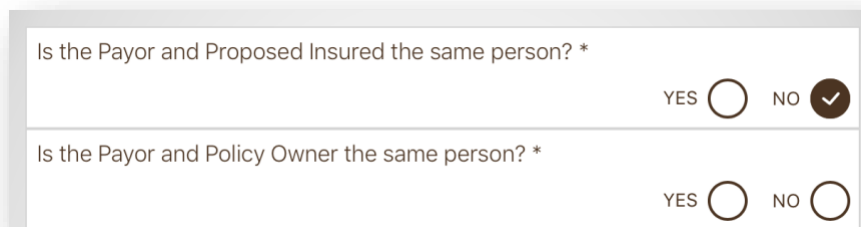
*Figure 73: Child Rider Information and Health Questions*

### 10.3.4 Payor

The payor tab is used to collect payment information. Rules for payment, such as what kinds of payment are allowed, and the specifics of due days are based on the rules established by Senior Life Insurance Company.

#### 10.3.4.1 Payor/Proposed Insured & Payor/Owner Relationship

The answer will determine what information will be carried over automatically from previously entered data, be it the insured or the application owner. On applications where the owner is “Self,” the second question will not appear as it is redundant.



The screenshot shows a form with two questions, each with radio button options for 'YES' and 'NO'. The first question is 'Is the Payor and Proposed Insured the same person? \*' with 'NO' selected. The second question is 'Is the Payor and Policy Owner the same person? \*' with 'NO' selected.

Is the Payor and Proposed Insured the same person? *	YES <input type="radio"/>	NO <input checked="" type="radio"/>
Is the Payor and Policy Owner the same person? *	YES <input type="radio"/>	NO <input type="radio"/>

Figure 74: Answering the Questions Regarding Payor Relationship

#### 10.3.4.2 Bank Service Plan

The most common payment options. While most of the information gathered is self-explanatory, there are a few exceptions which need to be addressed:

- **Routing Number** – the supplied routing number must be valid, otherwise it displays a notice.
- **Live Check** - It allows for the user to photograph a written check for submission as payment.
- **Billing Interval Type** – This is the frequency with which the payor wishes to make payments on their chosen product. There are two categories:
  - *Day of Month* – The payor will pay on the selected day, a number between 1 and 28 of each month.
  - *Week & Day* – The payor will pay on a specified day of the week.
    - *Billing Week* – This can be the following values:
      - First
      - Second

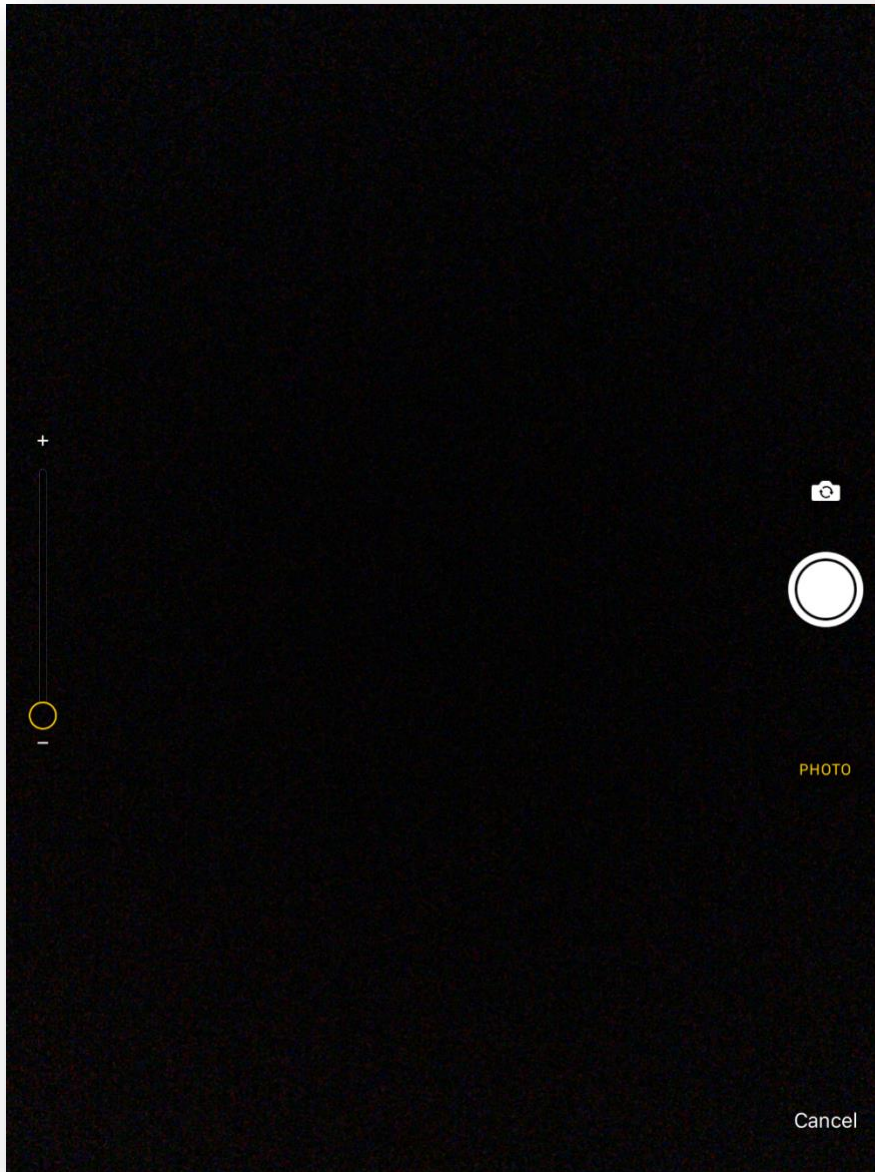
- Third
  - Fourth
  - Last
- *Billing Day of Week* – This will be values Monday through Friday.

First Name: *	JOHN
Middle Name:	
Last Name: *	DOE
Suffix:	SR
Address Line 1: *	1 SENIOR LIFE LANE
Address Line 2:	
City: *	THOMASVILLE
State: *	GEORGIA
Zip: *	31792
Telephone: *	(123) 456-7890
Name on Account: *	
Bank Name: *	
Routing Number: *	
Account Number: *	
Account Type: *	SELECT
Payment Mode: *	SELECT
Collecting Live Check:	<input type="radio"/>
Initial Withdraw Date: *	
Future Withdraw Date: *	

*Figure 75: Bank Service Plan Page*

#### 10.3.4.3 Live Check

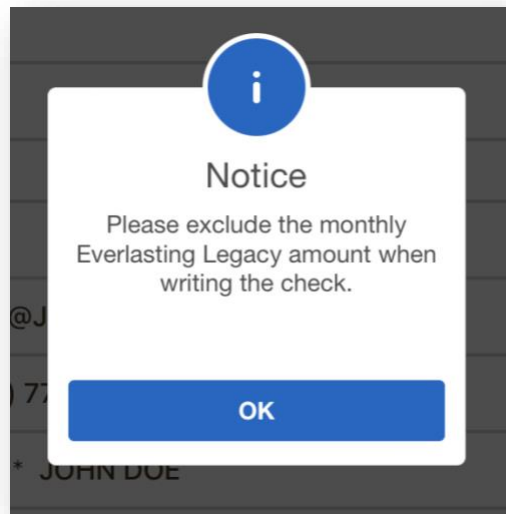
Tapping the circle on the “Collecting Live Check” section in the Bank Service Plan will require access to the device’s camera. This allows the device to take a picture of a payor’s check to be used for the initial withdrawal.



*Figure 76: Live Check Camera Page*

When Everlasting Legacy is included in the application, the app will remind the payer to NOT include the value of the Everlasting Legacy payment in the written Live Check should they choose that option. This is because the Live Check goes to Senior Life only.





*Figure 77: Prompt Informing Payer to Exclude Everlasting Legacy Amount from Live Check*

#### *10.3.4.4 Credit Card*

Credit cards are an additional payment option offered by SLICE. Like the Bank Service Plan, some information will be carried forward from earlier in the application to hasten the application process. However, there are additional steps required when paying with a credit card. An internet connection is required to collect credit card information.

First Name: *	JOHN
Middle Name:	
Last Name: *	DOE
Suffix:	SELECT
<b>Billing Address</b>	
Address Line 1: *	1 SENIOR LIFE LN
Address Line 2:	
City: *	GEORGIA
State: *	GEORGIA
Zip: *	31792
<b>Payment Info</b>	
Payment Mode: *	MONTHLY
Initial Withdraw Date: *	SEPTEMBER 9, 2020
Billing Interval Type: *	DAY OF MONTH
Billing Day: *	12
ENTER CREDIT CARD INFORMATION	

*Figure 78: Credit Card payor information screen.*

Once the payor’s information has been provided, tapping the **‘Enter Credit Card Information’** section at the bottom of the screen will bring up another screen. This other screen will be used to gather the credit card’s information, such as the credit card number, expiration date, and the CVV.

**Enter Credit Card Info**

Card #

Expires  -

CVV

**SUBMIT**

*Figure 79: Credit Card information capture screen.*

Entering invalid information will result in an error message appearing following pressing the **Submit** button.

**Enter Credit Card Info**

Card is expired.

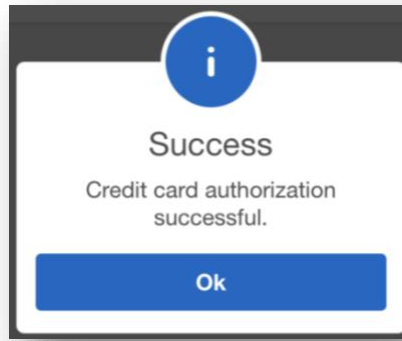
Card #

Expires  -

CVV

**SUBMIT**

*Figure 80: Error message from credit card capture screen.*



*Figure 81: Success message after submitting credit card information.*

### **10.3.5 Sign or Record**

This page will not let the user proceed unless all the previous tabs possess a check mark, and the agent needs to select the option appropriate for the Proposed Insured, Payor, and Owner for how they wish to sign/record.

- **Signature** – The individual is present to provide a signature.
- **Recording** – The individual will provide a recorded statement.
- **Not Available** – The individual is not available to provide a signature or statement. This places the application on hold until they are available.

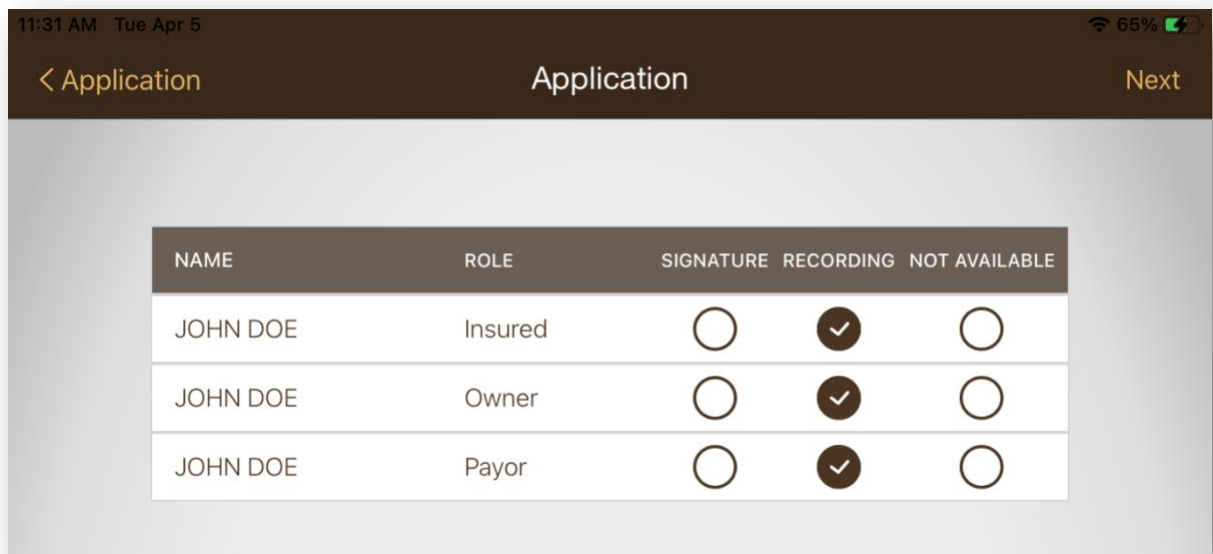
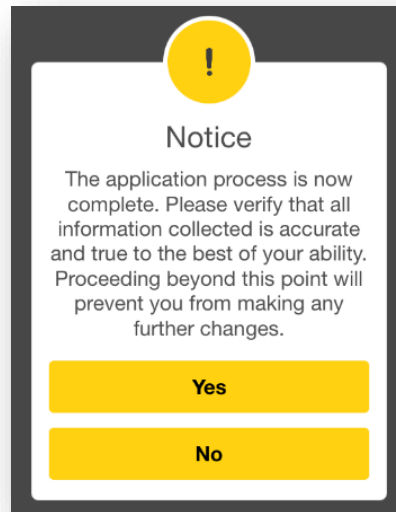


Figure 82: Signature/Recording Check Box

If the Bank Service plan was selected as the payment method for the application, before the application, bank account and funds verification is run. Otherwise, bank account and funds verification are not run.

Should all individuals be present, the app moves on to collecting signatures/recordings and asking them to agree to the Terms and Conditions, which can be viewed by tapping the “Terms and Conditions” Text. Should they not agree, the app will not move forward.

**⚠ Note that the following prompt will appear warning the user that *moving past this point will lock the data. Once confirmed, the data cannot be altered, and any changes will require starting a new application. Be careful to review all data before moving onto the signature portion!***



*Figure 83: Notification of Information Being Locked*

### 10.3.6 RX Check

The Rx Check checks for any medications that were left off the application and requires an intervention by the agent. On the medication review page, the user will have to indicate why they take the listed medications from the list of usages.

After selecting a usage for each listed medication on this review screen, SLICE will then qualify the user for a new plan if one of the listed medications and/or usages would disqualify them from their current product.

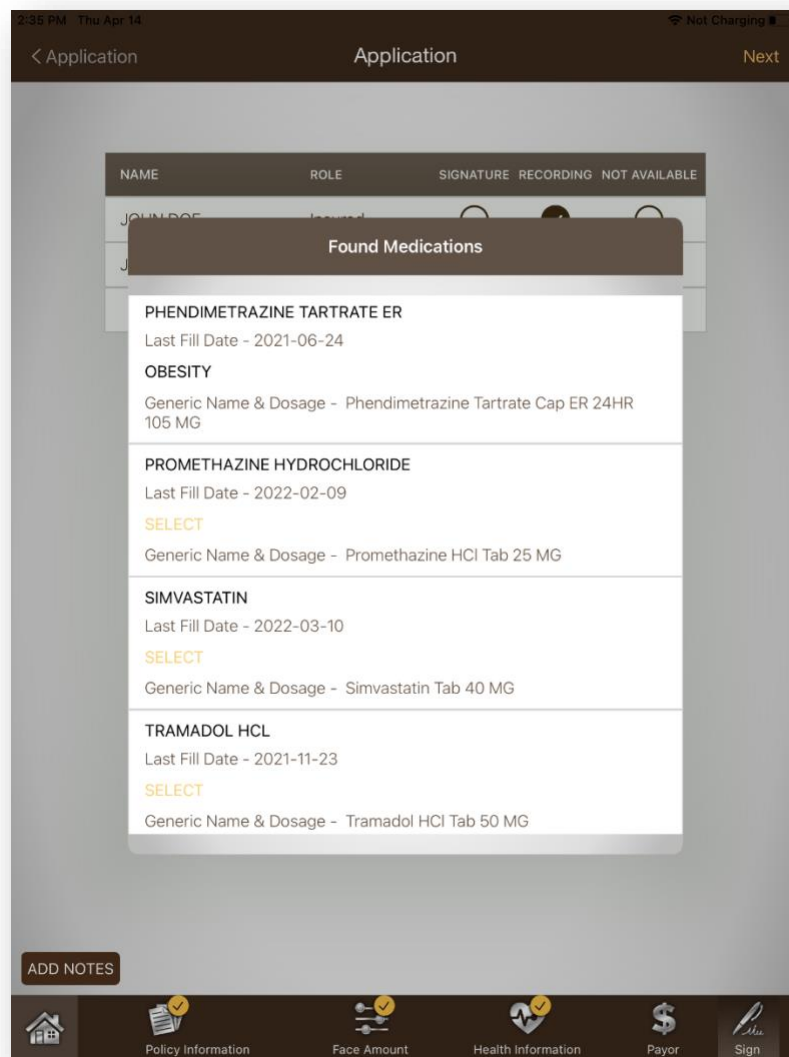
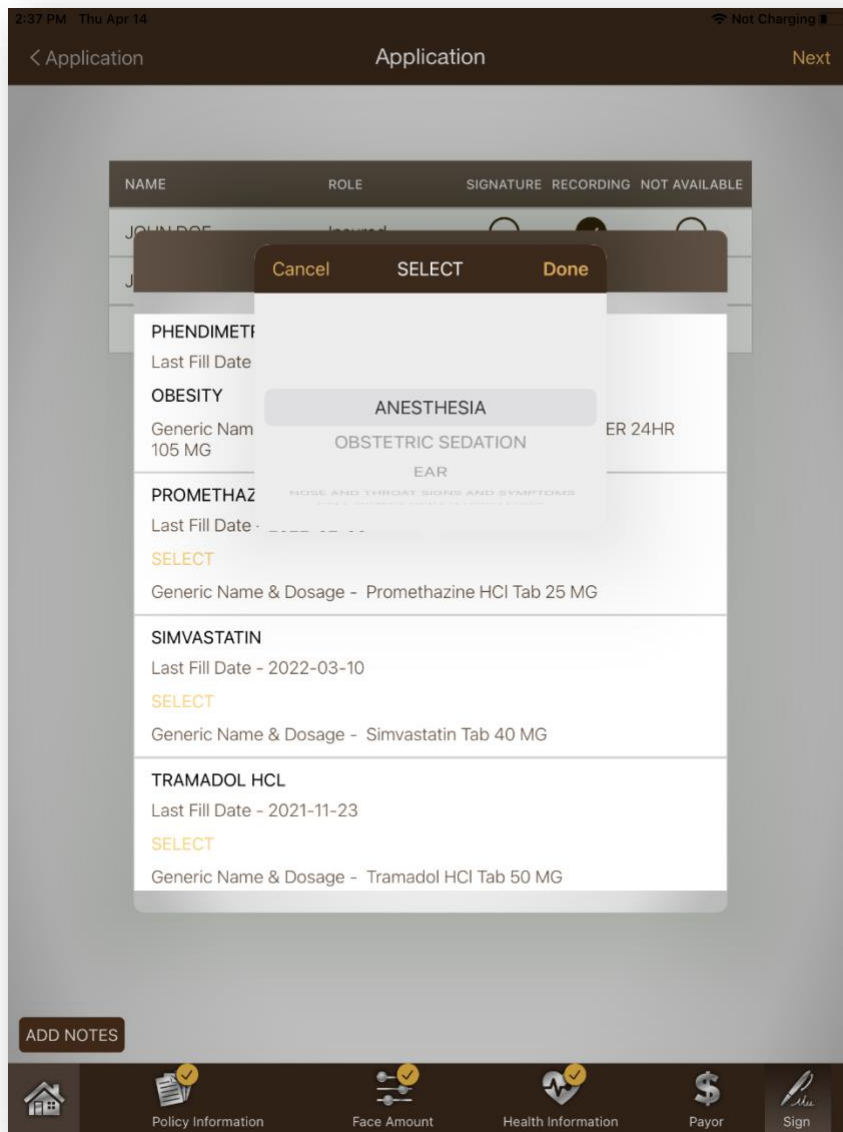


Figure 84: Medication found from RX Check requiring a usage to be provided.



*Figure 85: Selecting a usage for a medication.*

When the (Rx) service is not responding or is temporarily unavailable, you will see a green ring as the status of Rx check. The application can be submitted without performing Rx check on the device and will instead be done on the underwriting side.



 Green Check

- RX applicant information not found (no review required)
- RX medications does not require review (no serious med/usage)

 Cross (Intervention required)

- RX check came back with results to review.

 Green Ring

- Prescription (Rx) service is not responding or is temporarily unavailable. RX check would be done on the underwriting side.

If the Insured is disqualified from the current plan and chooses a different plan, the owner will have to then re-select the face amount and monthly premium only and do an addendum recording or signature. A pop-up message may be displayed reminding users to re-collect a live check after disqualification when a new plan is selected if Live check was collected before disqualification.

**Note:** if Live check is not re-collected then the app will be submitted with the payment type as Bank Service Plan (IW) and not Live check.

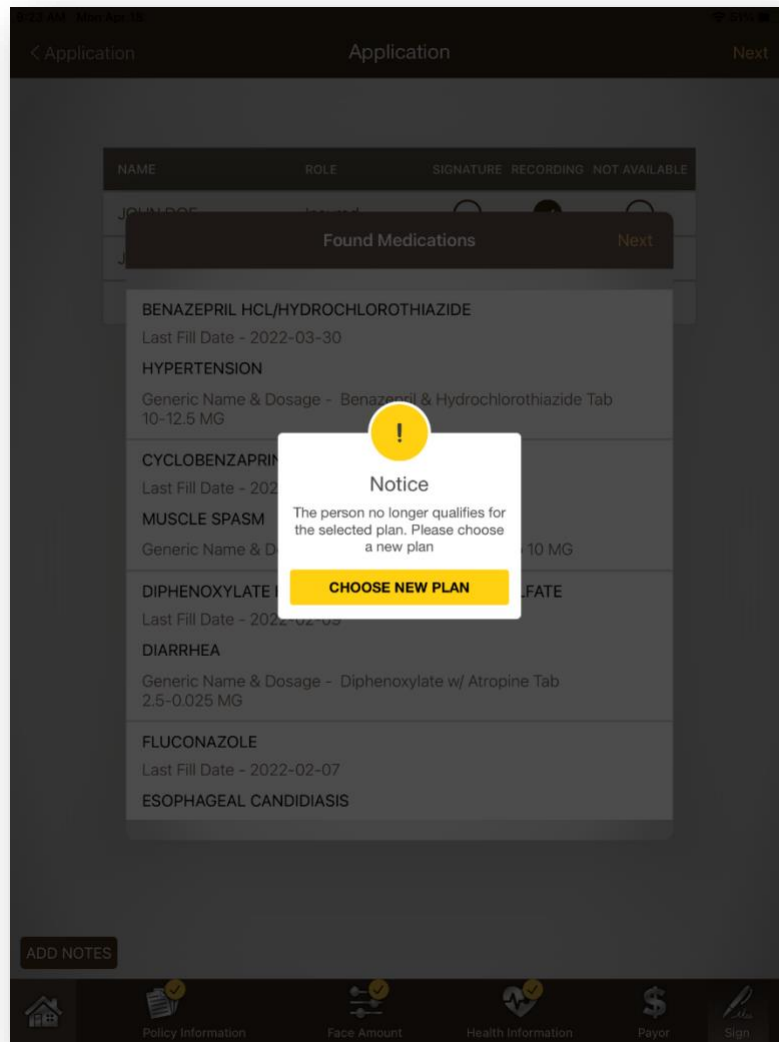


Figure 86: A prompt to select a new plan due to medication disqualification.

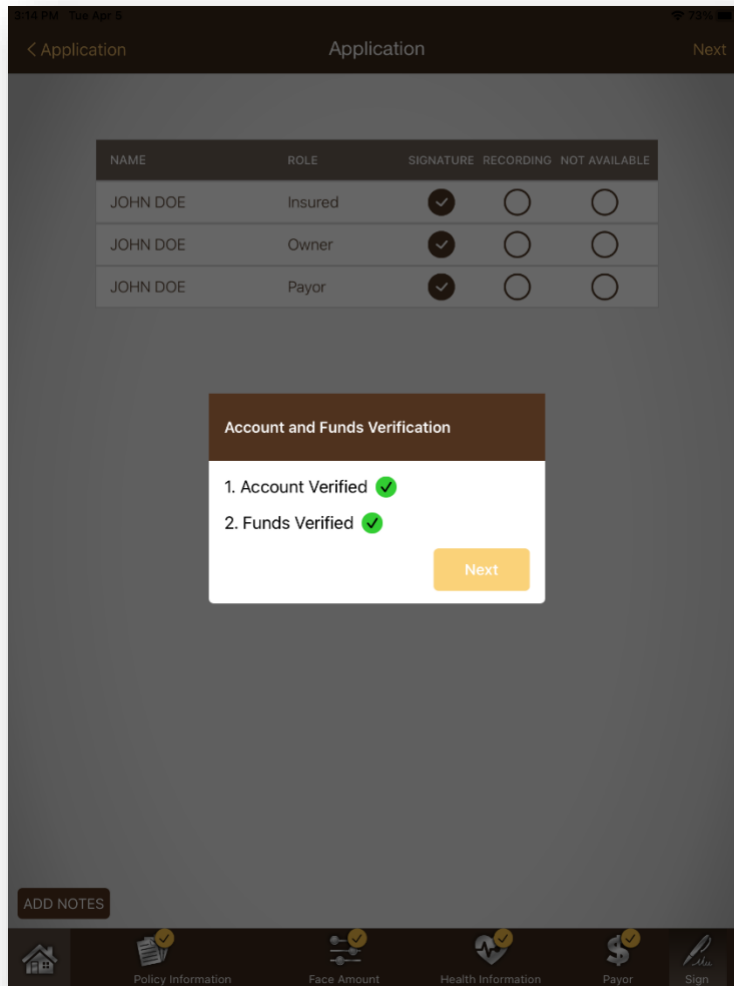
This check occurs if the Insured is involved in the recording. After the Insured’s Senior Life recording segment, including the HIPAA statement, is complete, the results of the check will be displayed. However, if Legacy is selected and the Payor is also involved in the recording, the results will be displayed after the Everlasting Legacy recording script.

### 10.3.7 Account/Funds Verification

When the recording or signature is about to begin, and the Payor is involved, Account Verification will happen in all instances. Funds verification will take place in addition to Account Verification should the Initial withdrawal date be within two calendar days and

the provided financial institution participates in funds verification process. If the funds are insufficient, then the user can either change the account details in Payor section or continue with the application process provided the account is verified and is valid.

**Note:** Bank Service Plan must be chosen as the Payment Type for Account and Funds verification and the device must have an internet connection.

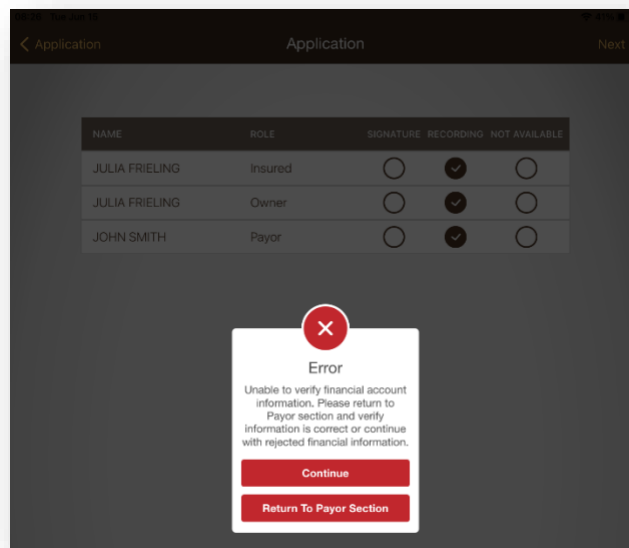


*Figure 87: Account/Funds verification status box.*

The box which appears indicates the results of the check.

- ✓ Checkmark
  - Account and available funds verification successful.

- ❌ Cross (Intervention required)
  - Account and available funds could not be verified with the information provided.
- 🟢 Green Ring
  - The insured's bank does not participate in funds verification process.
  - Initial Withdrawal Date (IW) is outside of 2 calendar days from the current date; therefore, funds will not be verified.
  - Account/funds verification service failure or any other type of failure (internet issues on the device).



*Figure 88: Failure to check the financial information gives users the options to continue or try again.*

The insured, payer, owner, and agent all must sign, even if they are the same individual. Should Everlasting Legacy be chosen, the payer will also have to agree to the addition of the monthly fee described. The Everlasting Legacy Terms and Conditions are available to view on that page. Once a signature has been collected and the "Next" button has been tapped, it is impossible to take back or remove what was written.

JOHN DOE  
**Insured**

By checking this box and providing a signature below, you confirm that the information being submitted is accurate and true and that you accept the [Terms and Conditions](#).

JOHN DOE  
Sign Here

Clear

*Figure 89: Signature Box*

Once all the signatures have been collected, the application PDF will be displayed containing the information collected in the application process. Agents are strongly encouraged to review this information for accuracy.

Alternatively, when a recording is being made for the Insured, Owner, or Payor, instead of a signature, a notification for a recording will be displayed indicating that a recording will be collected.

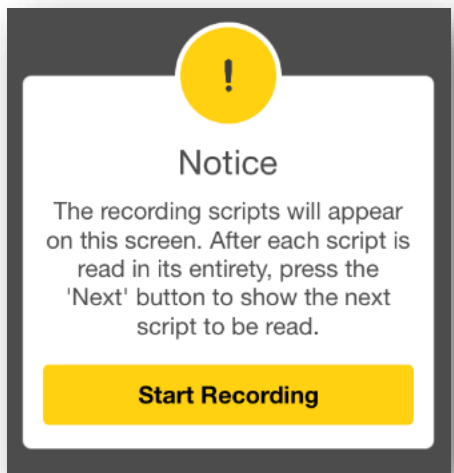


Figure 90: Notice of the Start of Recording

When the recording begins, a series of scripts are displayed for the agent to read to the insured. The red icon in the upper-left indicates that the recording is currently in progress. The text in orange is text which was provided by the insured, owner, or payer during the application process and is used to verify that the information which was provided is correct.

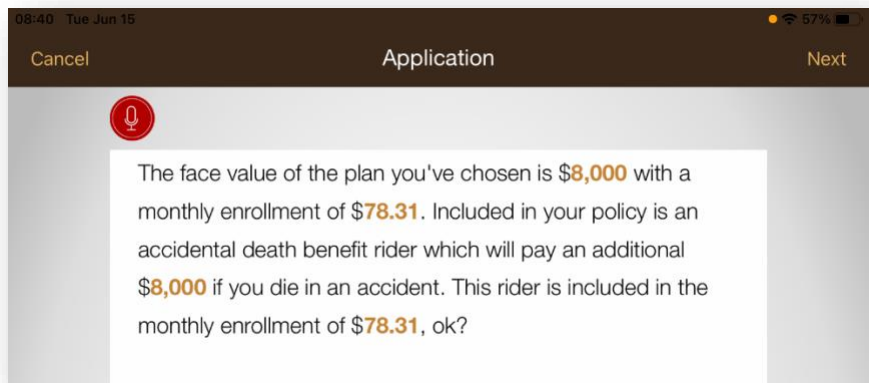


Figure 91: Recording Script Page with Recording in Progress Icon

SENIOR DIRECT STANDARD WHOLE LIFE INSURANCE APPLICATION



**SENIOR LIFE INSURANCE COMPANY**  
 PO Box 2447 • Thomasville, GA 31799 • 1-877-777-8808

Proposed Insured **JOHN DOE SR** SSN **123 / 45 / 6789**

Address **1 SENIOR LIFE LANE** **THOMASVILLE** **GA** **31792**  
Street Apt. # City State Zip

Date of Birth **01/01/1952** Age **65** Gender  Male  Female Height **5'9"** Weight **185**

Policy Owner Name **JOHN DOE SR** SSN **123 / 45 / 6789**

Relationship to Proposed Insured **SELF** Home Telephone ( **123** ) **456-7890**

Secondary Address **1 SENIOR LIFE LANE** **THOMASVILLE** **GA** **31792**  
(if different than Insured) Street Apt. # City State Zip

Primary Beneficiary Name **BOB** **SMITH** **COUSIN**  
First Middle Last Relationship

Secondary Beneficiary Name **ESTATE**  
First Middle Last Relationship

YES  NO ADB Rider \$ **8,000** Amount of Insurance \$ **8,000** Premium \$ **74.80**

PLEASE ANSWER THESE HEALTH QUESTIONS (Must answer "NO" to qualify):

YES  NO Are you currently hospitalized, confined to a nursing facility, receiving hospice care, unable to care for yourself, terminally ill, incarcerated or have you been hospitalized two or more times in the past six months, or do you expect to be admitted to a hospital or nursing facility?

YES  NO Have you tested positive for exposure to the HIV Infection or been diagnosed as having ARC or AIDS caused by the HIV Infection or other sickness or condition derived from such infection?

YES  NO In the past six months, have you experienced any unexplained weight loss or weight gain?

YES  NO In the past two years, have you had, been treated, received medical advice or prescribed medication for or been diagnosed with uncontrolled diabetes including any complications from such, uncontrolled high blood pressure, stroke, paralysis, cancer, any heart, organ or lung disease (including COPD/Emphysema), mental disorder/retardation, disorder of the brain or nervous system, any impairment, disorder, disease, transplant or chronic illness?

YES  NO In the past two years, have you been advised or recommended to have any tests, surgery or hospitalization which has not been received or completed, or advised to take medications and have not been compliant?

YES  NO In the past five years, have you used illegal drugs, been treated for drug/alcohol abuse, been advised by a physician to reduce alcohol consumption, noted to excessively consume alcohol or been arrested for any reason?

PHYSICIAN NAME AND ADDRESS: **DOCTOR THOMASVILLE GA**

MEDICATIONS & USAGE: **EXCEPTION / ACID REFLUX**

YES  NO Do you want the Automatic Premium Loan Provision?  
 YES  NO Do you have any existing life insurance or annuity contracts?  
 YES  NO Will this cause any other insurance or annuity to be replaced or changed? \_\_\_\_\_ Company \_\_\_\_\_ Policy # \_\_\_\_\_

I have been read all questions and answers and I affirm that they are true to the best of my knowledge and belief. I understand that for insurance to go into effect, the Proposed Insured's health condition must remain as described in the application at the time the first premium is honored by the bank and the policy is issued. I also understand that Senior Life Insurance Company will rely on my answers above in issuing any life insurance hereunder, and the agent does not have the authority to waive or modify any question or answer. I further acknowledge that any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information may be guilty of a felony of the third degree.

Figure 92: Application PDF

Should the information presented be accurate, the individuals specified on the application PDF need to tap the red square on the application PDF to add their signature to the document.





### 10.3.8 Agent Notes

Should an agent need to specific certain information for underwriting to view, they may provide notes. These notes are only seen by underwriting. Agent notes can be accessed by tapping the Agents Notes button.

### 10.3.9 Senior Life Pharmacy

Senior Life Pharmacy provides in-home delivery of most medications. With Senior Life Pharmacy, medications are packed in easy-to-use medication packet, sorted by date and time and delivered FREE of charge directly to the insured's door with monthly refills.

Before a recording is made or a signature is captured or after RX check is performed, insureds will be asked if they are interested in Senior Life Pharmacy. Based on their answer, additional information will be collected.

11:06 AM Mon Sep 23 100%

< Application Application Next

NAME	ROLE	SIGNATURE	RECORDING	NOT AVAILABLE
C.D.	Insured			
C.				

#### Pharmacy Information

Cancel

Are you interested in Senior Life Pharmacy? YES  NO

Senior Life Pharmacy provides in-home delivery of most medications. With Senior Life Pharmacy, your medications are packed in easy-to-use medication packet, sorted by date and time, and delivered FREE of Charge, directly to your door with monthly refills. This will help ensure you never miss a dose and that your prescriptions are taken accurately together. I would like for a representative of Senior Life Pharmacy to call me to discuss mail order pharmacy?

What Pharmacy do you currently use? **CVS**

Do you consent to receive text messages from Senior Life Pharmacy on your phone? \*\* YES  NO

\*\* By providing my phone number to Senior Life Pharmacy, I agree and acknowledge that Senior Life Pharmacy (including its affiliates and related parties) may call, or send text messages or other short messages to my phone number for any purpose, including marketing purposes. I agree that these calls or messages may be regarding the products and/or services that I have previously purchased and products and/or services that Senior Life Pharmacy may market to me. I acknowledge that this consent may be removed at my request but that until such consent is revoked, I may receive calls or messages from Senior Life Pharmacy at my number.

ADD NOTES

Home Policy Information Face Amount Health Information Payor Sign

## 11 PENDING

The pending page is used to see the status of applications which have been received by Senior Life. Each entry lists the following information:

- **Name of Insured** – The name of the Insured on the specific application
- **MEA #** - The number which identifies the application.
- **Everlasting Legacy** – A flag which states whether the application accepted the Everlasting Legacy option.
- **Legacy ID** – The Everlasting Legacy Member ID for the insured.
- **Product** – The policy product when the application becomes a policy.
- **Policy #** - The policy number when the application becomes a policy.
- **Initial Withdrawal Date** – The chosen initial withdrawal date of the application
- **Issue Date** – The date the application is issued.
- **Transaction Type** – The payment type chosen for the application.
- **Advance** – The advance amount made by the application when it becomes a policy.
- **Note** – Notes returned from Senior Life regarding the application.

### 11.1 STATUSES

- **Under Review** – Underwriting is reviewing the application.
- **Submitted** – The application has been received, but not been processed.
- **Pending** – Has become an application but waiting for the initial payment.
- **Unsuccessful** - The application has been rejected by underwriting or some other event has occurred. A message will accompany this instructing the agent as to what to do.

Pending Applications	
Name of Insured: JOHN SHEDRICK MEA#: W123582028658324 Everlasting Legacy: Y Legacy ID: 0 Product: Policy#: Initial Withdrawal Date: 2024-06-27 Issue Date: Transaction Type: Credit/Debit Advance: \$0.00 Note:	Under Review
Name of Insured: STEPHON JOHNSON MEA#: W123582028658339 Everlasting Legacy: Y Legacy ID: 0 Product: Policy#: Initial Withdrawal Date: 2024-06-27 Issue Date: Transaction Type: Credit/Debit Advance: \$0.00 Note:	Under Review
Name of Insured: REGINA WAITE MEA#: W123582028658355 Everlasting Legacy: Y Legacy ID: 0 Product: Policy#: Initial Withdrawal Date: 2024-06-28 Issue Date: Transaction Type: Credit/Debit Advance: \$0.00 Note:	Under Review
Name of Insured: LOLETHA JACKSON MEA#: W123582028658357 Everlasting Legacy: Y	Under Review

Figure 95: Pending Applications Page

## 12 UNDER CONSTRUCTION

The Under Construction Section serves multiple purposes. It stores incomplete applications, displays Everlasting Legacy Household Members for applications which have listed them, and shows applications which are ready to send from the device and ones which have been sent, but not processed.

Incomplete Applications

Name of Insured Expiration Date ?

Legacy Household Members

PM PRIMARY MEMBER HM HOUSEHOLD MEMBER

Name Create Policy?

✓ PM JOHN DOE

HM JANE DOE YES  NO

HM SHANE DOE YES  NO

Transmission Status

Name of Insured Status ?


Figure 96: Under Construction Page

### 12.1 INCOMPLETE APPLICATIONS

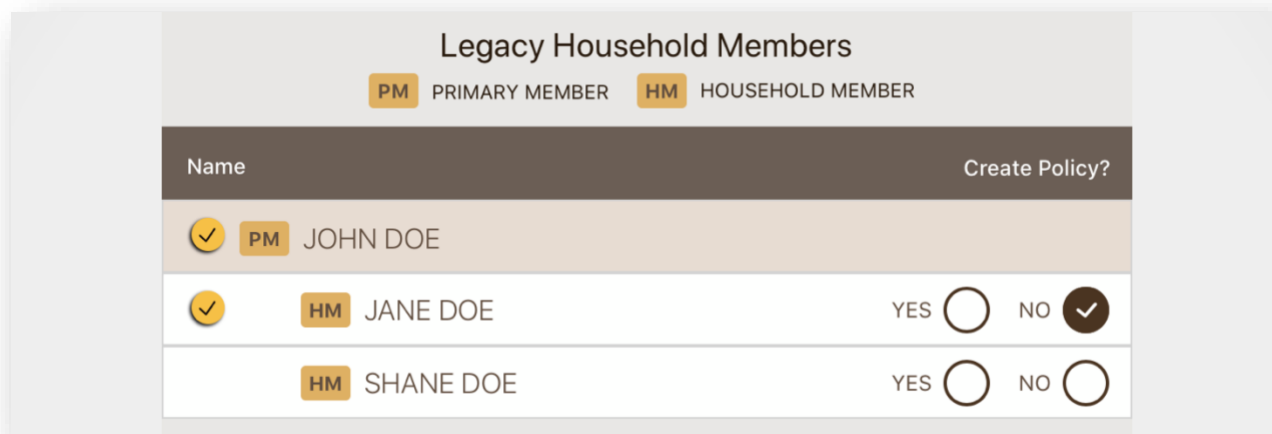
Applications here are incomplete and can be resumed should an agent have to stop or the app crashes. They will appear here once the qualifying phase is completed and remain until the agent signs the application PDF.

**⚠ The date beside the application is the expiration date. If an application is not completed by that date, it is erased from the device and **cannot be recovered!****

### 12.1.1 Deleting Incomplete Applications

To delete an incomplete application, slide your finger on the entry on the Under Construction page to the left to reveal a  button. Pressing this will delete the incomplete application.

## 12.2 LEGACY HOUSEHOLD MEMBERS



The screenshot shows a mobile application interface titled "Legacy Household Members". Below the title are two buttons: "PM PRIMARY MEMBER" and "HM HOUSEHOLD MEMBER". The main content is a list of household members with the following structure:

Name	Create Policy?
<input checked="" type="checkbox"/> <b>PM</b> JOHN DOE	
<input checked="" type="checkbox"/> <b>HM</b> JANE DOE	YES <input type="radio"/> NO <input checked="" type="radio"/>
<input type="checkbox"/> <b>HM</b> SHANE DOE	YES <input type="radio"/> NO <input type="radio"/>

*Figure 97: Options for Legacy Household Members*

There are two options presented for Legacy Household Members:

- Choosing "Yes" will immediately start a new application for that Legacy Household Member.
- Choosing "No" will leave you on the Under Construction page.

Once all the Household Members for a household have been addressed, a prompt will appear asking if the user is ready to submit all the applications which were written.

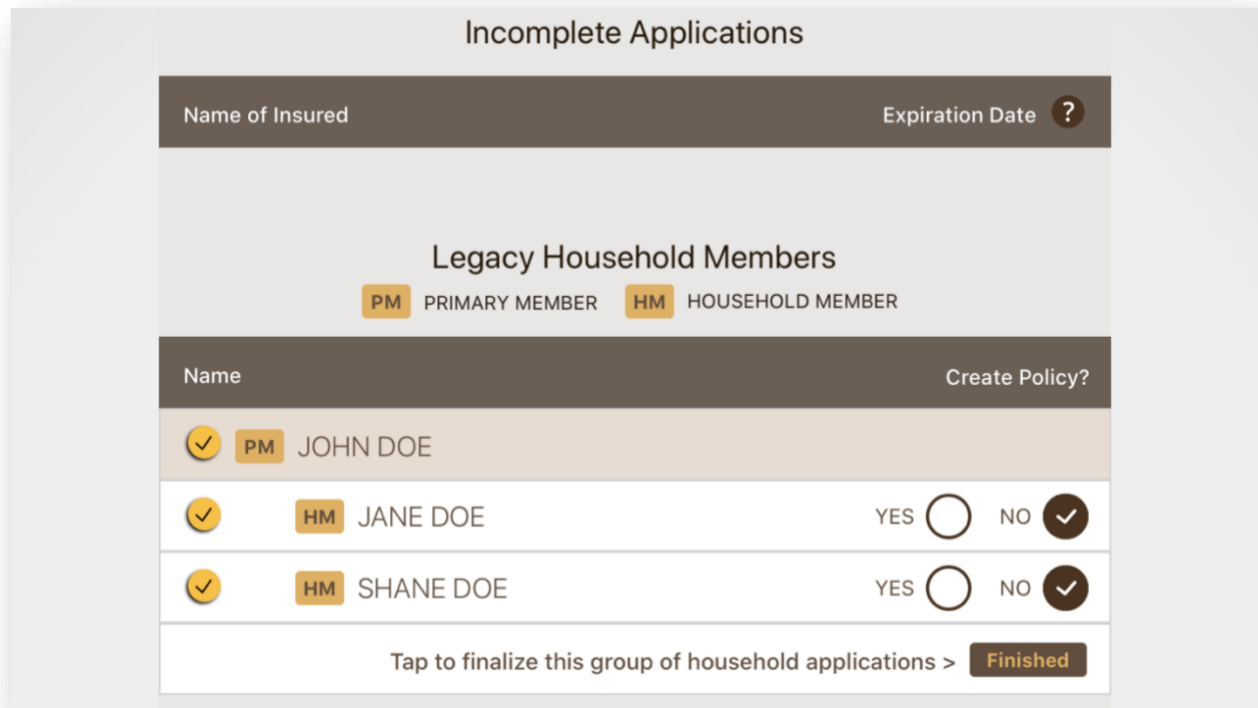


Figure 98: Household Member Finalize Button

### 12.3 TRANSMISSION STATUS

Applications here are complete and awaiting being sent from the device to Senior Life. “Ready to Send” means they have not been sent where “Sent” means they have been sent and are being processed. All applications in Transmission Status cannot be viewed in accordance with HIPAA rules.

If an applicant signs up for Everlasting Legacy and lists Household Members, the main application will remain here until all Household members must answer whether they wish to write an application or not.

**⚠ Important!** After the cut-off time, the status of any application will not be updated until the start of the next morning.

### **12.3.1 Submitting “Ready to Send” Applications**

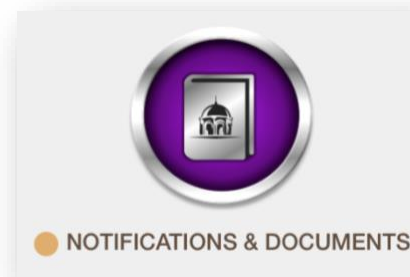
After applications have been written, you must open the app while having access to a Wi-Fi or cellular network connection to submit applications written on the app. This is an automatic process and may not happen immediately.

## 13 NOTIFICATIONS AND DOCUMENTS

This section is dedicated to highlighting the Notifications & Documents section of the App. This section is used to provide agents with the latest information and communication from Senior Life Insurance company.

### 13.1 HOME PAGE NOTIFICATION

On the home page of the App, a yellow dot will be placed to the left of the Notifications & Documents text to indicate that a document was added or updated. This dot will appear until you go into the Notifications & Documents section. After which, it will disappear.

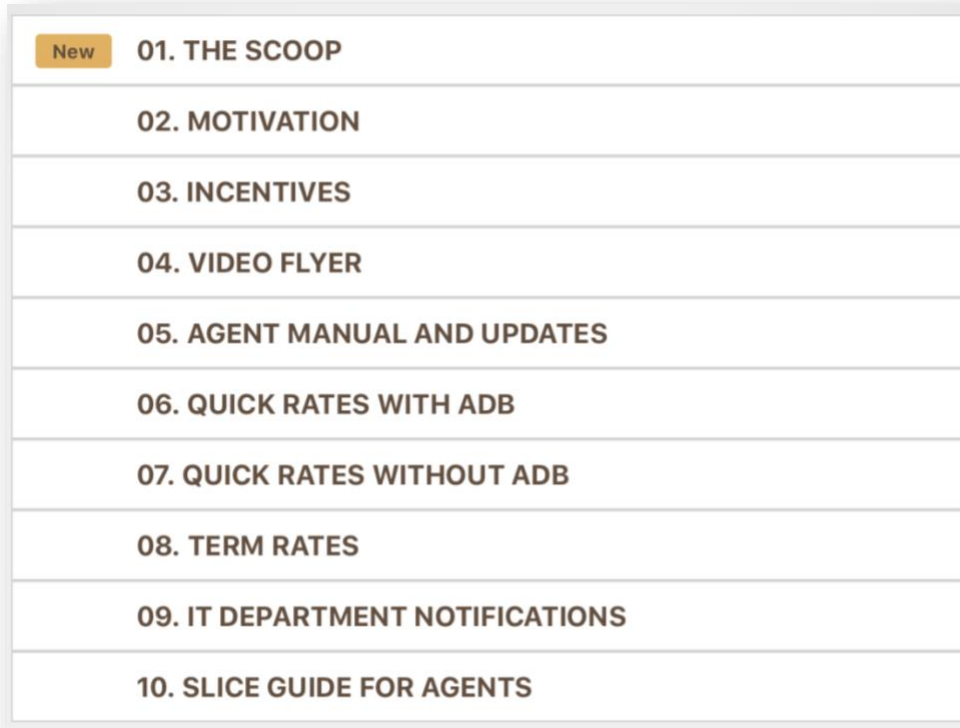


*Figure 99: The yellow dot indicates that a document was added or updated.*



## 13.2 DOCUMENTS & NOTIFICATIONS PAGE

On the Documents & Notifications page, each item will be listed starting with a number and a description of what the item is. Any item which has been newly added or updated will have a 'New' label to the left of it. This label will remain until the item has been viewed by tapping the entry.



New	01. THE SCOOP
	02. MOTIVATION
	03. INCENTIVES
	04. VIDEO FLYER
	05. AGENT MANUAL AND UPDATES
	06. QUICK RATES WITH ADB
	07. QUICK RATES WITHOUT ADB
	08. TERM RATES
	09. IT DEPARTMENT NOTIFICATIONS
	10. SLICE GUIDE FOR AGENTS

*Figure 100: The list of all documents, with the 'New' indicating a new or modified document.*

## **14 EXCEPTIONS**

This section is dedicated to highlighting the various exceptions taken by the app when writing an application.

### **14.1 GENERAL EXCEPTIONS**

#### **14.1.1 Minor Age**

“Minors” are always 17 years of age or younger, regardless of individual state determination.

#### **14.1.2 Driving While Intoxicated (DWI) & Driving Under the Influence (DUI)**

Driving While Intoxicated (DWI) and Driving Under the Influence (DUI) history is not information gathered by the application.

### **14.2 PLAN-SPECIFIC EXCEPTIONS**

#### **14.2.1 Guaranteed Issue**

The application PDF contains a field for **Beneficiary City**, but this information is required by the application. This is **not** necessary information and is exclusive to the Guaranteed Issue product.