



# The **ZipApp**<sup>®</sup> Producer Guide





**ZipApp**<sup>®</sup>, SBLI's streamlined drop ticket solution created in partnership with *ApplicInt*, makes the life insurance application process easy. In just a few simple steps, you can get business done (and get paid) faster.

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# Registration with *ApplicInt*

(If a general agency or an agent has not registered)

## New Agency Onboarding

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If your agency is not currently using *ApplicInt's* ExpressComplete, follow these four easy steps.



### 1. Set Up Your Agency

Contact *ApplicInt* at (775) 525-5220 and provide the agency information below.

- Legal name of agency
- Name, address, phone, and email of general agent
- List of agency-approved carriers
- General agent numbers for SBLI and other drop ticket carriers
- Fulfillment center (choose from options provided)
- Your agency's logo in .jpg, .gif, or .png format
- Request an agency specific URL (i.e. ABC Company may request abc.applicintexpress.com)



### 2. Set Up Your Agency Administrator

Provide *ApplicInt* with the first/last name and email address of the person you designate as your Agency Administrator.



### 3. Create Users

Choose any of the options below to create user profiles for your agents. Once new agents have been registered, they will each receive a welcome email from *ApplicInt* confirming his or her ID.

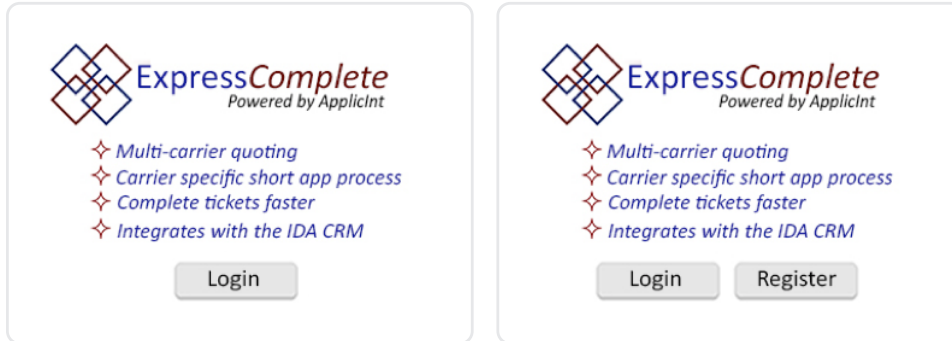
- **Manual Input:** The agency administrator can log in and input users directly by clicking "User Administration" on the left-side toolbar under "Application Management."
- **Self-Register:** The agency administrator can log in and invite agents to self-register via email by clicking "Invitation Administration" on the left-side toolbar under "Application Management" of ExpressComplete, or an agent can register directly via an agency-specific access link provided by *ApplicInt*.

# Registration with *ApplicInt*



## 4. Choose Your Access Link

There are two access link options. Either can be placed on your agency's website, depending on your agency's needs. Ask *ApplicInt* for guidance in selecting the appropriate option.



## Existing Agency Updates

If your agency and users have already been registered with *ApplicInt*, your agency administrator can make carrier and user updates as needed.

### Updating Carriers

Add/remove preferred and non-preferred carriers\* for all users by clicking “Agency Management” on the left-side toolbar under “Application Management” and checking the appropriate boxes.

### Updating Users (choose any option)

- **Manual Input:** Log in to “User Administration” and make updates in “Personal Information”.
- **ApplicInt Input:** Provide *ApplicInt* an Excel spreadsheet containing all user details, including first and last name, SSN, phone, email address, and agency name.
- **Self-Register:** The agency administrator can log in and invite agents to self-register via email by clicking “Invitation Administration” on the left-side toolbar under “Application Management” of ExpressComplete, or an agent can register directly via the agency-specific access link provided by *ApplicInt*.

\*A preferred carrier is a carrier of which offers a drop ticket with ExpressComplete. Preferred carriers include SBLI, Banner, Centrian, Cincinnati Financial, Protective, Pacific Life, William Penn, John Hancock, and Mutual of Omaha. American General and Prudential also a preferred carrier would require prior approval. A non-preferred carrier is a carrier for whom quotes can be produced within ExpressComplete but require manual completion of the carrier's full application.

# Getting Started with ZipApp

Run a quote, pick your carrier, answer basic non-medical questions, and submit an order in just 5 minutes!



## Field Underwriting

- Identify the needs of the client to determine whether a term or whole life product is appropriate.
  - › For current SBLI product offerings and key features, visit [www.sbliagent.com](http://www.sbliagent.com) and click “Products” in the menu bar then “Life Insurance” in the drop down menu.
- The Rate Analyzer tool can help determine the right underwriting class if you are able to answer questions on the proposed insured’s health and family history.

Carrier	Annual	Monthly	Product Name	Rate Class	Request Carrier Appointment	Quotes
<input type="checkbox"/> Preferred Plus						
<input checked="" type="checkbox"/> SBLI	\$180.92	\$15.08	T-15/15 - 15 Year Term	Preferred Plus Non-Nicotine	Rate Analyzer ▶	Forms ▶ Ticket ▶

- SBLI has six underwriting classes: Preferred Plus Non-Nicotine, Preferred Non-Nicotine, Select Non-Nicotine, Standard Non-Nicotine, Preferred Nicotine, and Standard Nicotine.



## Quotes/Illustrations

- SBLI whole life quotes are available via Winflex at [www.winflexweb.com](http://www.winflexweb.com) or on SBLI’s agent site, [www.sbliagent.com](http://www.sbliagent.com).
  - › Signed illustrations are required for whole life tickets and must be uploaded during the ZipApp process.



## Other Considerations

- Conditional coverage is available. If the client wishes to pay via bank draft or credit card, the fulfillment center will collect the payment information during the interview process. This information can be captured in the Compliance Information section of the drop ticket application (step 7 shown in this guide).
- If the proposed insured indicates that a current life insurance policy exists, you will be required to provide the existing and replacement information (if applicable) during the drop ticket process.



# Getting Started with ZipApp

## Creating a Ticket in ZipApp

- Go to your agency's website and click their ExpressComplete icon. (It may require an Appli*Int* user ID and password; contact your agency for this.)
- The screen will start with "Create Ticket" and proceed as follows:

### 01

#### Product Selection

Complete the state (location of sale), product, and basic quote information.

The screenshot shows the 'Start a quote...' form with the following fields filled out: State: Massachusetts, Date of Birth: March 31, 1988, Save Age: unchecked, Gender: Male, Smoker/Tobacco: No, Rate Class: Preferred Plus, Type of Insurance: 15 Year Level Term, Face Amount: \$500,000, Carrier: Savings Bank Mu, Product Name: --Select--. There is a 'Reset' button, a 'Hide Non-Preferred Carriers' checkbox, and a 'Sort Quotes By: Annual' dropdown with a 'Quote' button.

### 02

#### Carrier Selection

Select the carrier and click the "Ticket" button.

The screenshot shows the 'Start a quote...' form with the same fields as above, but the 'Carrier' is now 'SBLI'. Below the form is a 'Quick Quote' section with a table of results. The table has columns for Carrier, Annual, Monthly, Product Name, Rate Class, Request Carrier Appointment, and Quotes. The first row shows 'SBLI' with an annual rate of \$180.92 and a monthly rate of \$15.08 for a 'T-15/15 - 15 Year Term' product. There are buttons for 'Rate Analyzer', 'Forms', and 'Ticket'.

Carrier	Annual	Monthly	Product Name	Rate Class	Request Carrier Appointment	Quotes
<input type="checkbox"/> Preferred Plus						
<input checked="" type="checkbox"/> SBLI	\$180.92	\$15.08	T-15/15 - 15 Year Term	Preferred Plus Non-Nicotine	Rate Analyzer ▶	Forms ▶ Ticket ▶

# Getting Started with ZipApp

## 03

### Prescreen

Complete screening questions to proceed.

1 Personal Information | Compliance Info | Agent Information | Submit

Prescreen | Insured Information | Product Information | Payment Information

Please complete the highlighted information and select **Save & Continue** to move to the next section.

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

#### Prescreen

Thank you for considering SBLI as your potential carrier. To assist us in delivering the best client experience, we ask that you review and complete the pre application screening questions below. If you would like to ask specific underwriting questions please contact our underwriting help desk at quickquote@sbl.com.

Has the client been declined for life insurance by another carrier within the last 24 months?  Yes  No

Does the client have a history of criminal convictions?  Yes  No

Is the client currently disabled, or collecting SSDI benefits?  Yes  No

Does the client have a complex medical or psychiatric history? For example:

- Cognitive Impairment
- Any medical or psychiatric condition that impacts functionality or ability to work or complete daily activities
- A recent cancer diagnosis
- Significant cardiac disease
- Taking medications such as Opioids or Narcotics

**\* Requests for applicants that answer "yes" with any of these types of conditions should be directed first to the SBLI QuickQuote team at quickquote@sbl.com**

Has the client filed for bankruptcy within the last two years or have unresolved judgements/liens in excess of \$50,000?  Yes  No

**\* "Yes" answers to any of the above questions may negatively impact the underwriting decision based on SBLI's underwriting standards.**

**\* Please Note: Clients over the age of 50 that do not have routine wellness care may also negatively impact the underwriting decision. (Routine care includes at least Bi annual exams with a family physician)**

**Save & Continue**

## 04

### Insured Information

Complete basic client information.

1 Personal Information | Compliance Info | Agent Information | Submit

Prescreen | Insured Information | Product Information | Payment Information

Please complete the highlighted information and select **Save & Continue** to move to the next section.

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

#### Insured Information

Full Name: [First] [Last]

Gender: Male

Date of Birth: 03/31/1988

SSN: [ ]-[ ]-[ ]

Home Address: Street [ ] City [ ] Zip Code [ ]

Home #: [ ]-[ ]-[ ]-[ ]

Work #: [ ]-[ ]-[ ]-[ ]

Cell #: [ ]-[ ]-[ ]-[ ]

Email: [ ]

Best time to call: [ ] AM

Preferred method of contact: [ ]

Is insured also the Owner?  Yes  No

Government ID: [ ]

Site of Sale: City [ ] State [ ]

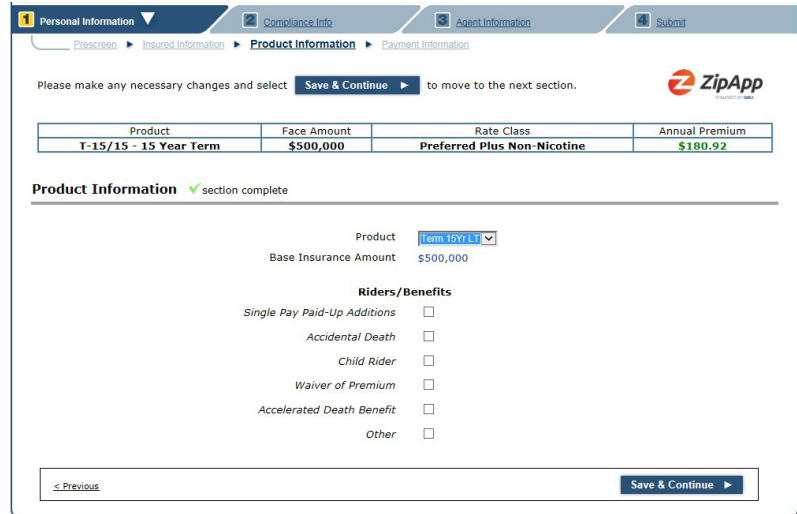
**Save & Continue**

# Getting Started with ZipApp

## 05

### Product Information

Select available riders.



The screenshot shows the 'Product Information' section of the ZipApp interface. At the top, there are navigation tabs: 'Personal Information' (selected), 'Compliance Info', 'Agent Information', and 'Submit'. Below the tabs is a breadcrumb trail: 'Prescreen' > 'Insured Information' > 'Product Information' > 'Payment Information'. A message reads: 'Please make any necessary changes and select **Save & Continue** to move to the next section.' The ZipApp logo is in the top right. A table displays the current selection:

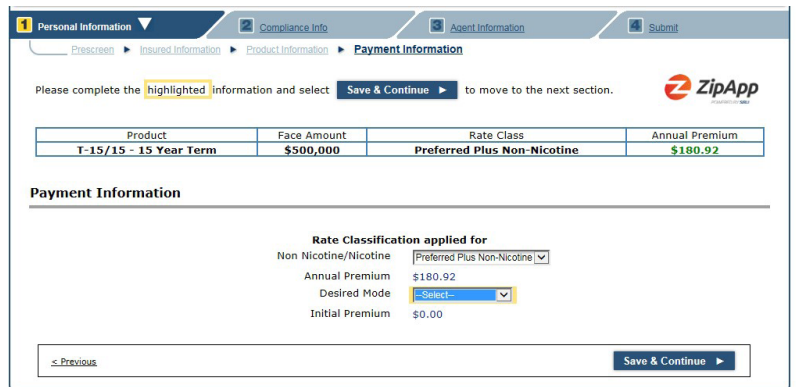
Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

Below the table, the 'Product Information' section is marked as complete. It includes a dropdown for 'Product' (Term 15Yr L1) and a 'Base Insurance Amount' of \$500,000. Under 'Riders/Benefits', there are checkboxes for: Single Pay Paid-Up Additions, Accidental Death, Child Rider, Waiver of Premium, Accelerated Death Benefit, and Other. At the bottom, there are '< Previous' and 'Save & Continue >' buttons.

## 06

### Payment Information

Complete basic payment information.



The screenshot shows the 'Payment Information' section of the ZipApp interface. The navigation tabs and breadcrumb trail are the same as in the previous screenshot. A message reads: 'Please complete the highlighted information and select **Save & Continue** to move to the next section.' The ZipApp logo is in the top right. The same table from the previous screenshot is present. Below it, the 'Payment Information' section includes a 'Rate Classification applied for' dropdown (Non Nicotine/Nicotine) and a 'Preferred Plus Non-Nicotine' dropdown. It also shows 'Annual Premium' as \$180.92, 'Desired Mode' as a dropdown (highlighted), and 'Initial Premium' as \$0.00. At the bottom, there are '< Previous' and 'Save & Continue >' buttons.



# Getting Started with ZipApp

## 07

### Compliance Information

Answer a few compliance questions.

The screenshot shows the 'Compliance Information' section of the ZipApp application. At the top, there are navigation tabs: 'Personal Information', 'Compliance Info', 'Agent Information', and 'Submit'. Below the tabs, a message reads: 'Please complete the highlighted information and select **Save & Continue** to move to the next section.' To the right is the ZipApp logo. A table displays policy details:

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

The 'Compliance Information' section contains five questions:

1. Does the proposed insured intend to apply for a Conditional Coverage?  Yes  No
2. Indicate if any preprinted or electronically presented company approved sales materials were used during the sales process. (List the sales material or check 'None').  
None   
List of forms provided:
3. Do you have any knowledge or reason to believe that the proposed Owner, Applicant or Insured has been offered any financial incentives as an inducement to apply for this proposed policy?  Yes  No
4. Do you have any knowledge or reason to believe that the proposed Owner or Applicant intends to change ownership of the policy now or in the future to an unrelated party such as a trust, viatical, life settlement company, bank and/or lending or investment company?  Yes  No
5. Do you have any knowledge or reason to believe that all or any part of the initial or future premium payments for this applied for policy may be directly or indirectly financed by an unrelated third party or be part of any loan arrangement?  Yes  No

At the bottom, there are navigation buttons: '< Previous' and 'Save & Continue >'.

## 08

### Existing Insurance

Tell us about existing insurance.

The screenshot shows the 'Existing Coverage' section of the ZipApp application. At the top, there are navigation tabs: 'Personal Information', 'Compliance Info', 'Agent Information', and 'Submit'. Below the tabs, a message reads: 'Please complete the highlighted information and select **Save & Continue** to move to the next section.' To the right is the ZipApp logo. A table displays policy details:

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

The 'Existing Coverage' section contains one question:

6. Does the Applicant have existing life insurance policies or annuity contracts? (Excluding Group Policies).  Yes  No

Check box to request yield indices for cash value policies.

At the bottom, there are navigation buttons: '< Previous' and 'Save & Continue >'.

This form is used to add existing insurance policies. It includes the following fields and questions:

- Insurer Name:
- Policy Number:
- Is the Insured on this existing policy the same as the proposed insured for the new policy?  
 Yes  No
- Is the insured replacing or financing the existing policy?  
 Yes  No
- Policy Type:
- Face Amount:
- Issue Date:

At the bottom right, there is a button labeled 'Add Policy'.

Click **Add Policy** to enter each existing policy or contract. **Add Policy**

# Getting Started with ZipApp

## 09

### Replacement Insurance

Tell us about replacements.

The screenshot shows the 'Existing Coverage' section of the ZipApp application. At the top, there are navigation tabs: 'Personal Information', 'Compliance Info', 'Agent Information', and 'Submit'. The 'Compliance Info' tab is active, and the 'Existing Coverage' sub-tab is selected. A summary table at the top displays: Product: T-15/15 - 15 Year Term, Face Amount: \$500,000, Rate Class: Preferred Plus Non-Nicotine, Annual Premium: \$180.92. Below the table, a question asks if the applicant has existing life insurance policies or annuity contracts. The 'No' radio button is selected. There is an 'Add Policy(s)' button. Further down, two 'Yes/No' questions are present, both with 'No' selected. A 'Save & Continue' button is at the bottom right.

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

6. Does the Applicant have existing life insurance policies or annuity contracts? (Excluding Group Policies).  Yes  No

Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating his/her existing life insurance policy or contract?  Yes  No

Are you considering using funds from an existing policy or contract to pay premiums due on the new life insurance policy or contract?  Yes  No

There is other important information that I am required to read to you concerning a potential replacement of your policy but that you are allowed waive the reading. Would you like to waive the reading?  Yes  No

## 10

### Anti-Money laundering

Answer relevant questions.

The screenshot shows the 'Anti-money laundering' section of the ZipApp application. It features the same navigation and summary table as the previous section. A question asks if the user has received relevant anti-money laundering training in the last 24 months. The 'No' radio button is selected. Another question asks if the user is in compliance with AML requirements and is unaware of any AML Red Flags. The 'No' radio button is selected. A 'Save & Continue' button is at the bottom right.

7. Have you received relevant anti-money laundering training within the last 24 months that was offered by the company, another life insurance company or a competent third party (e.g., LIMRA)?  Yes  No

8. Do you acknowledge that you are in compliance with your requirements as stated in the company's Producer's Guide to Anti-Money Laundering (AML) and are unaware of any AML Red Flags as described in your AML training?  Yes  No

## 11

### Agency/Agent Information

- The agency and agent information will prepopulate for you.
- You can add additional agents if you want to split commission.

The screenshot shows the 'Agent Information' section of the ZipApp application. It features the same navigation and summary table. The 'Agent Information' section contains several input fields: 'Agency name' (pre-filled with 'SBLI'), 'Agent Name' (with sub-fields for First Name, Middle Initial, and Last Name), and 'SBLI Agent #' (with a note: 'SBLI Agent Numbers must be 5 digits only'). There are checkboxes for 'Agent not yet contracted.' and 'Agent contract number unknown.'. A 'Split with additional agent?' question has 'No' selected. A 'Save & Continue' button is at the bottom right.

Agency name: SBLI

Agent Name:  
First Name:   
Middle Initial:   
Last Name:

SBLI Agent #:   
SBLI Agent Numbers must be 5 digits only

Agent not yet contracted.

Agent contract number unknown.

Split with additional agent?  Yes  No

# Getting Started with ZipApp

## 12

### Attachments

Add Supporting Documents, if applicable.

The screenshot shows the 'Attachments' section of the ZipApp interface. At the top, there are navigation tabs: 'Personal Information', 'Compliance Info', 'Agent Information' (selected), and 'Submit'. Below the tabs, a message says: 'Please make any necessary changes and select **Save & Continue** to move to the next section.' The ZipApp logo is in the top right corner. A table displays the following information:

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

Below the table, it says 'Attachments' with a green checkmark and 'section complete'. There is a text input field for 'Add Supporting Documents' with a 'Select' button. Below that is a question: 'Are you the agent filling out the electronic ticket?' with radio buttons for 'Yes' and 'No'. At the bottom, there is a '< Previous' button and a 'Save & Continue >' button.

## 13

### Submit your ZipApp

The screenshot shows the 'Submit' section of the ZipApp interface. At the top, there are navigation tabs: 'Personal Information', 'Compliance Info', 'Agent Information' (selected), and 'Submit' (selected). Below the tabs, the ZipApp logo is in the top right corner. A table displays the following information:

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

Below the table, it says 'Submit' with a green checkmark and 'section complete'. There is a section titled 'By clicking the Submit button:' followed by four numbered items:

- (1) I certify that the responses herein are, to the best of my knowledge, information and belief complete and accurate;
- (2) I certify that this policy has not been solicited, directly or indirectly for the benefit of an investor, stranger or unrelated third party;
- (3) I certify that I am duly licensed in the state in which this application was signed;
- (4) I have given the Proposed Insured the appropriate disclosure documents and have complied with state and federal statutes and regulations. I have reviewed the purchase of the life insurance policy as to suitability.

At the bottom, there is a 'Submit' button and a '< Previous' button.

# Completing a ZipApp



## Preparing the Client for Tele-interview and Paramedical Exam (if applicable)

- Once a ticket has been submitted to the fulfillment center, a representative will call the client to gather the remaining information to complete Part One and Part Two of the application.
  - › Most clients will receive the call within one business day.
  - › If the client cannot be reached after the initial phone call, five follow-up calls will be made.
  - › At the end of the call, the representative will schedule the paramedical exam (if applicable) (for vitals and specimens).
  - › A “What to Expect from your Life Insurance Interview and Exam” leaflet that helps your clients prepare for the fulfillment center interview and the paramedical exam is available. This can be found at [www.sblibrokerage.com/agents](http://www.sblibrokerage.com/agents). Located under the Tools Tab and Traditional Underwriting section.
- Possible delays to completing the interview:
  - › Incorrect phone number for the client.
  - › Unavailability of the client.



## Monitoring the Status of the Ticket

- A list of your submitted tickets can be found via your agency's Drop Ticket URL on the *Applicant* ExpressComplete platform.
- The status of the ticket can be monitored via the fulfillment center website.
- To monitor a case during underwriting, visit [www.sbliagent.com](http://www.sbliagent.com).
- Once the case is submitted to SBLI, traditional methods of communication will be used to contact you regarding any outstanding requirements.

