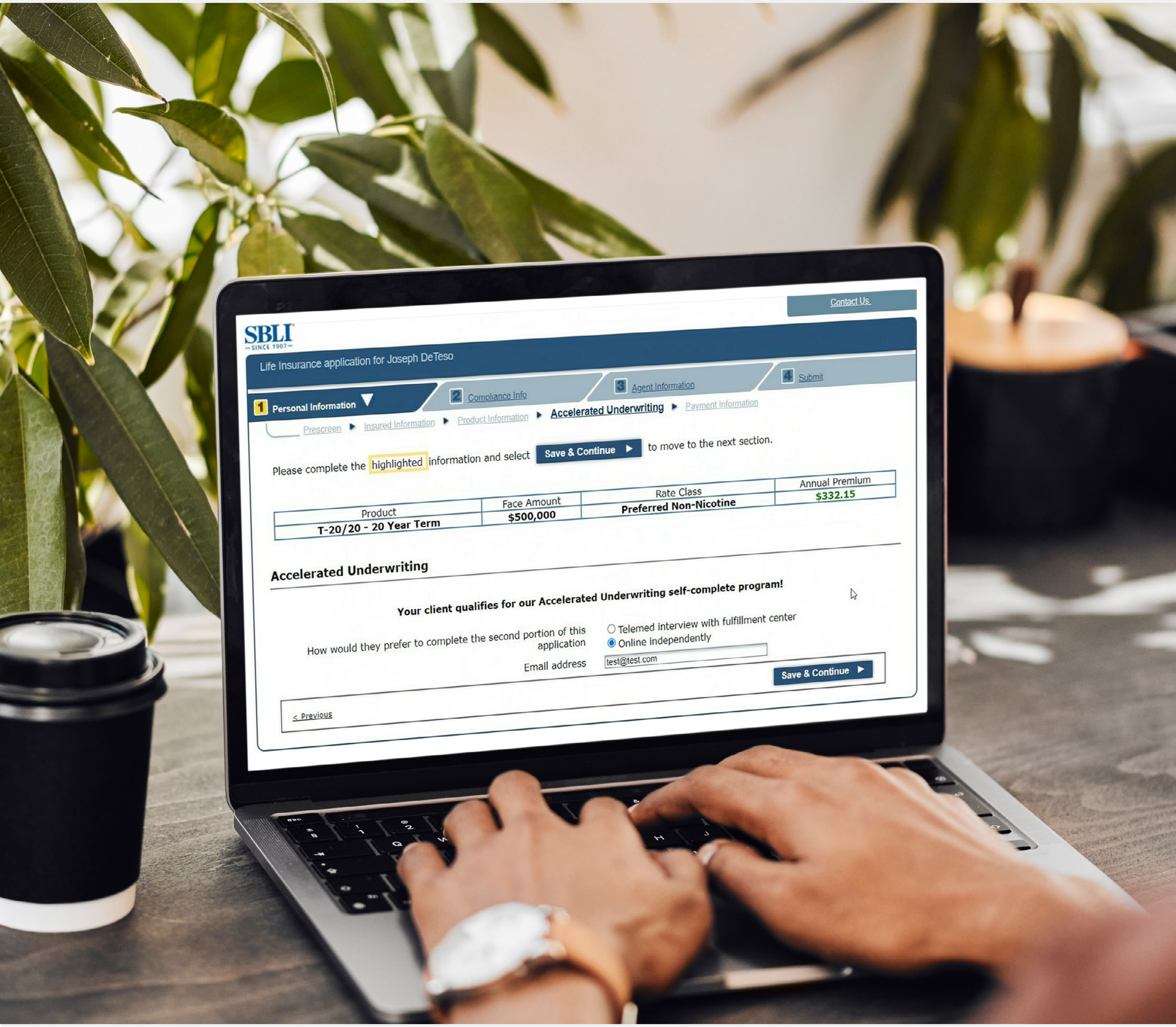
SBLI®



THE APPLICINT DROP TICKET

PRODUCER GUIDE

Our 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

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.

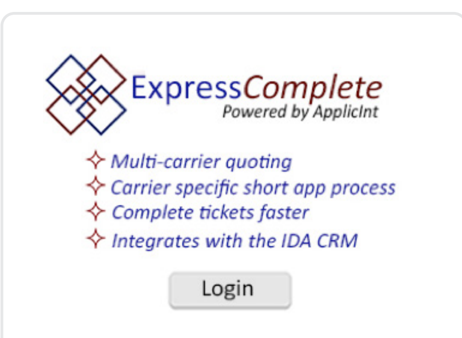
3. CREATE USERS

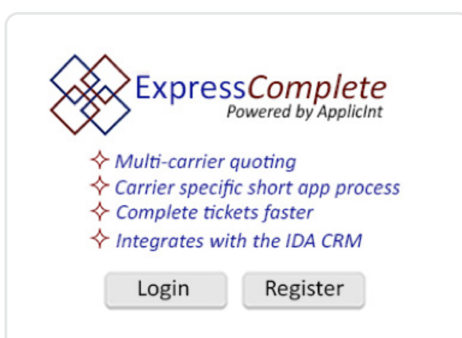
Choose any of the options below to create user profiles for your agents. Once new agents have been registered, they will each receive a welcome email from ApplicInt confirming his or her ID.

- **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.

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.

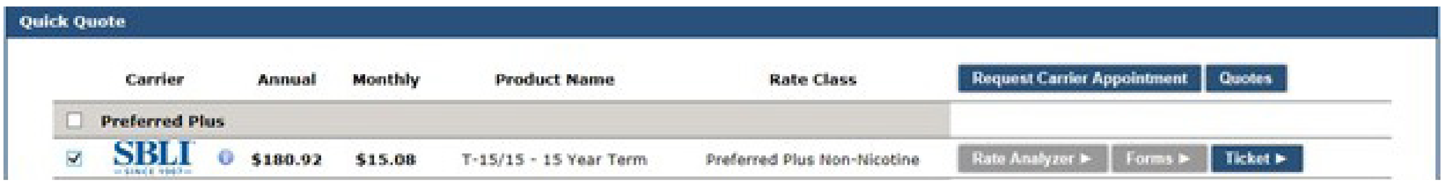
*A preferred carrier is a carrier that offers a drop ticket with ExpressComplete. A non-preferred carrier is a carrier for whom quotes can be produced within ExpressComplete but requires manual completion of the carrier’s full application.

Getting Started

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 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.



- 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 or on SBLI's agent site, www.sbliagent.com.
  - Signed illustrations are required for whole life tickets and should be uploaded during the drop ticket process.

OTHER CONSIDERATIONS

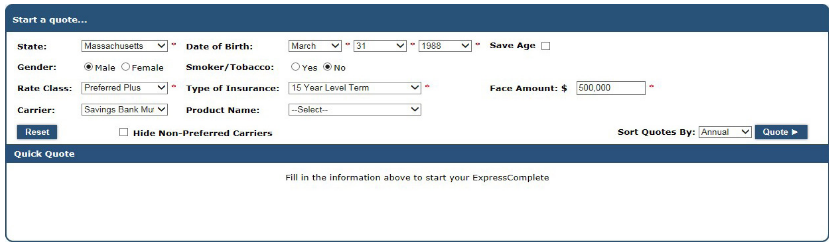
- Conditional coverage is available. If the client wishes to pay via bank draft or credit card, the fulfillment center will collect the payment information during the interview process. This information can be captured in the Compliance Information section of the drop ticket application (step 7 shown 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.

Creating a Ticket

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

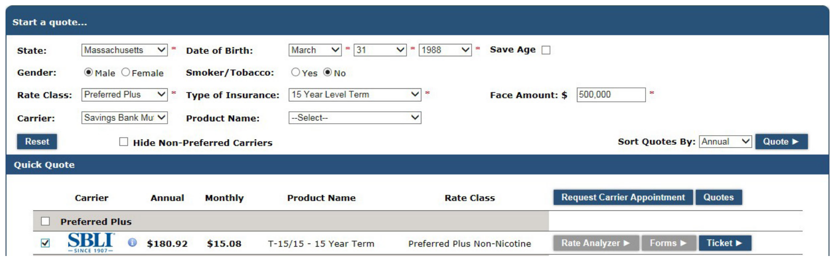
1. PRODUCT SELECTION

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



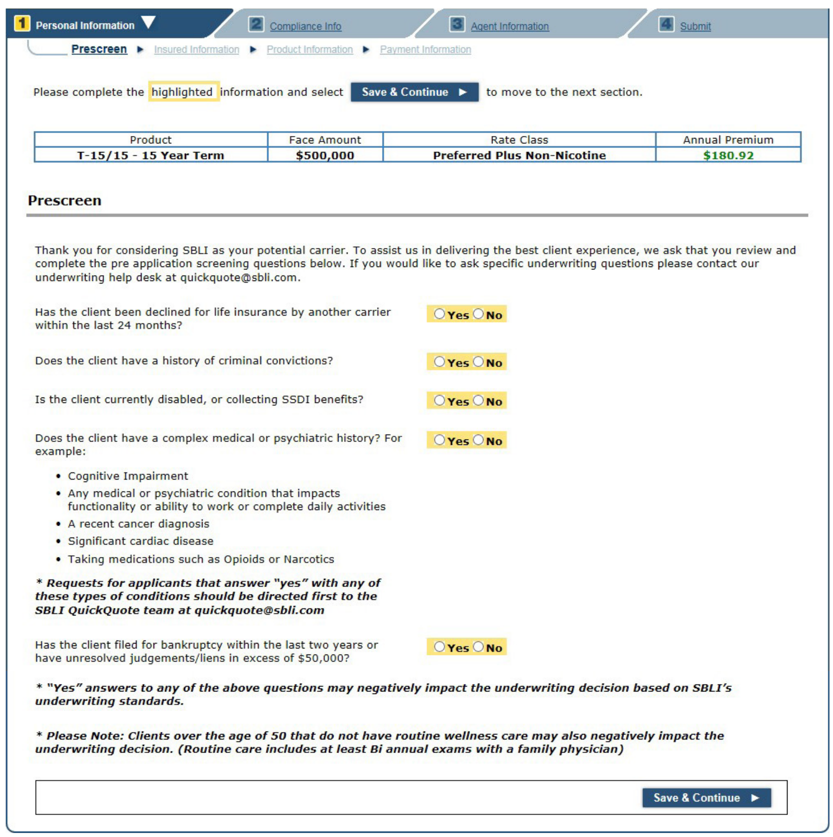
2. CARRIER SELECTION

Select the carrier and click the "**Ticket**" button.



3. PRESCREEN

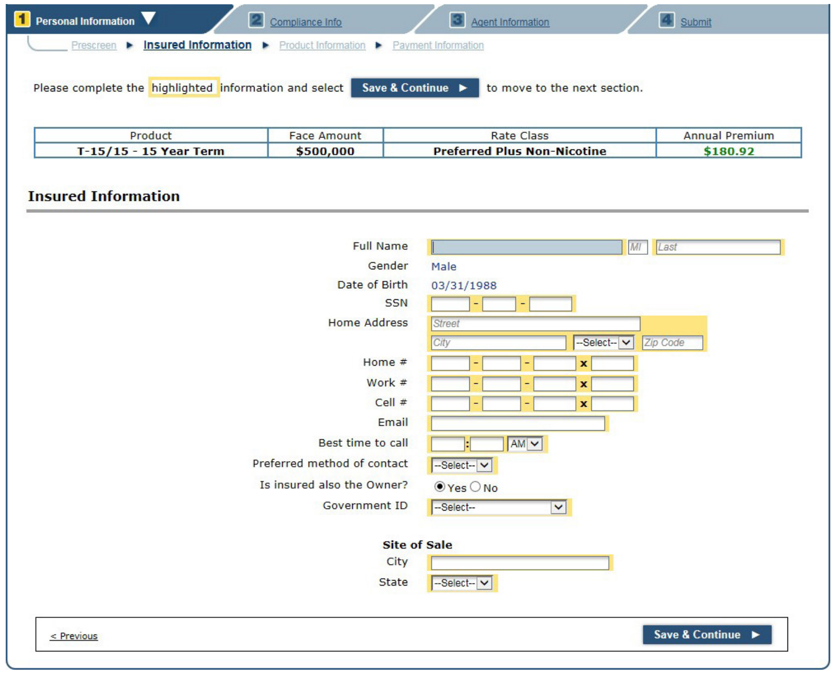
Complete screening questions to proceed.



Creating a Ticket *(continued)*

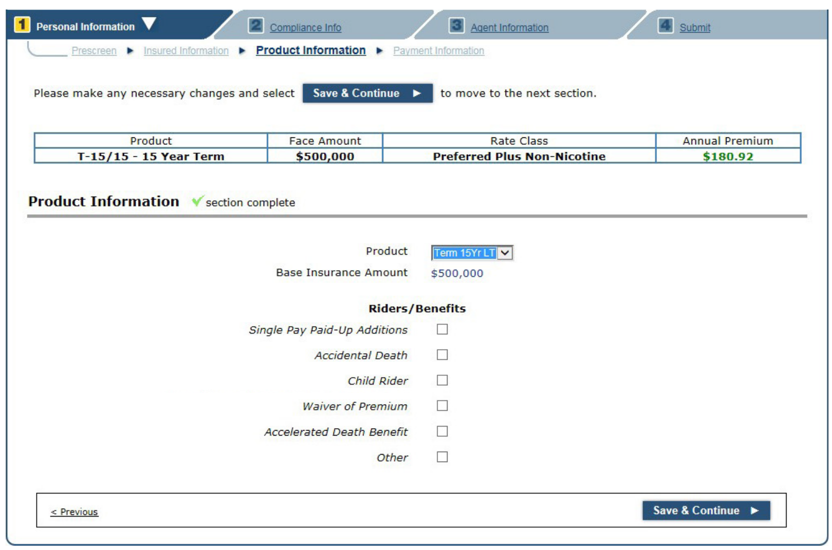
4. INSURED INFORMATION

Select the carrier and click the “**Ticket**” button.



5. PRODUCT INFORMATION

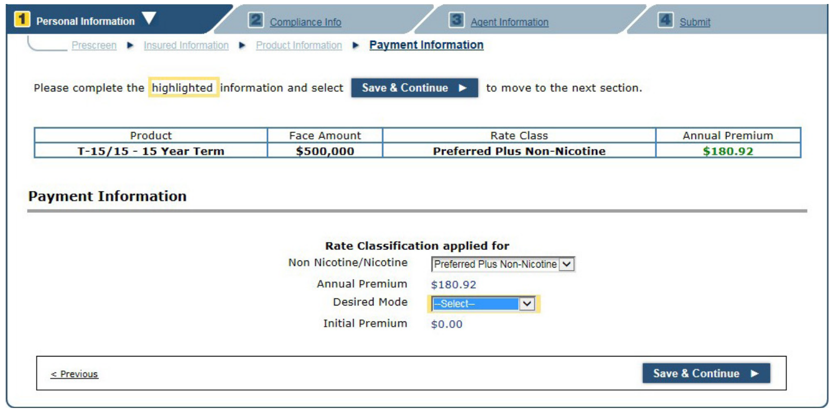
Select available riders.



Creating a Ticket *(continued)*

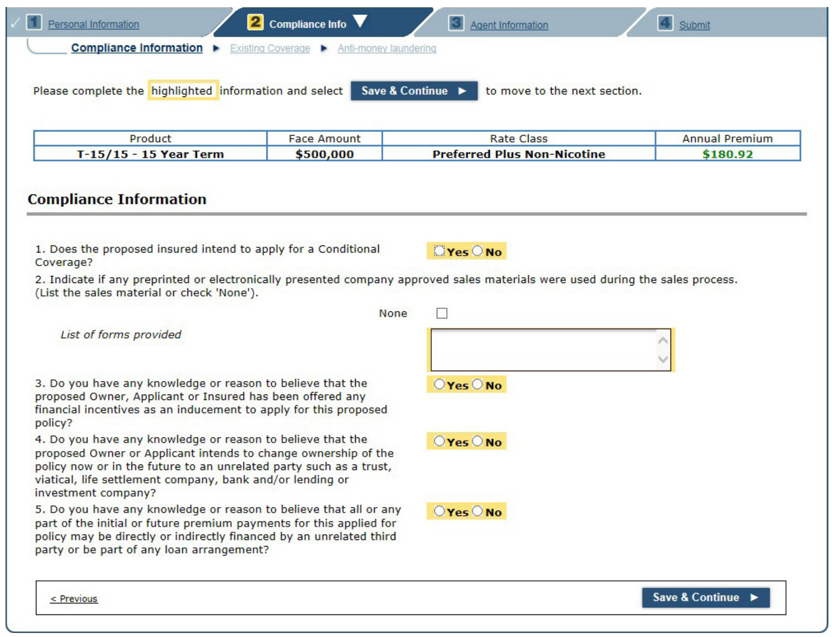
6. PAYMENT INFORMATION

Complete basic payment information.



7. COMPLIANCE INFORMATION

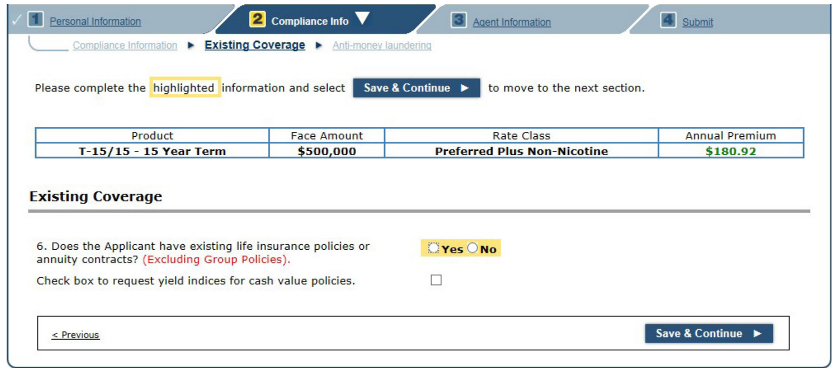
Answer a few compliance questions.

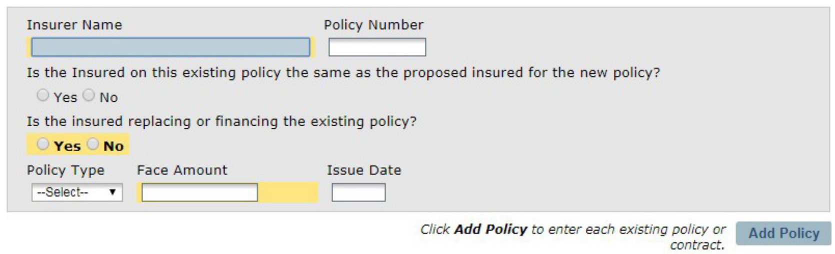


Creating a Ticket *(continued)*

8. EXISTING INSURANCE

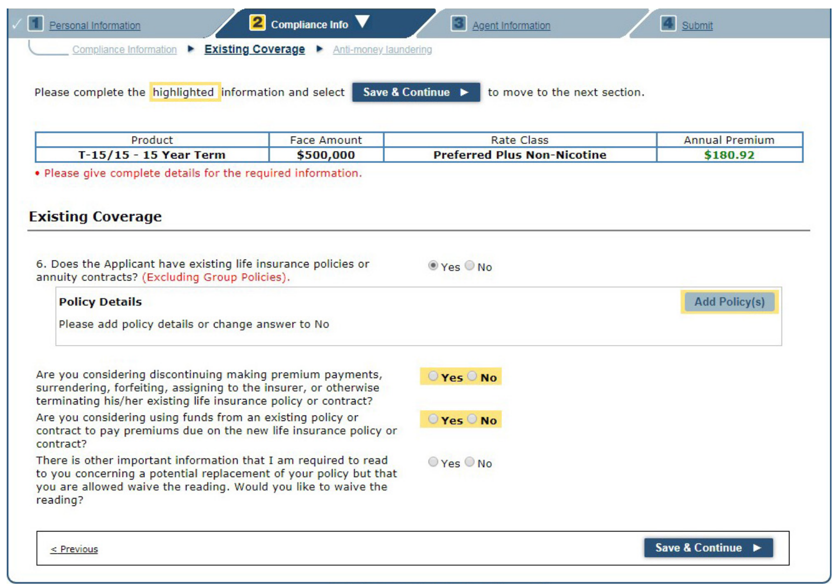
Tell us about existing insurance.





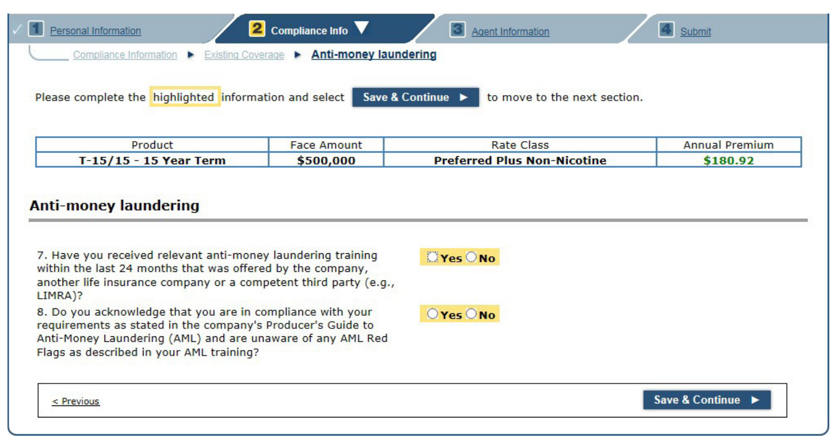
9. REPLACEMENT INSURANCE

Tell us about replacements.



10. ANTI-MONEY LAUNDERING

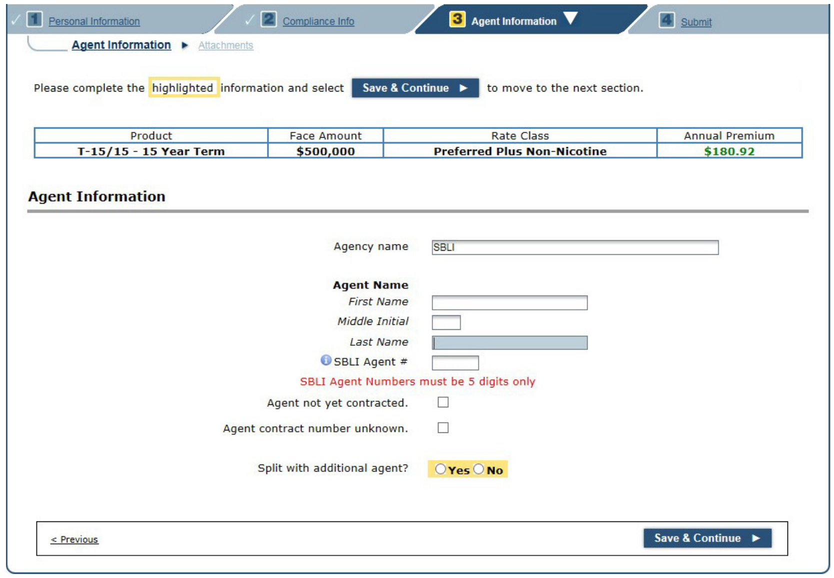
Answer relevant questions.



Creating a Ticket *(continued)*

11. AGENCY/AGENT INFORMATION

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



1 Personal Information | 2 Compliance Info | 3 Agent Information | 4 Submit

Agent Information ▸ Attachments

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

Agent Information

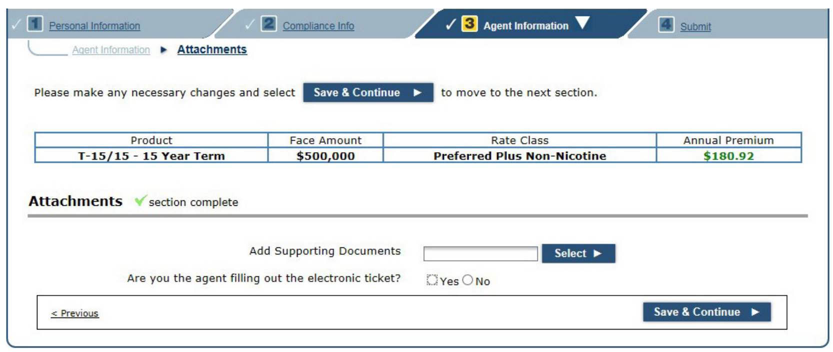
Agency name SBLI

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

< Previous Save & Continue ▸

12. ATTACHMENTS

Add Supporting Documents, if applicable.



1 Personal Information | 2 Compliance Info | 3 Agent Information | 4 Submit

Agent Information ▸ Attachments

Please make any necessary changes and select Save & Continue ▸ to move to the next section.

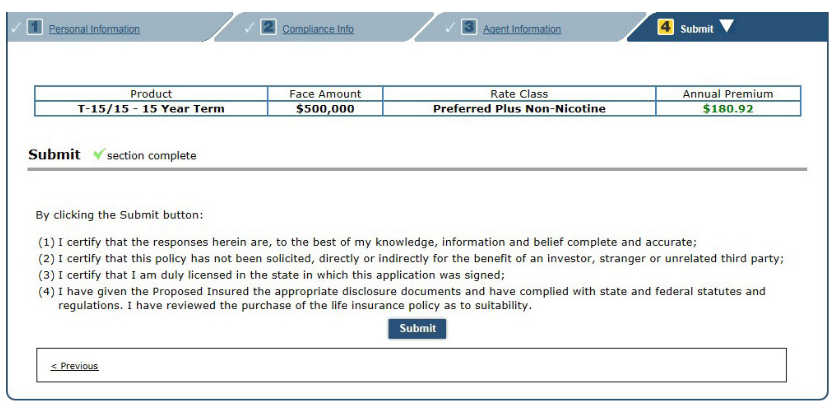
Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	$500,000	Preferred Plus Non-Nicotine	$180.92

Attachments section complete

Add Supporting Documents Select ▸
Are you the agent filling out the electronic ticket? Yes No

< Previous Save & Continue ▸

13. SUBMIT YOUR TICKET



1 Personal Information | 2 Compliance Info | 3 Agent Information | 4 Submit

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

Submit section complete

By clicking the Submit button:

(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.

Submit

< Previous

Completing a Ticket

PREPARING THE CLIENT FOR THE INTERVIEW AND LABS (IF REQUIRED)

Preparation is key to ensuring the process goes faster and more smoothly. The client should be prepared to provide or discuss their medical history; symptoms and conditions; doctor, hospital, and medical facility visits; medications taken; employment and income; tobacco and alcohol use; hobbies/avocations; and beneficiaries.

APPLICATION COMPLETED BY PHONE

- Once a ticket has been submitted to the fulfillment center, a representative will call the client to gather the remaining information to complete 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 examination (if required)
  - Click here to share our "What to Expect and How to Prepare" leaflet, designed to help your clients prepare for the fulfillment center interview and the examination.
- 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 ApplicInt ExpressComplete platform.
- To monitor a case during underwriting, visit www.sbliagent.com.
- Once the case is submitted to SBLI, traditional methods of communication will be used to contact you regarding any outstanding requirements.

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