

AGENT GUIDELINES SIWL & GBWL

POINT-OF-SALE INTERVIEW

- Step 1** Access the Agents Only website to obtain a current application at www.motoristsinsurancegroup.com.
- Step 2** Complete the application and HIPAA forms with the proposed insured. Based upon the applicant's answers, determine for which product the proposed insured is best qualified (Simplified Issue Whole Life or Graded Benefit Whole Life).
- Step 3** The following information is needed **before** calling the ESP interviewer:
- Eight digit producer number;
 - A completed application with type of plan and proposed insured's personal information;
 - Name, address and phone number of proposed insured's physician;
 - A list of all prescription medicine, dosage and name brand.
- Step 4** Call the ESP interviewer at **855-699-3048** with the proposed insured present.
- ESP (Elite Sales Processing) hours of operation (central time)**
Monday – Thursday 8 a.m. to 9:30 p.m. **Friday** 8 a.m. to 5 p.m.
Weekend/Holiday: Same initial procedure, leave voicemail and an interviewer will return the call the next business day.
- Step 5** Provide agent name, producer number and business phone number to the interviewer.
- Step 6** Interviewer will direct the agent to put the proposed insured on the phone for an interview.
- Step 7** Upon completing the phone interview with the insured, the agent will talk to the ESP interviewer to receive the results.
- Step 8** The interviewer will advise one of the following:
- Submit a Simplified Issue Whole Life application;
 - Submit a Graded Benefit Whole Life application;
 - The application will be processed as incomplete with an explanation;
 - The application is declined with an explanation.
 - Submit the application. The application will be referred to the underwriter for further review.

Any applicant taking, or who has taken, any of the listed drugs, or any generic form of listed drugs during the past five years will not be eligible for Simplified Issue Whole Life or Graded Benefit Whole Life.

Brand Name Drug	Disorder
LANOXIN	CHF
TUDORZA PRESSAIR	COPD
SPIRIVA HANDIHALER; SPIRIVA RESPIMAT	COPD
DALIRESP	COPD
STIOLTO RESPIMAT	COPD
ANORO ELLIPTA	COPD
ARICEPT	Dementia
RAZADYNE; RAZADYNE ER; REMINYL	Dementia
EXELON; RIVASTIGMINE TRANSDERMAL	Dementia
EXELON; RIVASTIGMINE TARTRATE	Dementia
NAMENDA; NAMENDA XR	Dementia
NAMZARIC	Dementia

Brand Name Drug	Disorder
EVZIO, NARCAN	Drug/Alcohol Abuse
VIVITROL	Drug/Alcohol Abuse
DEPADE; REVIA	Drug/Alcohol Abuse
BUNAVAIL; SUBOXONE; ZUBSOLV	Drug/Alcohol Abuse
CAMPRAL	Drug/Alcohol Abuse
ANTABUSE	Drug/Alcohol Abuse
SINEMET; SINEMET CR	Parkinson's
STALEVO	Parkinson's
*INSULIN (OK for Graded Benefit)	Diabetes

Proposed insureds will be asked about their weight during the POSI.

Females weighing over 300 lbs. and males weighing over 350 lbs. will not be eligible for either SIWL or GBWL products.

***Exception: Oral medication is eligible for SIWL/GBWL.**

Insulin by injection, pump or inhalation is eligible for GBWL.