



Introducing Simple Term January 18, 2010

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Welcome. I am here today to explain and show you the new Farm Bureau Life Simple Term product that will be effective and access to you after this webinar.

Simple Term

- What is Simple Term?
 - A term life insurance with no medical examinations
 - Accelerates the underwriting process
 - Minimize inconvenience to your clients
 - Online application
 - Underwriting results within 15 minutes

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What is Simple Term? Simple Term is a term life insurance product that is very simple to quote and requires no medical examinations. Simple Term will accelerate the underwriting process and minimize inconvenience to your clients. Simple Term features an online application. Once the online application has been submitted, the underwriting results may be available within 15 minutes.

Simple Term

- Audience:
 - Clients in their 20s and 30s who do not otherwise have life coverage with Farm Bureau Life
 - Cover debts
 - Provide basic coverage
 - Intent of converting the policy
 - Up-sell to permanent coverage

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What audience are we targeting with Simple Term? The main target is clients in their 20s and 30s who do not otherwise have life coverage with Farm Bureau Life. These individuals may need coverage to cover debts and provide basic coverage with the intent of converting the policy in the future to permanent coverage. There is also the potential to up-sell to permanent coverage.

Simple Term

- Coverage options:
 - 10-year term
 - 15-year term
 - 20-year term
- Level guaranteed premiums
- Non-renewable, coverage ends at the end of the term period
- Convertible
 - No conversion credits

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Simple Term coverage options include initial level premium periods of 10 years, 15 years and 20 years. Premiums are level and all premiums are guaranteed at policy issue. Simple Term is non-renewable. This means coverage ends at the end of the term period. Simple Term is convertible during the coverage period to any of our permanent plans. However, conversion credits will not be offered.

Simple Term

- Issue Ages:
 - 10-year term
 - Ages 18-55
 - 15-year term
 - Ages 18-55
 - 20-year term
 - Ages 18-50

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Issue ages for Simple Term are ages 18 to 55 for the 10 year and 15 year level premium plans and ages 18-50 for the 20 year level premium plan.

Simple Term

- Face Amount:
 - Minimum - \$25,000
 - Maximum - \$75,000
 - Multiples of \$1,000
- Policy Fee:
 - \$72
- Rate Bands:
 - \$25,000 - \$49,000
 - \$50,000 - \$75,000

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The minimum face amount is \$25,000 and the maximum face amount is \$75,000. Face amounts must be in multiples of \$1,000. For example, \$50,000 of coverage is fine. \$50,500 is not. The annual policy fee is \$72. Rates are banded at \$25,000 to \$49,999 and \$50,000 to \$75,000.

Simple Term

- Underwriting Classes:
 - Non-Tobacco
 - Tobacco
 - No Preferred
- Substandard:
 - Permanent
 - Tables A - F
 - Tables A & B are issued standard
 - Flat extra - Maximum \$5 per thousand
 - Permanent
 - Temporary
 - Exclusions

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Underwriting classes are Non-Tobacco and Tobacco. There are no preferred underwriting classifications with this product. Permanent ratings are available up to Table F and Table ratings of A and B are issued standard. Substandard ratings can be either permanent or a flat extra (per-thousand of amount). There may be exclusions applied as well.

Simple Term

- Premium modes:
 - Monthly EFT only
 - Annual premium times 0.0833.
 - Initial premium must be paid by EFT
 - May be changed after issue to Commission Deduct
 - EFT Draw Day = date the policy issued
 - Can be changed
 - Complete an EFT form (433-190)

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The only premium mode for Simple Term is monthly electronic funds transfer (EFT). The EFT premium equals the annual premium times zero point 0833. The initial premium must be paid by EFT. The EFT draw day will be the date of the month the policy is issued. After issue, the draw date can be changed by completing an EFT form. The form number is 433-190.

Simple Term

- Convertibility:
 - Any single-life permanent life policy as determined by the Company:
 - Prior to contract anniversary insured is age 70
 - No conversion credit
 - Simple Term issued standard:
 - Standard rates on new policy
 - Simple Term issued modified:
 - Same rating as Simple Term policy or same exclusions
 - Partial conversions?
 - Yes - remaining Simple Term terminated
 - Example:
 - In-force \$75,000
 - Convert \$50,000 to AllLife
 - Remaining \$25,000 terminates

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Can a Simple Term policy be converted to permanent life insurance? Yes. To any single life permanent policy as determined by the Company prior to the contract anniversary the insured is age 70. There is no term conversion credit available. If the Simple Term policy was issued standard, standard rates apply on the new policy. If the Simple Term policy was issued modified, the new policy will have the same rating as the Simple Term policy or the same exclusions due to hazardous occupations or hobbies. Are partial conversions available? Yes. However, the remaining coverage on the Simple Term policy will be terminated. For example, The Owner has a \$75,000 Simple Term policy in-force and wishes to convert \$50,000 to an AllLife policy. What happens to the remaining Simple Term coverage? The remaining \$25,000 of coverage terminates.

Simple Term

- Owner:
 - Insured at issue
 - Can be changed:
 - Policy Service Request form
- Beneficiary:
 - If “more than 2” or a Trust:
 - Pop-up message: “Estate of the Insured”
 - Beneficiary Change form mailed with the contract

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The Insured is the Owner at issue, however, the Owner can be changed after policy issue by completing a Policy Service Request form and sending it to the Home Office. If the Beneficiary designation is “more than 2” or a Trust, a pop-up message on the system will inform the agent and Insured/Owner that at the time of issue the Beneficiary will be the Estate of the Insured. A Beneficiary Change form will be mailed with the contract. It is recommended that the Owner change this designation by completing the form and returning it to the Home Office.

Simple Term

- Illustrations:
 - Not required
- Application & Underwriting:
 - On-line – Homefield (no paper application)
 - “Approved Standard”
 - “Approved Modified”
 - “Home Office Processing Required”
 - “Evidence Missing Referred to the Home Office”
- Policy delivery:
 - Mailed to the owner
 - Address as shown on the application
 - Owner must sign and return the policy receipt
 - No changes until received in the Home Office

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Like the Choice Term Guaranteed Premium plan, this plan is “not illustrated”. No signed illustration is required. The application and underwriting process occurs on-line. There is no paper application. The application will be issued Approved Standard, or Approved Modified or Home Office Processing Required or Evidence Missing Referred to Home Office. The issued policy whether Approved Standard or Approved Modified will be mailed directly to the Owner at the address as shown on the application. A Policy Delivery Receipt will accompany the policy and the Owner will be required to sign and return the Policy Receipt to the Home Office. Any policy changes including Ownership and Beneficiary changes will not be processed until the Company has the Policy Delivery Receipt on file.

Simple Term

- How do you quote a Simple Term policy?
 - Three ways:
 - Homefield Quick Quote system.
 - Print Simple Term Rate Card (Simple Term Cost Estimator”
 - Shows rates for \$25,000, \$50,000 and \$75,000 at various ages
 - Use the existing life illustration software
 - Available February 15, 2010

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How do you quote a Simple Term policy? There are three ways. You can access the Quick Quote system on Homefield or print the Simple Term Cost Estimator Rate Card. You can also use the existing life illustration software in the Farm Bureau Life Toolkit available on February 15.

Simple Term Marketing

Simple Term Cost Estimator Rate Card

Term Life Insurance Rate Chart Standard Non Tobacco Rates, No Medical Exam Required 10 Year Guaranteed Premium Level Term, Selected Ages						Term Life Insurance Rate Chart Standard Tobacco Rates, No Medical Exam Required 10 Year Guaranteed Premium Level Term, Selected Ages					
Male, Monthly Premium			Female, Monthly Premium			Male, Monthly Premium			Female, Monthly Premium		
Age	\$25,000	\$50,000	\$75,000	Age	\$25,000	\$50,000	\$75,000	Age	\$25,000	\$50,000	\$75,000
25	\$ 9.08	\$ 10.46	\$ 12.69	25	\$ 8.15	\$ 9.08	\$ 10.63	25	\$ 13.13	\$ 16.29	\$ 21.44
30	\$ 9.29	\$ 10.75	\$ 13.13	30	\$ 8.25	\$ 9.25	\$ 10.88	30	\$ 13.58	\$ 16.96	\$ 22.44
35	\$ 9.85	\$ 11.58	\$ 14.38	35	\$ 8.85	\$ 10.13	\$ 12.19	35	\$ 15.42	\$ 19.58	\$ 26.38
40	\$ 11.63	\$ 14.13	\$ 18.19	40	\$ 10.27	\$ 12.17	\$ 15.25	40	\$ 19.92	\$ 26.08	\$ 36.13
45	\$ 14.29	\$ 17.96	\$ 23.94	45	\$ 12.19	\$ 14.96	\$ 19.44	45	\$ 28.35	\$ 38.29	\$ 54.44
50	\$ 18.29	\$ 23.75	\$ 32.63	50	\$ 14.15	\$ 17.75	\$ 23.63	50	\$ 39.75	\$ 54.75	\$ 79.13
55	\$ 24.56	\$ 32.83	\$ 46.25	55	\$ 17.17	\$ 22.13	\$ 30.19	55	\$ 59.52	\$ 83.29	\$ 121.94

15 Year Guaranteed Premium Level Term, Selected Ages						15 Year Guaranteed Premium Level Term, Selected Ages					
Male, Monthly Premium			Female, Monthly Premium			Male, Monthly Premium			Female, Monthly Premium		
Age	\$25,000	\$50,000	\$75,000	Age	\$25,000	\$50,000	\$75,000	Age	\$25,000	\$50,000	\$75,000
25	\$ 9.60	\$ 11.38	\$ 14.06	25	\$ 8.77	\$ 10.13	\$ 12.19	25	\$ 13.33	\$ 16.88	\$ 22.31
30	\$ 10.33	\$ 12.46	\$ 15.69	30	\$ 9.06	\$ 10.54	\$ 12.81	30	\$ 14.83	\$ 19.13	\$ 25.69
35	\$ 11.15	\$ 13.63	\$ 17.44	35	\$ 9.94	\$ 11.83	\$ 14.75	35	\$ 17.48	\$ 23.08	\$ 31.63
40	\$ 12.94	\$ 16.29	\$ 21.44	40	\$ 11.65	\$ 14.42	\$ 18.63	40	\$ 22.63	\$ 30.71	\$ 43.06
45	\$ 16.58	\$ 21.71	\$ 29.56	45	\$ 13.81	\$ 17.58	\$ 23.38	45	\$ 33.38	\$ 46.67	\$ 67.00
50	\$ 21.71	\$ 29.33	\$ 41.00	50	\$ 16.06	\$ 20.96	\$ 28.44	50	\$ 48.67	\$ 69.38	\$ 101.06
55	\$ 29.77	\$ 41.33	\$ 59.00	55	\$ 19.60	\$ 26.21	\$ 36.31	55	\$ 72.50	\$ 104.79	\$ 154.19

20 Year Guaranteed Premium Level Term, Selected Ages						20 Year Guaranteed Premium Level Term, Selected Ages					
Male, Monthly Premium			Female, Monthly Premium			Male, Monthly Premium			Female, Monthly Premium		
Age	\$25,000	\$50,000	\$75,000	Age	\$25,000	\$50,000	\$75,000	Age	\$25,000	\$50,000	\$75,000
25	\$ 9.88	\$ 11.75	\$ 14.63	25	\$ 9.00	\$ 10.46	\$ 12.69	25	\$ 13.73	\$ 17.50	\$ 23.25
30	\$ 10.96	\$ 13.38	\$ 17.06	30	\$ 9.69	\$ 11.46	\$ 14.19	30	\$ 16.94	\$ 22.25	\$ 30.38
35	\$ 12.67	\$ 15.92	\$ 20.88	35	\$ 10.77	\$ 13.08	\$ 16.63	35	\$ 22.27	\$ 30.17	\$ 42.25
40	\$ 15.19	\$ 19.67	\$ 26.50	40	\$ 12.46	\$ 15.58	\$ 20.38	40	\$ 30.06	\$ 41.75	\$ 59.63
45	\$ 19.31	\$ 25.79	\$ 35.69	45	\$ 14.85	\$ 19.17	\$ 25.75	45	\$ 43.56	\$ 61.79	\$ 89.69
50	\$ 25.88	\$ 35.54	\$ 50.31	50	\$ 18.10	\$ 24.00	\$ 33.00	50	\$ 63.46	\$ 91.38	\$ 134.06
55	n/a	n/a	n/a	55	n/a	n/a	n/a	55	n/a	n/a	n/a

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The Simple Term Cost Estimator shows rates for \$25,000, \$50,000 and \$75,000 of coverage at various ages.

SIMPLE Term

- Is this an express issue or substandard policy?
 - No, more like a hassle free policy:
 - Don't want to go through extensive underwriting
 - Have a small life insurance need to cover a loan
 - People who do not like life insurance and the intrusiveness of the process
- Why are there no riders?
 - This is very basic term life insurance

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Is this an express issue or substandard policy? No. This is more like a hassle-free policy for those who don't want to go through extensive underwriting, have a small life insurance need to cover a loan and for people who don't like life insurance and the intrusiveness of the process. Although the rates are slightly higher than our regular fully-underwritten term products, it is not priced like a substandard policy. Why are there no riders? Because this is a very basic term life policy.

Simple Term Marketing

- How does the sales process work?
 - During an Auto or P/C quote.
 - Ask the client about life insurance:
 - Auto loan
 - Personal loan

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How does the sales process work? During an auto or homeowners quote ask your client if he or she has thought about buying life insurance to cover an auto or personal loan.

SIMPLE Term Marketing

Easel-Back Stand-Up

The stand-up card features a black header with the text "Protect What's Important Within Minutes ..." and "ASK ME ABOUT SIMPLE TERM LIFE INSURANCE". Below the header are three photographs: a person relaxing on a sofa, a family in a field, and a person fishing. The card includes the Farm Bureau Financial Services logo and the tagline "Insurance • Investments".

**Protect What's Important
Within Minutes ...**
ASK ME ABOUT SIMPLE TERM LIFE INSURANCE

FARM BUREAU FINANCIAL SERVICES
Insurance • Investments
www.fbs.com

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We have created this easel backed standup card as a reminder. Display this by your computer so your clients can see this as you do a p/c quote.

Simple Term Marketing

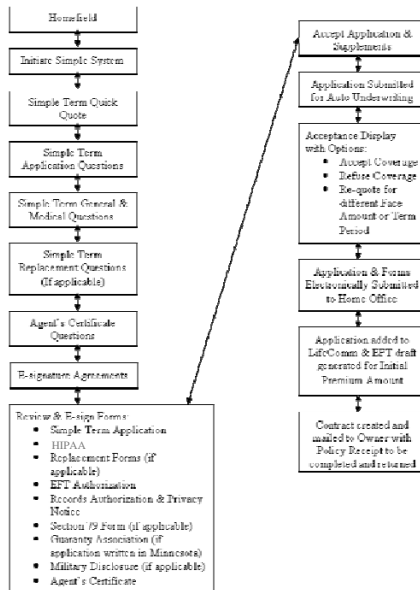
- How does the sales process work?
 - During an Auto or P/C quote.
 - Ask the client about life insurance:
 - Auto loan
 - Personal loan
 - Explain Simple Term:
 - Term life
 - Coverage available from \$25k to \$75k
 - Simple application
 - A few health questions
 - Underwritten in 15 minutes
 - No doctors, needles or urine specimens

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If the client is interested, explain that you have a term product with coverage available from \$25,000 to \$75,000 that has a simple application, a few health questions and will get an underwriting response within 15 minutes. No doctors, needles or urine specimens. If the client agrees, you'll give your client the quote and move directly into the online application.

How Does the Application Process Work?



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How does the application process work? The application is an electronic application. To access the application and underwriting system, go to Homefield to find the link to initiate the Simple Term System. We suggest that you copy this link to your favorites for greater ease of use. This slide gives you an overview of the quoting and underwriting process. We will cover each step in the process next.

Application

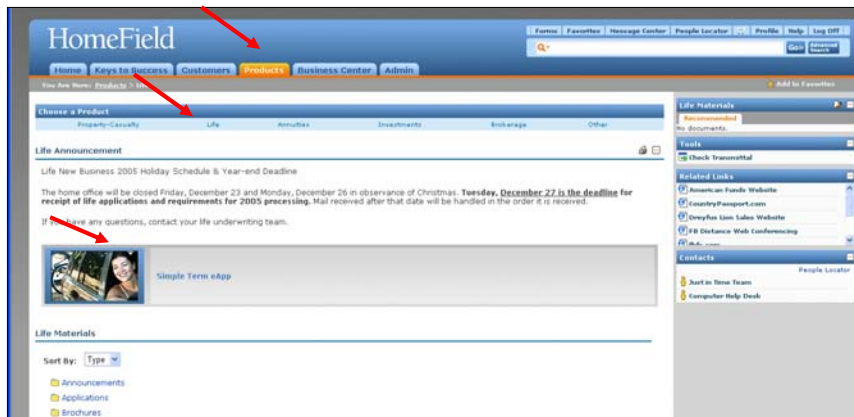
- What is an automated underwriting system?
 - A rules engine
 - Yes answers, may be additional questions
 - If answers fall within the rules and the MIB, MVR and Rx sources – policy approved
 - Outside? “Home Office Processing Required”
- What if the automated underwriting system and/or the MIB, MVR and Rx databases go down?
 - Always possible – you will be notified.
- If so, can I complete a paper application?
 - No
- If the system is down or isn’t functioning, who do I call?
 - You can call JIT during normal business hours

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Farm Bureau Life has purchased an automated underwriting system. What is an automated underwriting system? An automated underwriting system is a rules engine built around specific questions. A question is answered yes or no. If yes, there may be additional questions displayed. Should the answers to these questions fall within the rules and the results from the MIB, MVR and Rx sources are acceptable, the policy is approved. Should the answers fall outside of the rules the response will be “Home Office Processing Required” for further review. Will the automated underwriting system ever go down? There is always that possibility. You will be notified should there be a disruption in service. As with any internet service or application the possibility of the system going down exists. What happens if MIB or MVR or Rx databases do go down? The automated underwriting system will continue to make “calls” out to these databases until the systems are back online. You will be notified should one of these systems do go down. Since this product is automatically underwritten, the process is electronic. Paper applications will not be accepted. If the system is down or isn’t functioning who do you call? You can call the Life Sales Just-In-Time team during normal business hours for assistance at 877-854-7959.

Simple Term E-App



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Go to the homefield, product tab, click on “Life” and then click on the Simple Term eApp banner to get into the system.

Simple Term E-App

Simple Term Life

[Add a new application](#)

Client List

Search by Last Name:

If Last Name is not entered all Applications submitted within the past 14 days will be displayed. For privacy reasons do not allow clients to see this list

Name:	Status:	Status Date/Time:	Face Amount:	Plan:	Address:	Policy Number:	Print PDF Forms
Page 1 of 1							

[Back](#) [Get Underwriting Decision](#) Please press this button periodically to return the underwriting decision.

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To begin the Simple Term application click on “Add a new application.”

Simple Term Quick Quote

Simple Term Life

Quick Quote

*Desired Issue Date?

1. Date may be changed to up to 6 months prior to the current date in order to allow the applicant's age to be saved by entering 1 d. the applicant's last birthday. Issue Day must be between 01 and 29. Backdating the Issue Date will affect the amount of the requi Premium collected at acceptance of coverage.

*What is your Date of Birth?

2. MM/DD/YYYY

*What is your gender?

3. Male Female

*Have you used any type of tobacco or nicotine in the past 12 months?


4. No Yes

*Do you have a valid driver's license?

5. No Yes

*Have you previously applied for other Simple Term Life Insurance policies with FBL?

6. No Yes

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You will then ask and answer series of application questions. As you complete each screen, click on the “save and continue” button to progress through the application. The first series of underwriting questions is to establish the age of your client, their gender, use of any kind of tobacco or nicotine products and determine if the client has previously applied for other Simple Term policies with Farm Bureau Life and the city and state where the application is taken. After completing each screen, you need to click on the “Save and Continue” button to proceed with the application process. This will get you the quoted premium for this applicant.

Simple Term Quick Quote

Monthly Premium			Customize Monthly Premium	
Face Amount	\$25,000	\$50,000	Face Amount	\$50,000
10-year / Initial Premium Amt	\$9.08 / \$36.32	\$10.45 / \$41.80	10-year / Initial Premium Amt	\$0.00 / \$0.00
15-year / Initial Premium Amt	\$5.60 / \$38.40	\$11.37 / \$45.48	15-year / Initial Premium Amt	\$0.00 / \$0.00
20-year / Initial Premium Amt	\$3.87 / \$39.48	\$11.75 / \$47.00	20-year / Initial Premium Amt	\$0.00 / \$0.00

*Select a premium above to continue. *OR enter in a custom face amount and calculate the premiums.
 †Based upon the Desired Issue Date entered this is the Initial Premium due if you accept our offer of insurance.
 Use "Back" button to change the Desired Issue Date and quote to save the age of the applicant.
[Back](#)

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After you have completed the general questions, the “Quick Quote” screen will appear. This screen shows the costs for \$25,000, \$50,000 and \$75,000 of Simple Term for each level premium payment period. Or you can use the “Customer’s Monthly Premium” utility. In this example, you will see two sets of numbers. The top number is the monthly premium. The number directly below is the amount of premium you need to collect if you back date a policy. If you’re not backdating a policy, those numbers will be the same.

Simple Term Marketing

- How long does the application and decisions process take?
 - 20 to 25 minutes
 - Results within 5 minutes on average but not more than 15 depending on results coming back from MVR, MIB and RX

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How long does the application and decision process take? It will take you 20 to 25 minutes to complete an online application that has no medical conditions and is a pretty clean application. Then the underwriting decision should be returned within 5 minutes on average but not longer than 15 minutes.

Simple Term Application

Application

Agents, Please review this information with your client before continuing with the application process. To change this information use the BACK action button or retrieve the Quick Quote web page.

Plan	Face Amount	Billing Mode	EFF Death Day	
Simple Term- 10-Year	50,000	Monthly	16	
Modal Premium Amount	Initial Premium Amount	Gender	Age	Date of Birth
\$10.45	\$41.80	Male	23	Oct 17, 1985

1. Are you a Farm Bureau Member?
 No Yes

2. What is your legal first name?
Josephs

3. What is your legal middle name or your middle initial?
Steven

4. What is your legal last name?
Boss

5. Are you a US citizen?
 No Yes

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In this example, the client chose a 10 year Simple Term policy for \$50,000. You then proceed by obtaining basic information by going to the next set of questions.

Simple Term Application

The screenshot displays a web browser window with the title 'simpleTermApp.jsp - Microsoft Internet Explorer'. The address bar shows the URL 'https://gtools.fbffinancial.com/Life/ElectronicCommerce/Faces/step/quickQuotePage2.jsp'. The main content area features a form with a large 'SAMPLE' watermark. The form includes the following fields and questions:

- Field 19: A table with three columns: Routing Number, Bank Account #, and Check Number. The values are 0987654321, 213121712631, and 1175 respectively. Red arrows point from the routing and account numbers to the check number field.
- Account Type: Radio buttons for 'Checking' (selected) and 'Savings'.
- Question 19: 'Is the applicant the owner of the bank account?' with 'No' and 'Yes' radio buttons.
- Question 20: 'Do you have any other life insurance policies or annuity contracts with Farm Bureau Life Insurance Company of West Des Moines, Iowa ("the Company") or any other company?' with 'No' and 'Yes' radio buttons.
- Question 21: 'Is the Policy applied for replacing or likely to replace any existing life or annuity policy?' with 'No' and 'Yes' radio buttons.
- Question 22: 'Are values from an existing life insurance policy or annuity being used to pay premiums on the new policy?' with 'No' and 'Yes' radio buttons.

At the bottom of the form, there are buttons for 'Save and Back', 'Cancel', and 'Save and Continue'. The browser's taskbar at the bottom shows the Windows Start button, the current page, and other open applications like Microsoft PowerPoint.

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AT this point you will be collecting the numbers from their checking account. These numbers must be typed in correctly. Also indicate that the company will draw from this account as soon as the application is approved standard.

Once you have obtained the proposed insured's state of birth, beneficiary name, date of birth and underwriting information, you must complete the EFT information including the proposed insured's bank account information and the type of account that is to be debited (checking or savings).

Simple Term Application



The screenshot shows a web-based application form titled "Simple Term Application". A red arrow points to the "Save and Back" button at the top left of the form. The form contains the following questions and input fields:

1. What is your height?
[6] Feet [0] Inches [Enter]
2. What is your weight?
[110] [Enter]
3. What is your occupation?
[Sales] [Search]
4. Do you currently use nonprescription drugs or have you ever sought or received advice or treatment for use of alcohol or drugs?
 Yes No
5. Have you within the past two years or do you intend to engage in or plan to fly as a pilot or student pilot or engage in racing, hang gliding, skydiving, or other avocations?
 Yes No

Have you, had, been told you had, been treated or taken medication for:

6. Heart disease, stroke, high blood pressure or any other disease or disorder of the blood or circulatory system, diabetes or cancer?
 Yes No
7. Any immune system disorder?
 Yes No
8. Emphysema, sleep apnea or chronic obstructive pulmonary disorder?
 Yes No

Have you in the past five years, had or consulted a healthcare provider for, or been treated or hospitalized for, or taken medication for:

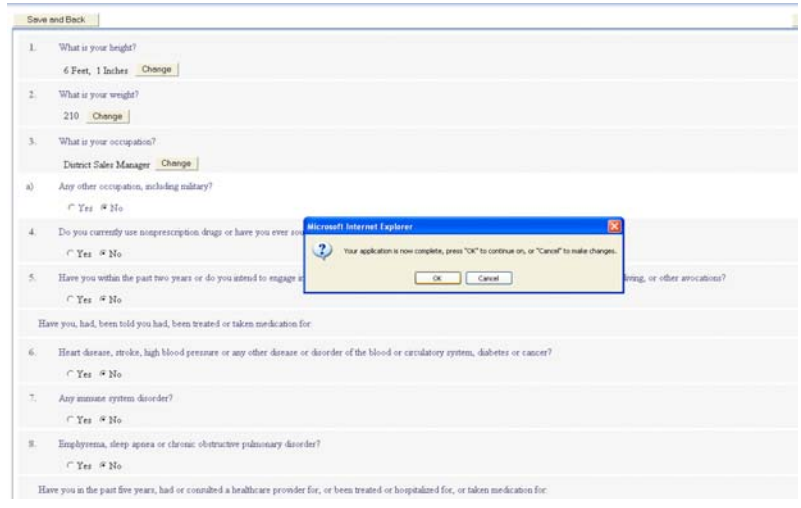
9. Epilepsy, seizures, paralysis, depression or anxiety, or any mental or emotional disorders or other disorders of the brain or nervous system?
 Yes No

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Once this basic information is obtained, you will see a series of underwriting questions including height and weigh, tobacco use, etc.

Simple Term Application



The screenshot shows a web application form titled "Simple Term Application". The form contains several questions and input fields. A red arrow points to the top left corner of the form area. A pop-up dialog box from Microsoft Internet Explorer is overlaid on the form, indicating that the application is complete and prompting the user to click "OK" to continue or "Cancel" to make changes.

Save and Back

1. What is your height?
6 Feet, 1 Inches [Change](#)
2. What is your weight?
210 [Change](#)
3. What is your occupation?
District Sales Manager [Change](#)
- a) Any other occupation, including military?
 Yes No
4. Do you currently use nonprescription drugs or have you ever used...
 Yes No
5. Have you within the past two years or do you intend to engage in...
 Yes No

Have you, had, been told you had, been treated or taken medication for:

6. Heart disease, stroke, high blood pressure or any other disease or disorder of the blood or circulatory system, diabetes or cancer?
 Yes No
7. Any immune system disorder?
 Yes No
8. Emphysema, sleep apnea or chronic obstructive pulmonary disorder?
 Yes No

Have you in the past five years, had or consulted a healthcare provider for, or been treated or hospitalized for, or taken medication for:

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After you can completed all the health questions, a pop-up will tell you that the application is complete. You must click on “OK” to proceed, or click on “Cancel” to stop the process.

Simple Term Application

The screenshot shows a web browser window displaying a form titled "Simple Term Application". The form is contained within a frame with "Save and Back" and "Save and Continue" buttons. The form contains the following questions and inputs:

1. What is your height?
6 Feet, 3 Inches
2. What is your weight?
225
3. What is your occupation?
Mechanic
- a) Any other occupation, including military?
 Yes No
4. Do you currently use nonprescription drugs or have you ever sought or received advice or treatment for use of alcohol or drugs?
 Yes No
5. Have you within the past two years or do you intend to engage in or plan to fly as a pilot or student pilot or engage in racing, hang gliding, sky/skydiving, or other avocations?
 Yes No

Below question 5, there is a text input field with the label "Have you, had, been told you had, been treated or taken medication for".

Question 6 is partially visible: "Have you, had, been told you had, been treated or taken medication for".

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Once this basic information is obtained, you will see a series of underwriting questions including height and weigh, tobacco use, etc.

Simple Term Application

The screenshot shows a Microsoft Internet Explorer browser window displaying a web form titled "Simple Term Application". The form contains several questions with radio button options and "Change" buttons. A "Microsoft Internet Explorer" dialog box is overlaid on the form, indicating that the application is complete and prompting the user to click "OK" to continue or "Cancel" to make changes.

1. What is your height?

2. What is your weight?

3. What is your occupation?

a) Any other occupation, including military?
 Yes No

4. Do you currently use nonprescription drugs or have you ever sought or received advice or treatment for use of alcohol or drugs?
 Yes No

a) Which?
Over the counter medications or nutritional supplements

5. Have you within the past two years or do you intend to engage in or plan to fly as a pilot or student pilot or engage in racing, hang gliding, skydiving, or other avocatio
 Yes No

Microsoft Internet Explorer
Your application is now complete, press "OK" to continue or "Cancel" to make changes.

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After you can completed all the health questions, a pop-up will tell you that the application is complete. You must click on “OK” to proceed, or click on “Cancel” to stop the process.

Simple Term Application Agent's Certificate

Simple Term Life

Agent Certificate

*Agent, the following questions are being asked of you.
These questions are NOT intended for the applicant.*

Are you related?

1. No Yes

How long have you known the Proposed Insured?

15

2. Were you approached for this insurance?

No Yes

3. Is the beneficiary a relative or business associate of the applicant?

No Yes

4. Purpose of Insurance - Select all that apply:

- Human Life Value (Income Needs)
- Cash Needs
- Debt Protection
- Mortgage Acceleration
- Social Security Offset

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The final step before submitting the application for an underwriting decision is to complete the agent's certificate questions and capture signatures.

Simple Term Application

Simple Term Life

Enter Applicant Signature
Please type the name you use for your formal signature.

* Enter Applicant Signature

1.

* Enter Applicant Initials

2.

* Required Fields.

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The signature of the proposed insured is captured by asking the applicant to type the name they use for their formal signature and enter their initials. The applicant then clicks on “Generate Applicant Signature.”

Simple Term Application

Simple Term Life

Applicant Disclosure and Consent

Applicant Signature: *Joseph Steven Boss*
Applicant Initials: *JSB*

By clicking the box, I agree that the signature and initials I have selected above will be the electronic representation of my signature and initials for all purposes when I use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initials.

*Adopt this Electronic Signature as my signature.

*Required Fields.

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The proposed insurance must click on the “I Accept button”. Note that the insured agrees that the signature and initials selected will be the electronic representation of his or her signature and initials for all purposes just the same as a pen-and-paper signature.

Simple Term Application

agentSignature.jsp Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://tools.fbfinc.com/Life/ElectronicCommerce/aces/top/applicantConsent.jsp>

Google

Simple Term Life

Enter Agent Signature
Please type the name you use for your formal signature.

1. Enter Agent Signature
John Mark Agent

2. Enter Agent Initials
JMA

*Required Fields:

Back Generate Agent Signature

Done Local intranet

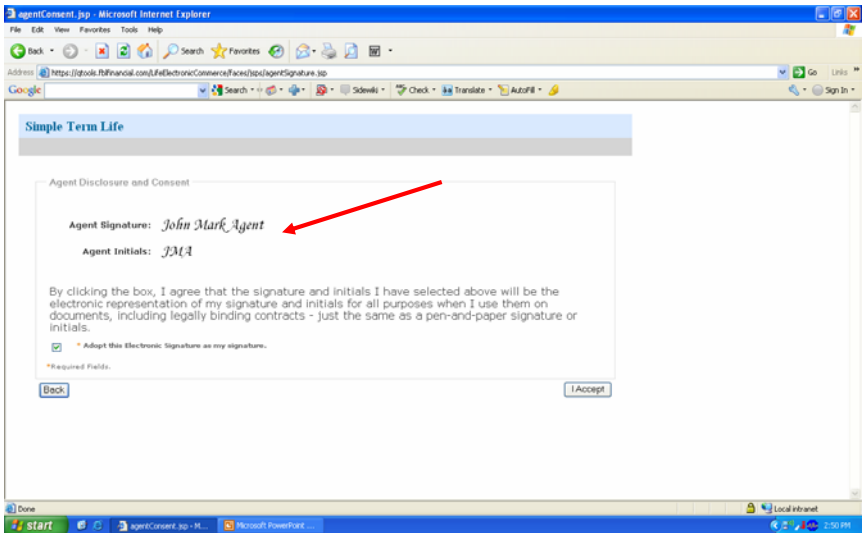
start agentSignature.jsp Microsoft PowerPoint

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Now it's the agents term to do the same thing.

Simple Term Application



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Approve the signature and submit.

Simple Term Application

- What happens after the Owner clicks on the signature button?
 - Signature permits the Company to order MIB, MVR and Rx database reports
 - Automated underwriting system will review

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What happens after the Owner clicks on the signature button? The owner's signature will provide permission for the Company to order Medical Information Bureau reports, Motor Vehicle Records and Prescription Drug database reports. The system will send requests to each database and retrieve results. The automated underwriting system will review the answers to the application questions and information from the other reporting sources.

Simple Term Application

Farm Bureau Life Insurance Company
5400 University Avenue
West Des Moines, Iowa
50266-5997

FARM BUREAU FINANCIAL SERVICES

SIMPLE TERM LIFE INSURANCE APPLICATION

SECTION A - INSURED AND OWNER INFORMATION

Proposed Insured Tobacco Use
 Tobacco (any Tobacco, Nicotine use in past 12 mos.) Yes (membership no.)

Farm Bureau Membership
 Yes (membership no.)

Non-Tobacco No

1a. Complete Name (first-middle-last)
Josephs Steven Boss

1b. Citizenship United States

2a. Sex **Male** 2b. Age **23** 2c. Birth Date **10/17/85** 2d. Birth State **IA** 2e. Social Security # or ITIN # **098-76-5432** 2f. Driver's License # / State **YTIN23232232223 IA**

3a. Residence Address **41 Oak Street** 3b. City **Waukee** 3c. State **IA** 3d. ZIP **50000**

*Apply my Electronic Signature as my signature for Proposed Insured
 *Apply my Electronic Signature as my signature for Agent

Back

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FARM BUREAU FINANCIAL SERVICES

The last step in the process before submitting the application for underwriting is for the insured to review each application and form to verify the information is correct and to apply electronic signatures to the application....

Simple Term Application

3. I am a U.S. person (including a U.S. resident alien).
Certification instructions. You must cross out Item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, Item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN.
The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Joseph Steven Boss
urn:uuid:1D7BD997D9312CEBD51263674999954
Signature of Owner/Insured

John Mark Agent
urn:uuid:1D7BD997D9312CEBD51263675128534
Signature of Agent

January 16, 2010
Date

Waukee IA
Application dated at

*Apply my Electronic Signature as my signature for Proposed Insured
 *Apply my Electronic Signature as my signature for Agent

[Back] [Continue]

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Scroll down and you will see how the system applies the signatures and where the client and the agent accept the information.

Simple Term Application

SECTION H – AUTHORIZATION AND ACKNOWLEDGEMENT STATEMENT

THIS IS A HIPAA COMPLIANT AUTHORIZATION

Farm Bureau Life Insurance Company ("the Company") or its reinsurers may obtain information about me from: any physician, medical professional, hospital, medical care facility, government agency, public records, insurance company or institution, consumer reporting agency, or MIB, Inc. The purpose is to determine eligibility for insurance or benefits. The Company or its reinsurers may obtain personal information and any records available as to diagnosis, care, treatment and prognosis of any physical or mental condition, and may obtain an investigative consumer report.

This Authorization includes information about mental health care (other than psychotherapy notes), developmental disability care, and drug and alcohol abuse treatment. I understand that: (1) I can revoke this authorization at any time by written notice to the Company; (2) revocation of this authorization will not affect any prior action taken by the Company in reliance upon this authorization; and (3) failure to sign, or revocation of this authorization may impair the Company's ability to process applications or evaluate claims and may be a basis for denying this application or a claim for benefits.

I further understand and acknowledge that the information authorized for release may include records which may indicate the presence of a communicable or venereal disease, which may include, but are not limited to, diseases such as hepatitis, syphilis, gonorrhea and the Human Immunodeficiency Virus, also known as Acquired Immune Deficiency Syndrome (AIDS).

*Apply my Electronic Signature as my signature for Proposed Insured
 *Apply my Electronic Signature as my signature for Agent

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The HIPPA authorization....

Simple Term Application

Farm Bureau Life Insurance Company
5400 University Avenue
West Des Moines, Iowa
50266-5997
800-247-4170

FARM BUREAU FINANCIAL SERVICES

SECTION J - AUTHORIZATION FOR SIMPLE TERM ELECTRONIC PAYMENT

Policy Number: _____

Insured Name: Josephs Steven Boss

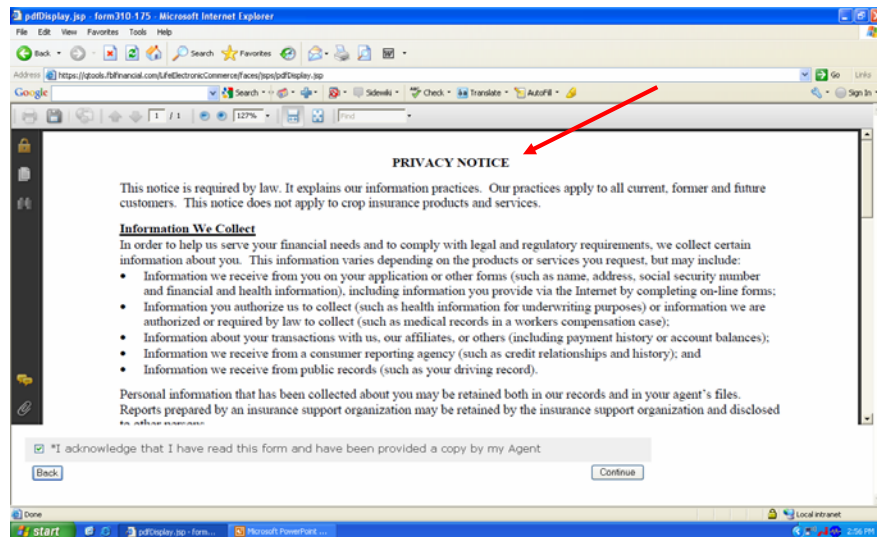
*Apply my Electronic Signature as my signature for Proposed Insured

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FARM BUREAU FINANCIAL SERVICES

The authorization for Simple Term Electronic Payment.....

Simple Term Application



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The Privacy Notice.....

Simple Term Application

Farm Bureau Life Insurance Company
5400 University Avenue
West Des Moines, Iowa
50266-6997

FARM BUREAU FINANCIAL SERVICES

IMPORTANT NOTICES

IMPORTANT – MIB, INC.

Information regarding your insurability will be treated as confidential. The Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc., a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB, Inc. member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the MIB, Inc., upon request, will supply such company with the information in its file.

Upon receipt of a request from you, the MIB, Inc. will arrange disclosure of any information it may have in your file. (Medical information will be disclosed only to your attending physician.) If you question the accuracy of information in the MIB Inc.'s file, you may contact the MIB, Inc. and seek a correction in accordance with the procedures set forth in the Federal Fair Credit

I acknowledge that I have read this form and have been provided a copy by my Agent.

[Back](#) [Continue](#)

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FARM BUREAU FINANCIAL SERVICES

MIB information

Simple Term Application

acceptFirst.jsp - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print

Address <https://qtools.fbfinancial.com/LifeElectronicCommerce/faces/jsp/pdfDisplay.jsp>

Google Search Sidewiki Check Translate AutoFill

Simple Term Life

Accept Application and Supplements

By clicking the box, I represent that the statements and answers in all parts of the previously displayed Application and Supplements thereto are true and complete to the best of my knowledge and belief.

I represent that the signature and initials I have applied to the Application and Supplements is the electronic representation of my signature and initials for all purposes when I use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initials.

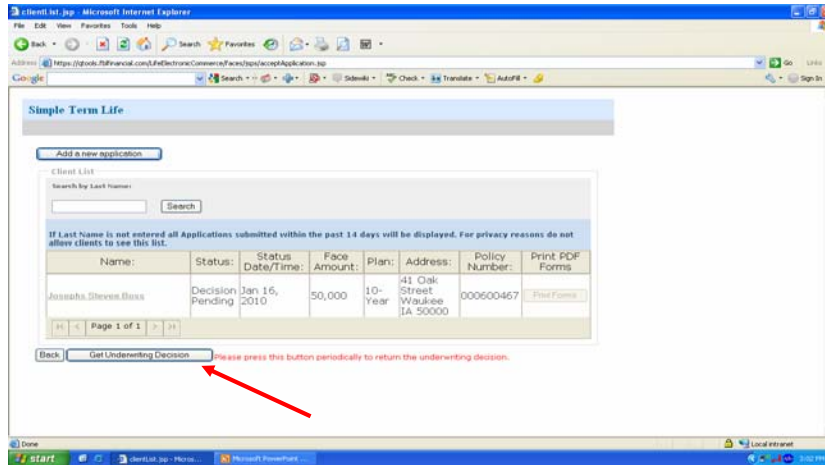
No Yes

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And the acceptance of the application and supplements to be true and complete by clicking on the “Submit Application” button. This will complete the process.

Application

- Press the “Get Underwriting Decision” Button. Press this button periodically to return the underwriting decision.



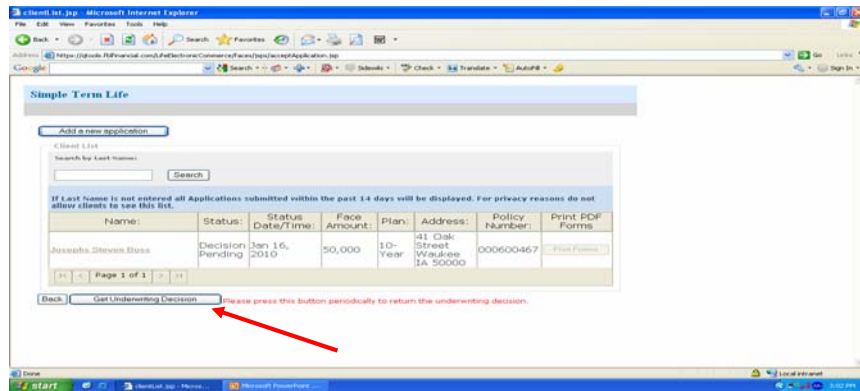
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FARM BUREAU FINANCIAL SERVICES

After pressing the “submit application” button, you will be returned to the first screen of the Simple Term system. You must then click on the “Get Underwriting Decision” button. You should press this button periodically to obtain the underwriting decision.

Application

- The system will display “Decision Pending”



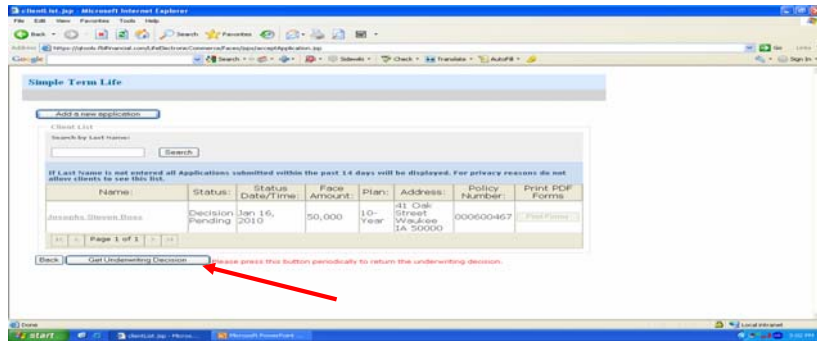
The page does not automatically update. After 2 or 3 minutes, click on the “Get Underwriting Decision” button again. If nothing comes back, wait another 3 or 4 minutes again.

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FARM BUREAU FINANCIAL SERVICES

The system will then display “Decision Pending”. This page does not automatically update. After 2 or 3 minutes, click on the “Get Underwriting Decision” button again. If nothing comes back, wait another 3 or 4 minutes a click on the button again. While waiting for the response from the system, this would be a great time to update the Client Service Folder or complete the new service review piece with your client. You may want to bring up retirement plans – both traditional and Roth IRAs medical insurance, long-term care and/or disability income insurance. Be sure to take advantage of this time.

Application



- After 15 minutes with no results?:
 - Connections may be down
 - System continues to contact the 3 services every 15 minutes, then it will go to “Evidence Missing Referred to Home Office” and will be submitted to Home Office.

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If after 15 minutes there is no result posted, this may mean a connection from one of the three services is down. Your client list page will reflect a response of “Evidence Missing”. The automated underwriting system continues to contact the three services every 15 minutes for up to two hours. Then, every hour thereafter. This should rarely happen, however, we wanted to make you aware that this may happen.

Application

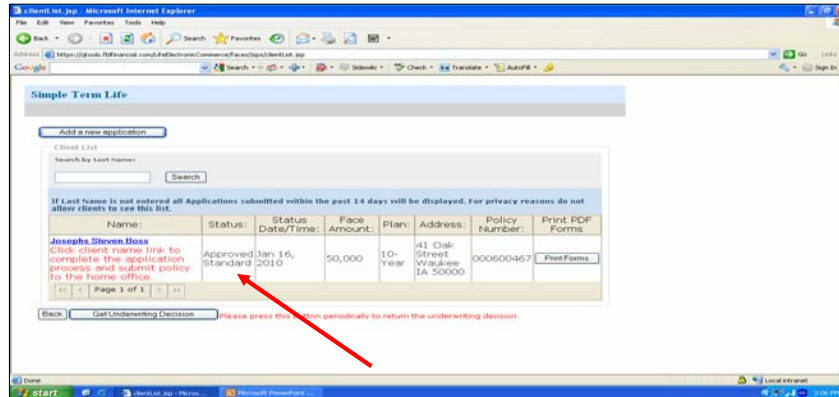
- One of the following responses will be returned:
 - “Approved Standard”
 - “Approved Modified”
 - “Home Office Processing Required”
 - “Evidence Missing Referred To Home Office”

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Based on the answers to the questions and information received from the three underwriting sources, one of the following responses will be returned – “Approved Standard”, “Approved Modified” or “Home Office Processing Required” or Evidence Missing Referred to Home Office.

Application



- Explanation
 - “Approved Standard”
 - Means the application is accepted
 - The policy will be mailed directly to the Owner

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Here is an explanation of the three categories. “Approved Standard” means the application is accepted as submitted and no further information is needed. Remember, Table A and B are issued Standard. The Initial Premium will be automatically drafted by EFT from the Owner’s bank account once the application and EFT form are received and processed in the Home Office. The policy is then in force. The policy will be mailed directly from the Home Office to the Owner.

Application

- Other Explanations:
 - “Approved Modified”
 - Means the policy has been rated (Tables C,D,E or F or a Flat Extra or Exclusion)
 - In this case, the Initial Premium will be adjusted and displayed on the acceptance web page so the Owner is aware of the increase in premium
 - The Owner may accept or reject the offer
 - If accepted, the process continues by resigning the application that now indicates it was “Approved Modified”

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“Approved Modified” means the application is accepted, but has a Table C, D, E or F rating or has a temporary or permanent Flat Extra rating. In this case, the premiums will be adjusted and will be displayed on the acceptance web page so the Owner is aware of the increase in premium. The Owner may accept or reject the offer. If accepted, the process continues as if the application was approved standard.

Application

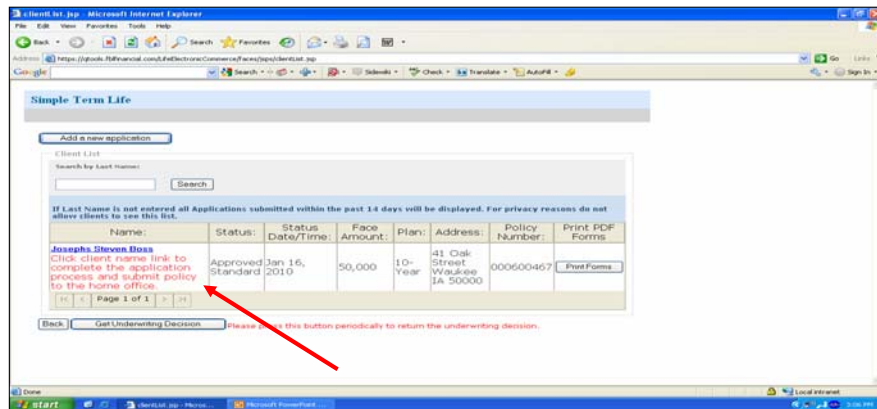
- Other Explanation:
 - “Home Office Processing Required”
 - Needs more information – forwarded to underwriter
 - You will be notified via your Pending Report as Home Office underwriting proceeds, just like any other application

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“Home Office Processing Required” means that because of the answers on the application, more information is required and is referred to an underwriter. You will be notified via your pending report as Home Office underwriting proceeds, just like any other application.

Application



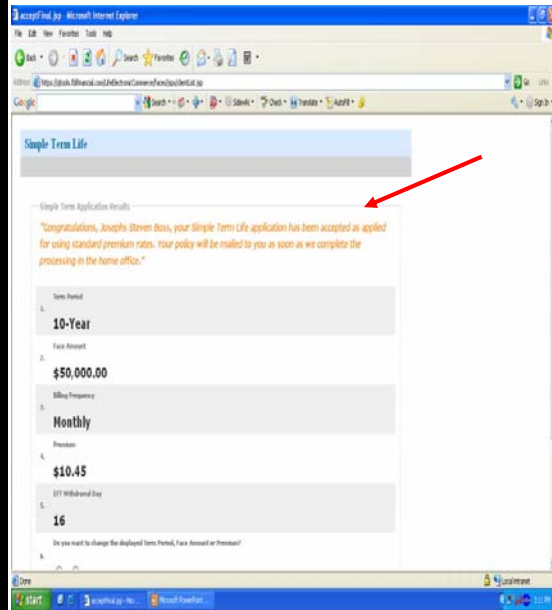
- Regardless of whether the application is “Approved Standard”, is “Approved Modified” or “Home Office Processing Required”, you must click on the client’s name link to complete the application process and submit the policy to the Home Office.

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Regardless of whether the application is approved standard, is approved modified or Home Office processing is required, you must click on the client’s name link to complete the application process and submit the policy to the Home Office. We have put a reminder by the name to direct you to client on the client’s name to continue the process.

Application



- “Approved Standard” or “Approved Modified”:
 - Confirmation Displayed
 - Term Period
 - Amount
 - Mode
 - Premium
 - EFT day
 - Change:
 - Term Period
 - Face Amount
 - Premium
 - Accept or refuse coverage

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Once the application has been approved (either at standard rates or modified rates), the confirmation page is displayed showing the term period, the amount approved, the premium mode and premium amount, the day each EFT will be drafted from the client’s account.

Application

The screenshot shows a web browser window displaying an insurance application form. The form is titled "Application" and contains the following fields:

- 1. Term Period: **10-Year**
- 2. Face Amount: **\$50,000.00**
- 3. Billing Frequency: **Monthly**
- 4. Premium: **\$10.45**
- 5. Pay Withhold Day: **16**
- 6. Do you want to change the Employer Term Period, Face Amount or Premium?
 No Yes
- 7. I understand that by the Desired Issue Date chosen the Initial Premium automatically deducted from my bank account will be **\$41.80**
- 8. I understand even if I select to Accept this coverage it is not considered in force until the Home Office has received the full Initial Premium stated above.

At the bottom of the form, there are three buttons: "Accept Coverage", "Refuse Coverage", and "Return to Client List". A red arrow points to the "Yes" radio button in item 6.

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FARM BUREAU FINANCIAL SERVICES

The insured may choose to “Accept Coverage”, “Refuse Coverage” or “Return to Chart List” to change the term period, face amount or have premium determine a different amount of coverage. E sure to answer the three questions at the bottom of the page. The last step for the insured is to press the “accept” or “refuse coverage” to complete the process.

Application

- When does the policy go into force?
 - Normal Process:
 - Owner clicks on “Accept Coverage”
 - Subject to full initial premium honored by bank

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When does the policy go into force? If the application is approved by the system and the Owner clicks on the “Accept Coverage” button, the client will have coverage subject to adequate funds being available in the Owner’s bank account, which will be drawn electronically immediately at the time of approval.

Application

The screenshot shows a web browser window titled 'client_list.jsp - Microsoft Internet Explorer'. The address bar displays 'https://goode.fbffinancial.com/Life/ElectronicCommerce/Faces/jsp/acceptPrint.jsp'. The page content includes a 'Simple Term Life' header, an 'Add a new application' button, and a 'Client List' section. Below the search bar, a table lists application details for Josephs, Steven Boss. A red arrow points to the 'Print Forms' button in the table's 'Print PDF Forms' column.

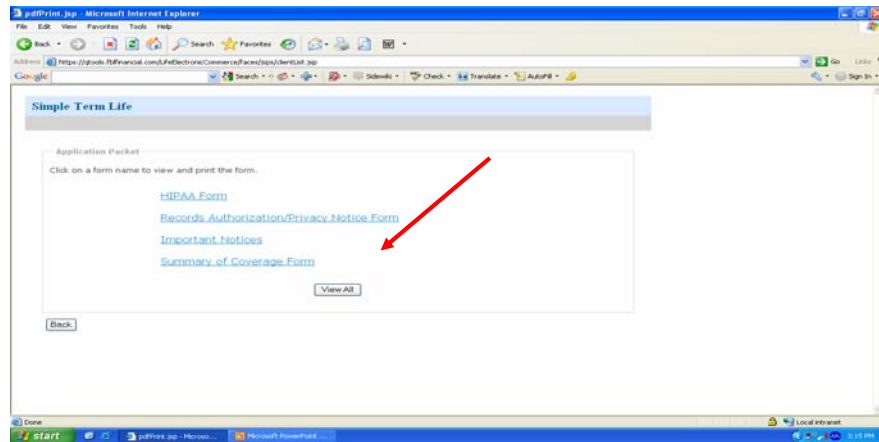
Name:	Status:	Status Date/Time:	Face Amount:	Plan:	Address:	Policy Number:	Print PDF Forms
Josephs, Steven Boss	Accepted	Jan 16, 2010	50,000	10-Year	41 Oak Street Waukegan IA 50000	000600467	Print Forms

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Finally, go to Print Forms.

Application

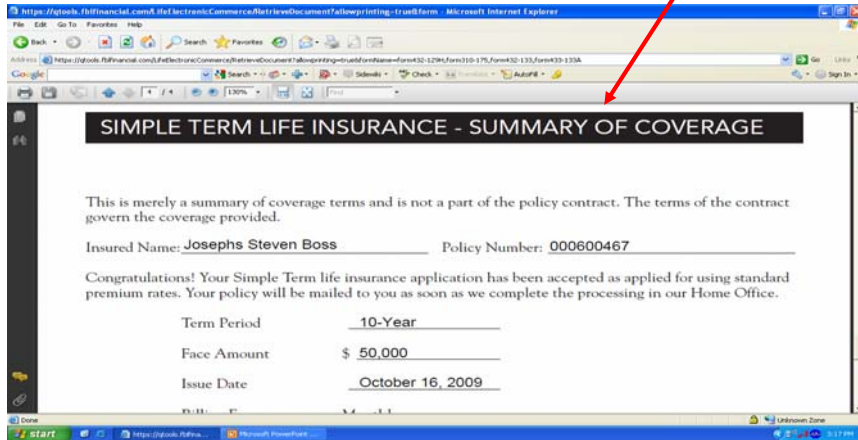


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You can review all the forms. And then print to give to your client.

Application



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FARM BUREAU FINANCIAL SERVICES

The summary of coverage page is the tangle piece of paper you can give to the insured showing them they have coverage.

Application

- Underwriting takes place in the Home Office:
 - Home Office will draft the account at policy issue
 - If funds not available, the policy will not be in force and there is no coverage
- Can you accept premiums?
 - No. EFT is the only way to pay the premium
 - Research: Persistency improves
- Can the Owner select the EFT draft date?
 - No – the draft date is the issue day
 - Example: Issue date is 2/15/2010
 - Draft date is the 15th of each month
 - Can the draft date be changed?
 - Yes – submit EFT Authorization

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If the underwriting response by the system indicates the need to underwrite the application in the Home Office, the Home Office will draft the account at policy issue. If funds are not available, the policy will not be in force and there is no coverage. Can you accept premiums? No. EFT is the only way to pay the premium. Research from other companies offering a similar product have found that the persistency improves significantly when the only option is EFT for this type of product. Can the Owner select the EFT draft date? No. The draft date is based on the issue day. For example, if the policy issue date is February 15, 2010, the EFT will occur on the 15th of each month. The owner can change the draft date after policy issue by submitting an EFT Authorization to the Home Office.

Application

- Does the owner complete any paperwork?
 - No
- Is there any paperwork given to the Owner?
 - Yes. Buyer's Guide, state disclosure, replacement notice, guarantee association, etc. prior to the application process
- Where do I get these?
 - If printer available, print PDF documents within the Simple Term web application
- No printer?
 - Be sure to have a few Disclosure documents on hand

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Does the owner complete any paperwork at the initial sale? No, everything is electronic. We will not accept paper applications. Is there any paperwork given to the Owner? Yes. The Buyer's Guide must be provided to the applicant prior to starting the application process. Also, depending on the state the product is written in, you will be required to provide the appropriate state disclosure, replacement notice, guarantee association notice, etc. Where do you get these? If you have a printer available, you will print the necessary PDF documents within the Simple Term web application. No printer? Be sure to have a few Disclosure documents on hand so you can give them to the Owner when they "Accept Coverage".

Application

- Is an underwriter involved?
 - Not initially – only if outside of parameters & get a “Home Office Processing Required” message
 - Application goes to underwriter
 - Goes on your Pending Report
- What is involved in the medical underwriting?
 - Basic medical questions
 - Additional clarifying questions

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Is an underwriter involved in evaluating the risk? Not initially. If the answers to the questions fall within the guidelines and no negative reports come back from MIB, MVR or Rx, the policy will be issued without underwriter review. However, if anything is outside the parameters, you will receive a response of “Home Office Processing Required” and the application will be sent to an underwriter for review. Once it is referred to an underwriter, you will be notified via the Pending Report of any requirements or the status. What all is involved in the medical underwriting? There are 3 basic medical questions with additional clarifying questions covering the risks most associated with premature death. There may be more in-depth questions, which help zero in on specific conditions that could affect approval of the application.

Application

- Can you save a client's application without submitting?
 - Yes
 - You must complete all the questions on the application before saving it
 - This does NOT include replacement or reflexive questions
 - Three buttons on each page:
 - "Save and Back"
 - "Save and Continue"
 - "Cancel"

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Can you save a client's application without submitting? Yes. You can save a client's application without submitting and retrieve the application later. You must complete all of the questions on the application before you can save it. This does not include any replacement questions or reflexive questions because these two questions are asked after you hit the submit button. There are three buttons on each page. One button is labeled "Save and Back", "Save and Continue" and the one is labeled "Cancel" to cancel the application process. "Save and Continue" will save the application. "Save and Back" will return a pop up question, "Are you sure?" If answered "Yes" changes made to this screen will be erased.

Application

- Can I go back and make changes to the application?
 - Yes
- Can I then submit the application later?
 - Yes
- Once I submit can I go back and change it?
 - No
- Where do you find saved or submitted business?
 - Simple Term link on Homefield
 - Application available for:
 - 2 days – if app submitted is not accepted or refused
 - 14 days (display after “accept” or “refuse” decision)

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Can I go back and make changes? Yes, as long as you have not submitted the application to the automated underwriting process. Can I then submit later and get results back in 15 minutes? Yes and yes.

Once I submit the application, can I go back and change it? No. Once you submit the application, you may not make any changes so be sure to get all the information in correctly before submitting. The application will be available for 2 days after the application has been added to Simple Term system but not submitted to automated underwriting and is available for two days after the underwriting response is received. If you do not go back into the system to either “Accept” or “Refuse” the underwriting decision, Home Office processors will manually change the status to “Incomplete” after 2 days. You will have only 14 days to display or print PDF forms after the “Accept” or “Refuse” action has been taken and a response was returned from automated underwriting.

Note: Once a Simple Term policy is issued and active, the policy information will be available like all other policies issued and active on an individual. You can access the information through Homefield.

Simple Term

- How many Simple Term products can a customer have?
 - May apply for only one policy at a time
 - Maximum face amount for any one policy is \$75,000
 - Total amount of Simple Term on one person's life is \$75,000
- Example 1:
 - Insured purchases \$75,000 policy
 - Not able to purchase another as long as the existing policy is in force
- Example 2:
 - Insured purchases a \$50,000 policy.
 - Three years later – new debt – may buy another \$25,000 policy
 - As long as both remain in force no additional Simple Term policies may be purchased since the maximum combined face amount for active Simple Term Policies is \$75,000

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How many Simple Term products can a customer have or apply for? A client may apply for only one Simple Term policy at a time and the maximum face amount for any one policy is \$75,000. The total amount of Simple Term that can be active at any time on one person's life is \$75,000. Example 1: An insured purchases a \$75,000 policy. This Insured will not be able to purchase another Simple Term product as long as that policy remains active. Example 2: The insured purchases a \$50,000 policy. Three years later, the Insured buys a new car, takes on debt and wants to buy a Simple Term product instead of Credit Life. The Insured may buy a \$25,000 policy. As long as both of these policies remain in force, no additional Simple Term policies may be purchased since the maximum combined face amount for active Simple Term policies is \$75,000.

Simple Term

- Do other companies offer a similar type of term policy?
 - Yes
- How do we compare?

\$50,000; Male, Non-Tobacco, Issue Age 40 -- Monthly Premiums

	<u>Farm Bureau</u>	<u>Company A</u>	<u>Company B</u>	<u>Company C</u>	<u>Company D</u>
10 Year	\$14.13	\$19.80	\$18.36	N/A	\$19.50
15 Year	\$16.29	N/A	\$19.58	N/A	N/A
20 Year	\$19.67	\$25.81	\$20.71	\$34.60	\$24.29

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Do other companies offer a similar type of term policy? Yes. How do we compare? Here are some rates from the CompuLife software for Nationwide Your Life, Fidelity Rapid Decision, United Home Life Express Issue and Farmers Simple Term. We look pretty good!

**Just In Time
Sales Support
(877) 854-7959
Or
Your Regional Life Sales
Advisor
(800) 422-6785**

**Thank you!
Do you have any questions?**

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 FARM BUREAU FINANCIAL SERVICES

Thank you. The “Just In Time” Sales and Advanced Marketing staff in West Des Moines are dedicated to helping you increase your life and investment product sales and providing you with the best “just-in-time” sales support. If you need help on a case you’re working on, have a question on life or investment products, need help with preparing illustrations, or need help with technical and tax issues we have a great team you can count on. All you have to do for “just-in-time” assistance is call 877-854-7959 and follow the menu. They are waiting for your call.

You may also contact your regional life sales advisors for help in your agency. Call them to assist you as well.

Do you have any questions?