PROSPERITY LIFE GROUP®

One Time Passcode (OTP) E-Application Guide



For Agent use only - Not for use with consumers

U-TRNOTPECW23 10/2023

Prosperity Life Application Options

Please select the best fitting product application from the Apptical LiveApp options which provide for the opportunity to receive an underwriting decision at the point of sale.

This training guide will cover the OTP E-application, which should be used for most applicants.

1

OTP (one-time passcode) E-APPLICATION

- ✓ Available for in-person or remote sales
- ✓ The requirements for the client include a smartphone **or** email address with internet access
- ✓ A one-time passcode (6-digit code) will be sent to the client via SMS text message or email
- ✓ Ask them to review the completed application – including the answers to the health questions and all disclosures – before agreeing to e-sign the application documents.

2

VOICE SIGNATURE APPLICATION (health interview required)

- ✓ Available for most telephone or virtual meeting sales
- ✓ The agent completes most of the application in LiveApp, then initiates a 3-way conference call to Apptical, where an interviewer will ask the health questions, provide a point-of-sale underwriting decision, obtain the voice signatures, and submit the completed application to the Home Office for processing.
- ✓ Not available for Family Freedom Term.

OTP E-application Requirements

Important requirements for each Applicant:

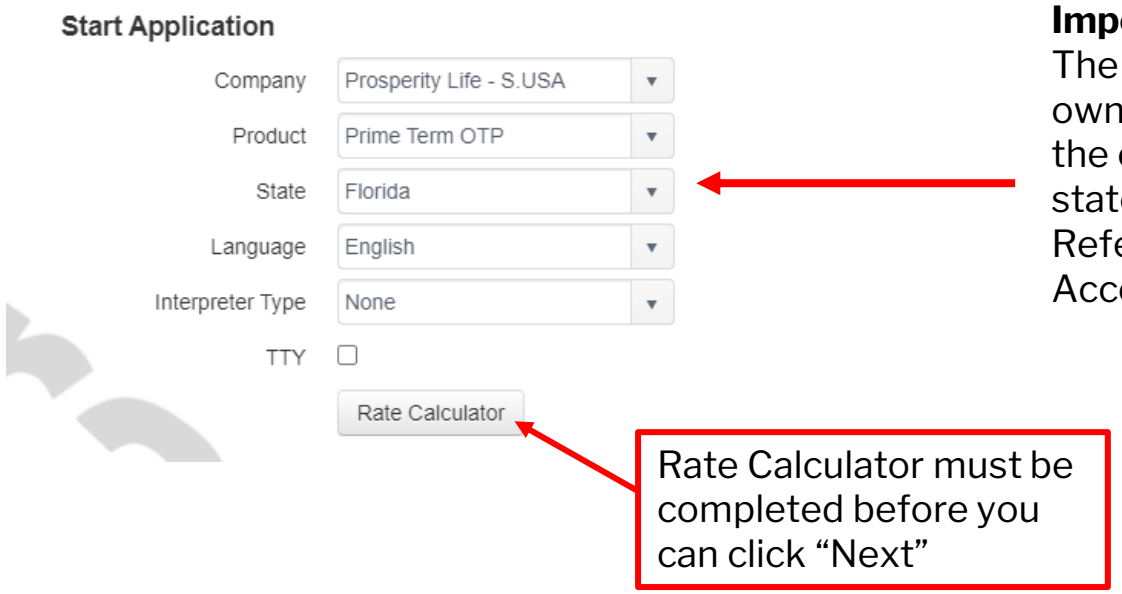
- ✓ The proposed insured must also be the owner and payor of the policy.
- ✓ Must have either a mobile phone or email address to receive the one time passcode.
- ✓ Driver's license is required for Family Freedom Term.
- ✓ SSN is required, ITIN is not acceptable.
- ✓ Applicant must be a U.S. Citizen or Legal Permanent Resident.
- ✓ At this time, products are only available for sale in English.

Getting Started

Start by reviewing the health requirements and Rx guide for the product selected. If the client is a good candidate, please continue to Apptical's LiveApp web portal: https://web.apptical.com/LiveApp/Login to complete the application.

Login credentials are provided in your Welcome E-mail.

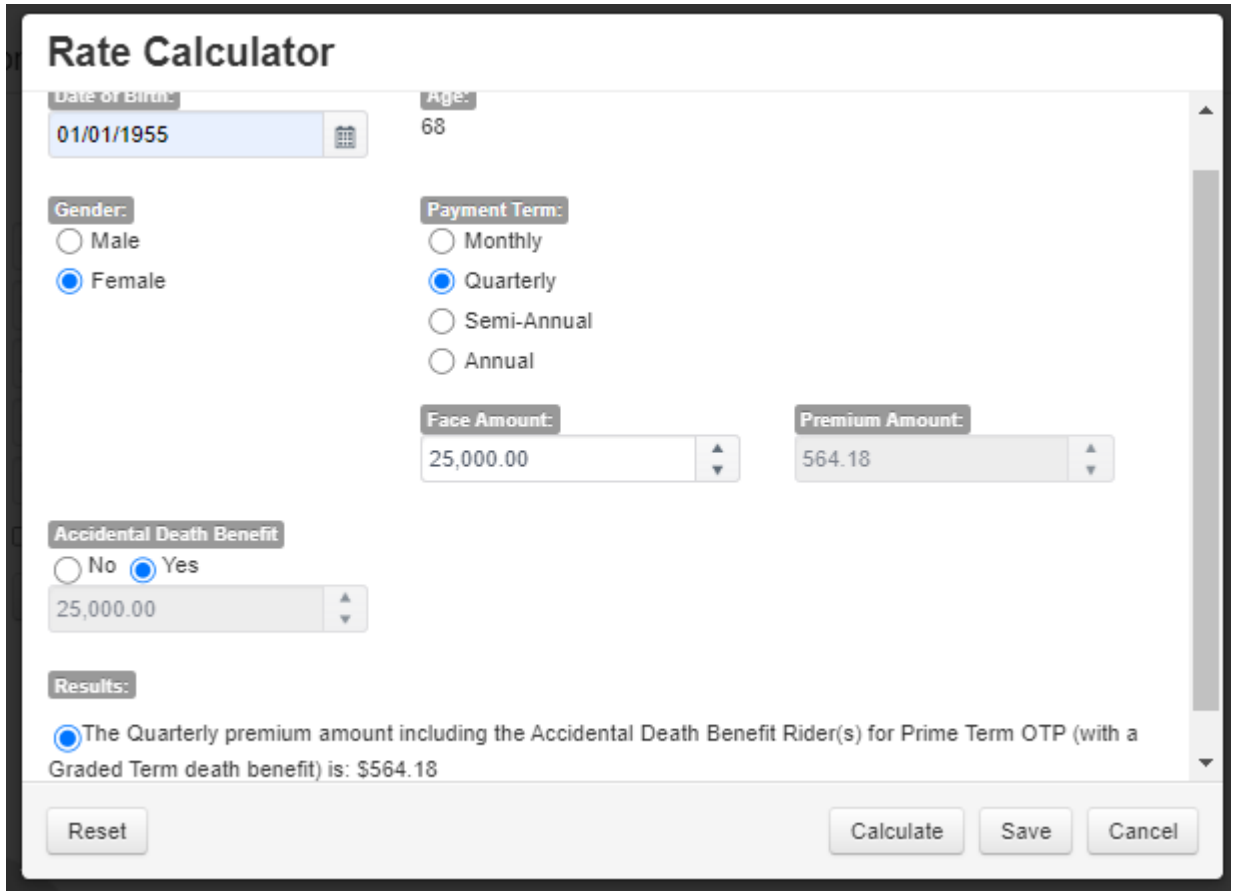
From the Application menu, choose "New Application" to get started.



Important!
The state selected should be where the owner is signing the application. Note that the client should be signing in their resident state unless an acceptable reason applies. Refer to the Non-Resident Sales Guide for Acceptable Reasons.

Rate Calculator

1. Input client information and select “Calculate.”
2. Scroll down to view rates.
3. Then, click “Save.”
4. Click “Next” to proceed.

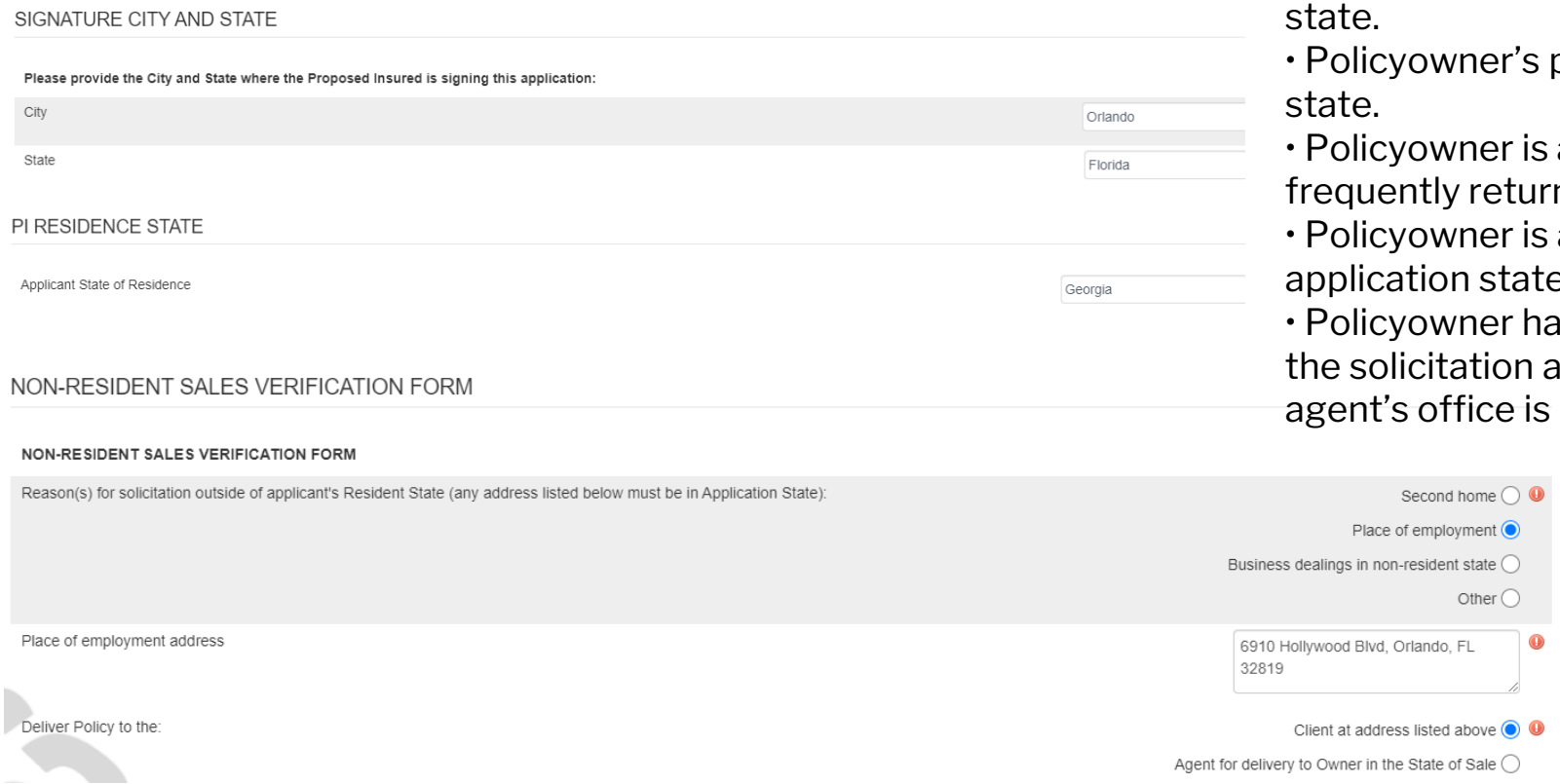


Non-Resident Sales Verification

As a general rule, insurance sales should be solicited in the state where the owner resides. For compliance reasons, we do not allow non-resident sales where the non-resident has travelled to the application state solely to purchase insurance.

<u>Acceptable Reasons for Non-Resident Sales Include</u>:

- Policyowner has a second residence in the application state.
- Policyowner has regular business dealings in the application state.
- Policyowner's place of employment is located in the application state.
- Policyowner is a former resident of the application state and frequently returns to visit relatives.
- Policyowner is a trust or LLC that will be domiciled in the application state.
- Policyowner has a pre-existing relationship with the agent, and the solicitation and signing occurred in the state where the agent's office is located.



Applicant Information

Please enter the following information:

Gender: Female

First Name	Snow
Middle Initial (Note: please do not use the word NONE)	
Last Name	White
Does the Proposed Insured have a cell phone number?	No ○ Yes ◉
PI Cell Phone	501 - 828 - 9389
Social Security Number	111 - 22 - 3333

*SSN is required, ITIN is not acceptable.

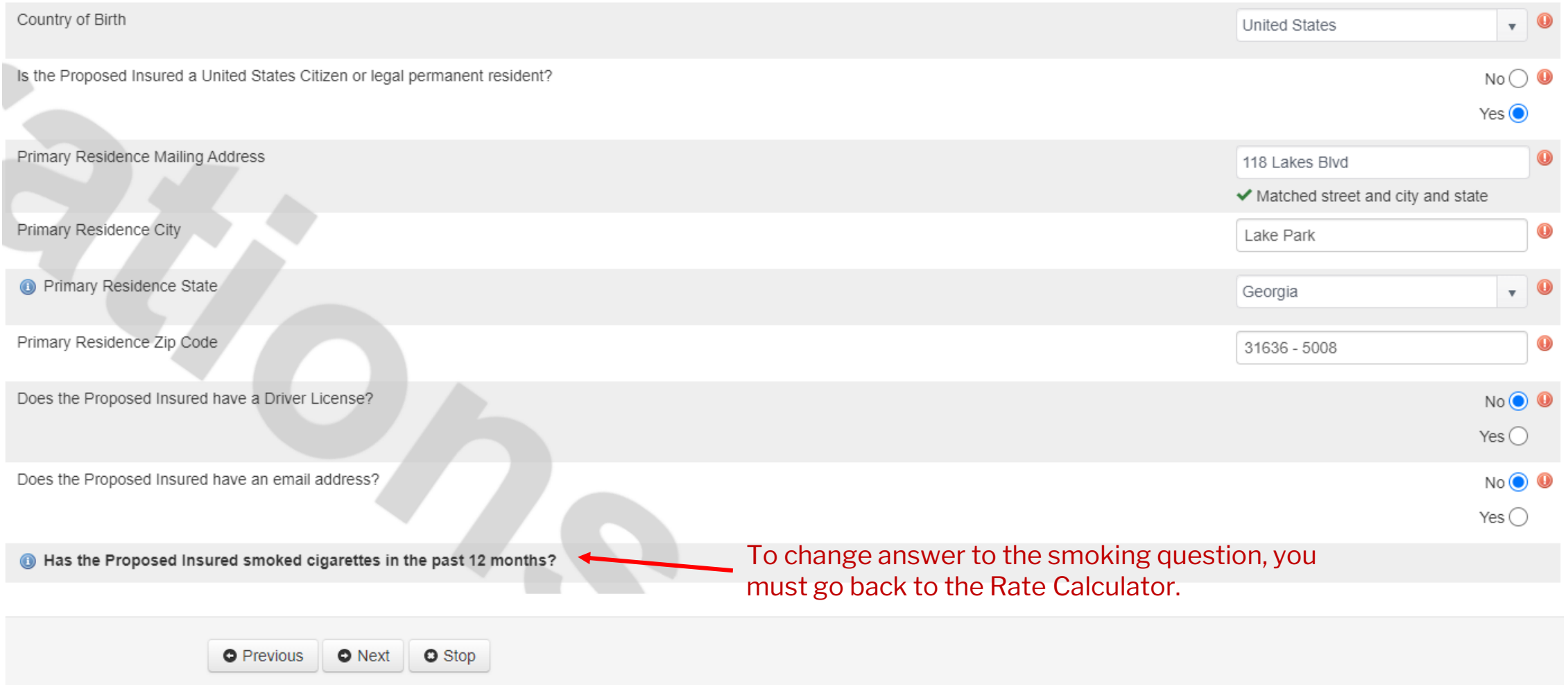
Date of Birth is January 01, 1955

(Age)	68
State of Birth	Alabama
Country of Birth	United States
Is the Proposed Insured a United States Citizen or legal permanent resident?	No ○ Yes ◉

*PI must be a U.S. Citizen or Legal Permanent Resident.

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Applicant Information



To change answer to the smoking question, you must go back to the Rate Calculator.

Illustration

Identity Verification



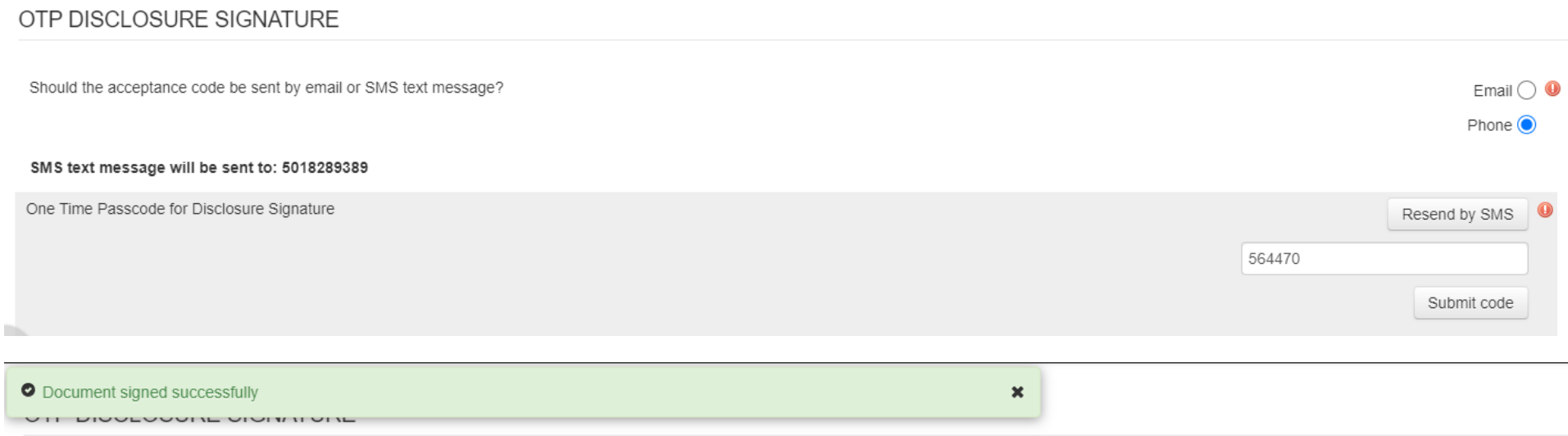
The LiveApp process includes an identity validation measure as a protection against fraud and ensures proper medical information is obtained. This looks at client info such as: First & Last Name, DOB, SSN, and address. This info will auto-populate, please ensure it is accurate.

If the validation fails, you should go back and re-enter the corrected data to obtain a pass. If the verification is not completed, you will be required to submit a copy of identifying documents to the New Business team in order to process the application. You will see the following message:

> **We are not able to validate the Proposed Insured's identity but you may continue with the application process. Please ask your customer for a copy of their Social Security card and Driver's License/State ID card. The Home Office will require those items before the policy can be issued. Please send via secure/encrypted email to newbusinessprocessing@prosperitylife.com.**

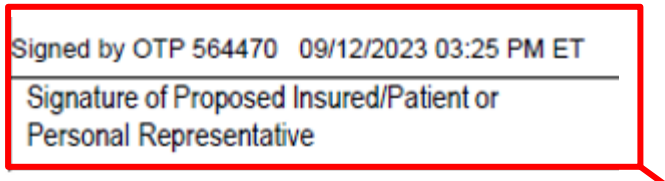
NOTE: If you cannot move forward when clicking the "Next" button, there is an error processing the Identity Verification Service. Additional ID documents may be requested by the Home Office. Please move forward to the next section by using the Navigation bar to the left of the screen.

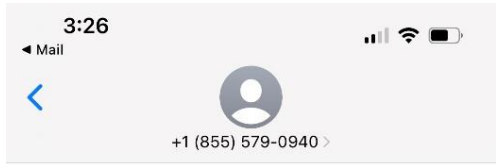
First Signature – HIPAA Authorization





Please ask the client to review and sign the HIPAA authorization form if they'd like to proceed. They should provide you with the 6-digit code as their electronic signature.



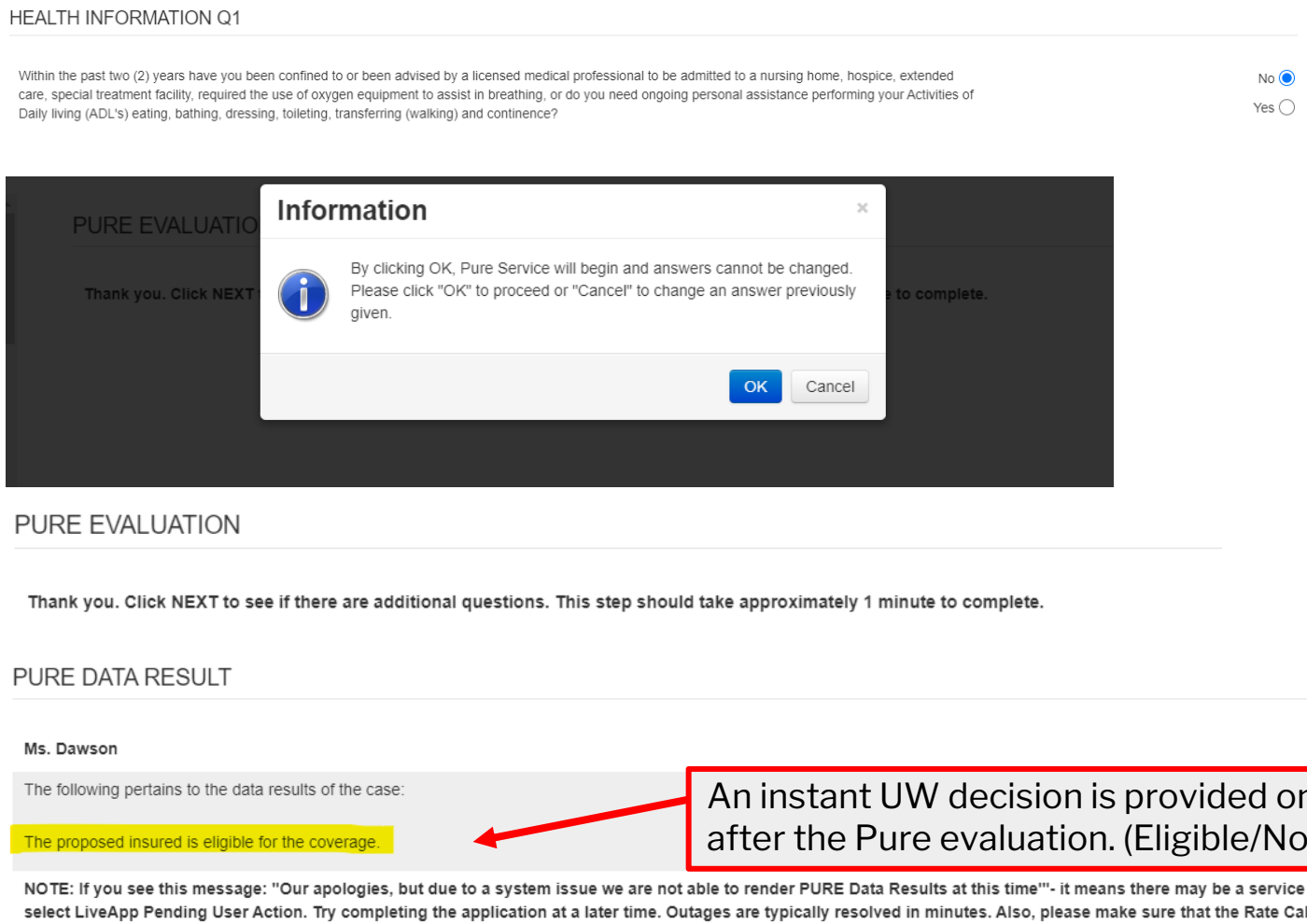


Text Message
Today 3:24 PM

By providing the One Time Passcode to your Agent, you agree that you've reviewed the information provided in the linked application forms, that the information is accurate, and that you are ready to sign your forms. Here is the link: https://forms.ops.apptical.com/short/xzaS4f One Time Passcode is: 564470



Getting the Underwriting Decision



An instant UW decision is provided on screen after the Pure evaluation. (Eligible/Not Eligible)

The health questions should be relayed to the applicant exactly as they are written. Once completed, you can continue with the Pure service to obtain the underwriting decision.

If an underwriting determination cannot be made at point of sale, the case will be withdrawn, and the customer, at their expense, may submit complete medical records for further consideration.

If the Applicant was Not Eligible for coverage, the next question will give you an opportunity to close the application at this time. Please select “Withdrawn After Authorization” as the description.

Beneficiary Information

Please note that choosing a minor as a beneficiary will require a court appointed guardian of the minor's estate which will cause delays in distributing the death benefit.

Primary Beneficiary Information	
Primary	Primary ◉
First Name	Prince
Middle Name	
Last Name	Charming
Social Security Number	
Date of Birth	
Relationship	Domestic Partner
Percent of Proceeds	100
Telephone Number	
Is there an address available for this beneficiary?	No ◉ Yes ○
Are there any additional beneficiaries?	No ◉ Yes ○
(PERCENTAGE TOTAL FOR PRIMARY BENEFICIARIES):	100
Are there any Contingent Beneficiaries?	No ◉

Relationship is required and one of the following options must be selected:

- Wife, husband, domestic partner, common law spouse, fiancée
- Son-in-law, daughter-in-law
- Children, stepchildren, grandchildren **(Minors are <u>not</u> recommended)**
- Sibling
- Niece or nephew
- Aunt or uncle
- Parent or grandparent
- Family Living Trust
- Certain Charitable Trusts
- Irrevocable Life Insurance Trusts
- Qualified charitable or community organizations

Premium and Billing Information

Recurring billing options:

- EFT Draft (Checking or Savings)
- Direct Express Mastercard
- Debit Card tied to bank account. No pre-paid debit cards will be accepted.

Other important info:

First payment drafts (future effective dates) are only allowed up to 35 days from date of application.

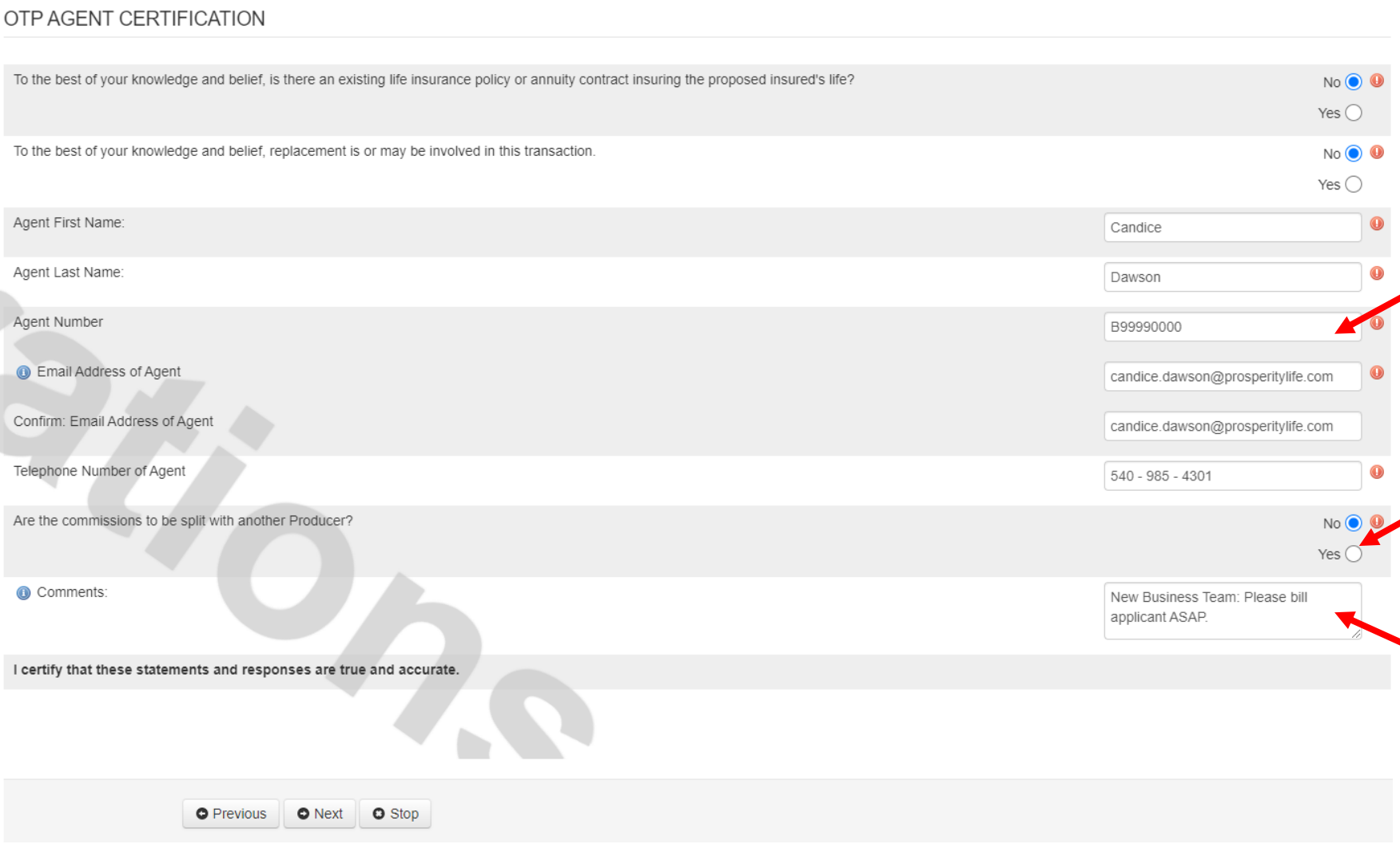
Drafts can occur same day each month 1st - 28th or can align to monthly deposit date for Social Security recipients.

Debit card selections will pay commissions as earned; other payment options may qualify for advance commissions. Please review the terms of your advance addendum, if applicable.

Direct billing is available on a quarterly, semi-annual or annual basis.

For more details, please review the Life Products Guide on the Agent Portal.

Agent's Certification


OTP AGENT CERTIFICATION

To the best of your knowledge and belief, is there an existing life insurance policy or annuity contract insuring the proposed insured's life? — No / Yes

To the best of your knowledge and belief, replacement is or may be involved in this transaction. — No / Yes

Agent First Name: Candice

Agent Last Name: Dawson

Agent Number: B99990000

Email Address of Agent: candice.dawson@prosperitylife.com

Confirm: Email Address of Agent: candice.dawson@prosperitylife.com

Telephone Number of Agent: 540 - 985 - 4301

Are the commissions to be split with another Producer? — No / Yes

Comments: New Business Team: Please bill applicant ASAP.

I certify that these statements and responses are true and accurate.

Previous | Next | Stop

Your agent information will be pre-filled. Please check to make sure it is accurate!

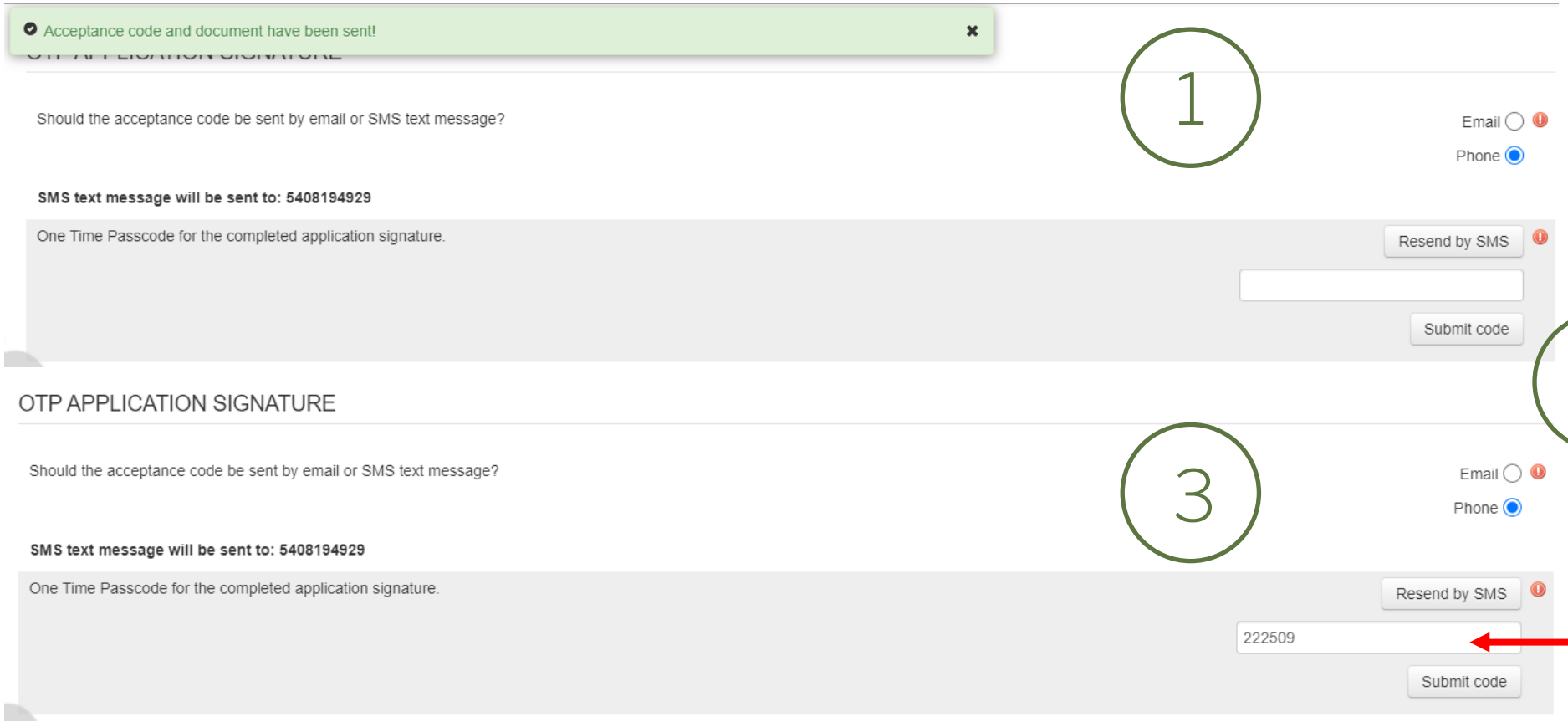
We offer the option to split commissions with a 2nd agent, please have their agent number ready.

Any additional comments must go here (i.e. special policy delivery instructions.)

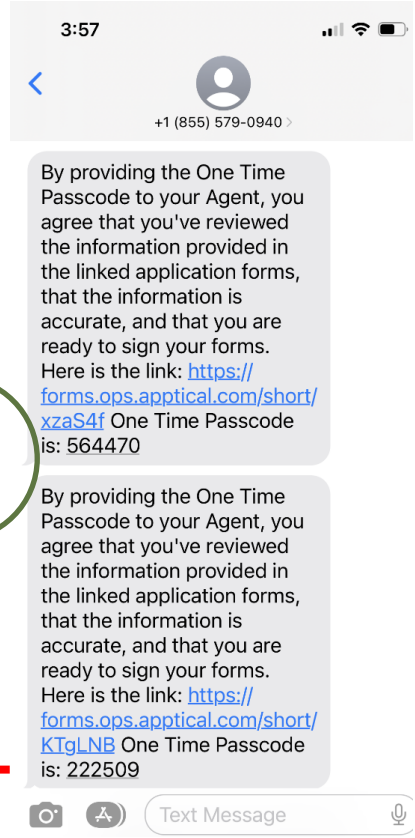
Final Signatures

Collecting the final application signatures is as easy as 1 – 2 – 3!

The client will receive a link to the full application package and should review in detail for accuracy and completeness before responding with the new one time passcode.

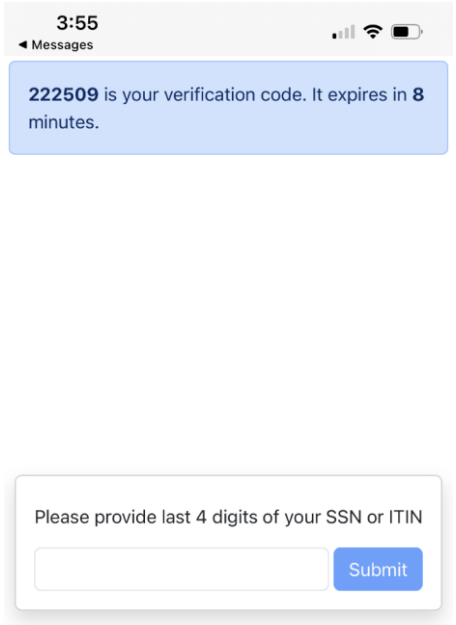


A new 6-digit code and document link will be delivered for the final signatures.

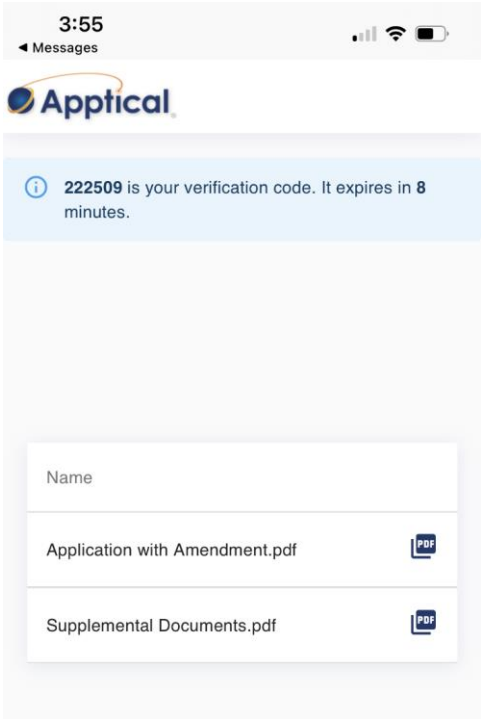


Final Signatures

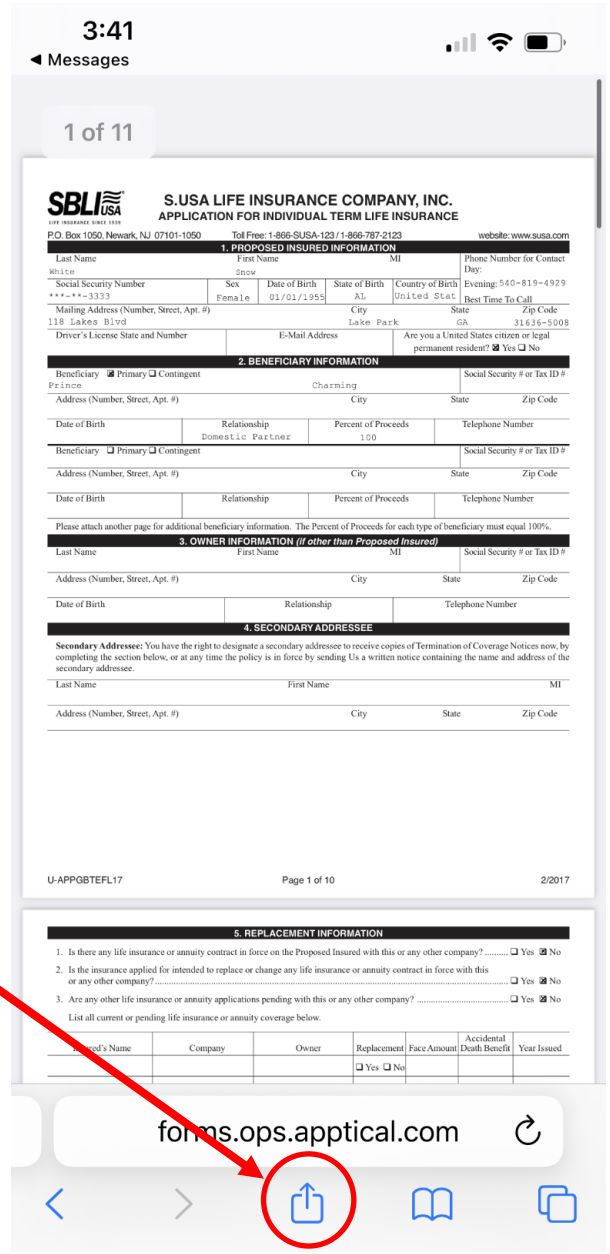
The applicant will need to enter the last four of their SSN to view their documents.



Each document can be viewed with a simple click, and the code will remain visible to the client.

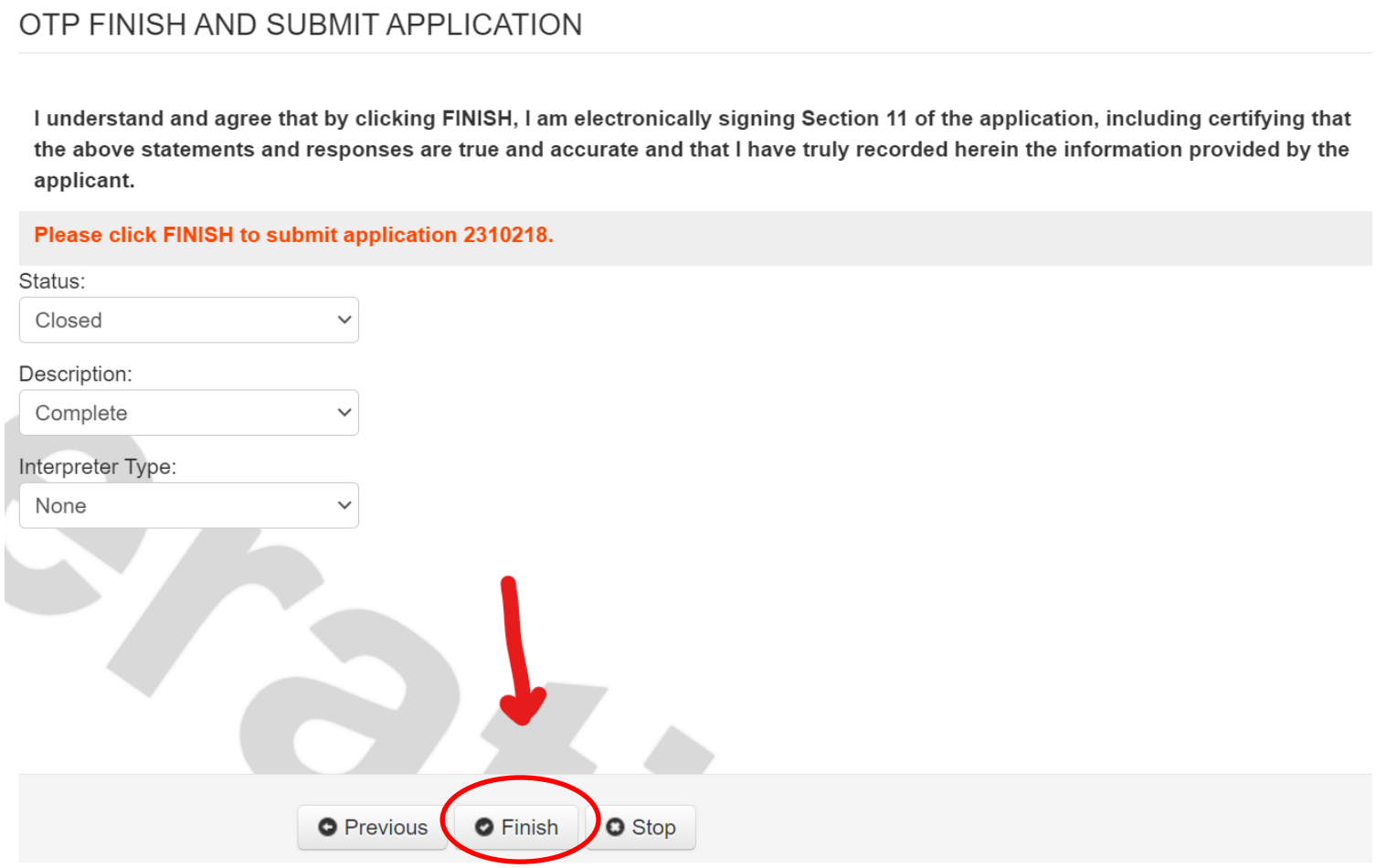


Documents can easily be forwarded to their email address, if desired, to review on a different device.



Finish and Submit

Please don't forget to submit the application for processing!



Finish and Submit

Final Signatures

A PDF of the completed application will be provided to the applicant before the application is submitted. Please have your client review the completed application in full, including any applicable replacement notices and other disclosures required in the applicable state, before agreeing to sign.

Submitting the application

Be sure to click the ***Finish*** button at the bottom of the final page to submit the application for processing. If an application is not submitted, it will be withdrawn by the system in 72 hours and cannot be re-opened.

Apptical provides email reminders to Agents if a case is left in a pending status. Please ensure your email is correct in your LiveApp profile.

What's next?

The completed application will be electronically sent to the home office for processing the following business day.

Routine audits of the business will be conducted, and you may expect some cases to be pulled back for home office review, even after the decision is given through the E-application process.

If the application is approved, the owner will receive copies of the completed signed application and disclosures with the policy when issued.

New Business will notify the agent via email if anything further is needed to issue the case.

How Your Client Can Access Documents on the Customer Portal

Visit www.prosperitylife.com and click the LOG IN button and then select from the *Policyholder* log in options.

Access is obtained by any policyholder through an easy self-registration process.

Once they have their account, they can:

- View important details about a policy and policy related transactions
- See when premium payment is due and make a payment
- View, download and print notices, statements, letters, and forms
- Change mailing address
- Change premium payment method and payment schedule
- Obtain forms for other policy changes
- E-mail us directly



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Thank You

Questions?

Contact Agent Support at 866-380-6413, option 1
or agentcare@prosperitylife.com

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