

Secure Advantage

Final Expense Life

Ages 50-85

Agent Guide

For use with states: AL, AR, CO, GA, IN, KY, LA, MS, MO, NV, NC, OH, OK, SC, SD, TN, TX, and UT

In ID: Ages 0-85

Standard Life and Casualty Insurance Company

Agent Use Only



Standard Life[™]

AND CASUALTY INSURANCE COMPANY

A ManhattanLife Company

Secure Advantage Final Expense Life Insurance

Our Secure Advantage program provides you with the tools to fulfill a vital niche in the senior life/final expense market.

Secure Advantage is a final expense program for your healthiest clients.

By balancing tighter underwriting with extremely competitive rates, we're able to provide your healthiest clients with a product that will save them money, get them more coverage for their premium dollar, maximize your renewals through the higher persistency expected from lower premium rates, and minimize the possibility of someone replacing the policy later.

The Point-Of-Sale Application Processing feature of the Secure Advantage program relies completely on Yes and No answers to the health questions on the application. There is no judgment-based underwriting involved in the approval process of the application. This program uses the application form, MIB report, prescription history, and a telephone verification call with the applicant. The answers to the questions determine if the application is approved or declined. We call this approach "Rules-Based Processing".

What is Rules-Based Processing?

The Telephone Interview

At the time of sale, a telephone interview is conducted with the applicant to review and confirm the applicant's answers to the application questions. The telephone interview is required with every application. The benefit of the point-of-sale interview is that you and the applicant will know if they are approved or denied during the presentation before they have to pay for their coverage.

To aid the underwriting process, the interviewer will access MIB, LLC and the applicant's prescription medication history at the time of the interview. These underwriting tools are used to help ensure a prompt and accurate underwriting decision.

Correct answers are critical. If there is a Yes answer, or the available underwriting information indicates misrepresentation, the application is declined. If all questions are answered No, the policy is approved for issue. With rules-based processing, no further judgment, analysis or evaluation occurs if an immediate decision cannot be made at the time of sale. If the producer or applicant wants to demonstrate the lack of severity of a particular medical condition and its effect on mortality, the purpose and efficiency of rules-based processing is defeated. It is the spirit of the program that no underwriter's judgment is interjected into the process and the simple Yes or No answer be accepted regardless of the severity or perceived consequence on mortality.

About the Telephone Interview Service Provider

Standard Life and Casualty Insurance Company (Standard) has contracted with Apptical Corp., a consumer reporting agency with extensive life insurance underwriting experience, to provide point-of sale inspections for applicants. Interviewers are focused on providing excellent customer service. They are trained to ask follow-up questions in a non-threatening manner and have enough medical knowledge to clearly interpret answers to medical questions.

Simple Telephone Interview Process

Secure Advantage's highly competitive rates will allow you to look to Standard as your first choice. Keep in mind that we understand that if the applicant does not qualify based on our rules-based application process, the agent is at liberty to place them with another company.

1. Complete the application, including the HIPAA and MIB, LLC Authorizations, and ask all the health questions before initiating the phone interview.
2. Call **1-888-908-7812** from the applicant's home, or from a 3-way call if not in the home. Provide **Standard Life And Casualty Insurance Company's** name and your name. Be sure to advise the operator if the applicant does not speak English.
3. The interviewer will complete the Agent Checklist with you, including your Standard agent number. Be sure to answer the questions accurately.
4. Have the applicant speak with the interviewer in order to confirm the answers to the application questions. When completed, the interviewer will speak with you again.
5. The interviewer will advise you whether or not the application fits within our approval guidelines.
6. The interviewer will give you a Telephone Interview Code that you will record in the Agent's Statement section of the application.
7. *If approved, submit the application, making sure that all questions on the application are answered completely. If declined, send us the application form, indicating that it was declined.*
8. Standard Life receives the Interview data by the next morning. You will see your production on our agent website within 1 business day following the interview. Issued policies will be printed and mailed within 3 business days after you submit the application.

If the application is written after normal business hours, you will simply need to leave a voice message in the 24-hour mailbox for an interviewer to call the client back. Since the client will be completing the interview on the next business day, it will be indicated on the Agent Checklist as "Agent Not Present." After the Point-of-Sale Interview has been completed, Apptical Corp. will call you with the results

(888) 908-7812

INTERVIEWERS AVAILABLE:

Monday - Friday
8:30am - midnight, ET

Saturday - Sunday
10:00am – 10:00pm, ET

(Call for the interview before leaving your client's home.)

For Non-English Speaking Applicants: Follow the same procedures and Apptical Corp. will connect your applicant to the appropriate interpreter.

Underwriting

About the Underwriting Process

The proposed insured must review the entire application, including the marked answers to each health question, before signing. Sometimes medical impairments listed in the application are known to the applicant by another name. If either you or the applicant are not sure of something or have any questions about medical treatments, medications or conditions, get as much information as you can, and include it in the Comments section of the application. **Please also include the applicant's primary care physician contact info (name, phone, etc.) in the Comments section.** With more info, we are much more likely to be able to issue the policy.

Medication is a form of treatment. Medications that are treatment for any impairment listed in the health history questions would require a "yes" answer to the appropriate question.

Ages 50 -85 (ages 0-85 in Idaho)

First, complete the application with the proposed insured, then follow the instructions for the telephone interview process shown above. Submit the application to us after the telephone interview is complete.

Ineligible Persons

Ineligible Persons include anyone who:

- Is incarcerated in a penal institution
- Is on parole or released from prison within the last 2 years
- Is in a psychiatric facility
- Is terminally ill
- Is mentally incompetent or who lacks the legal capacity or mental facility to conduct their own affairs
- Has not been a permanent U.S. resident for at least 12 months

Ages and Amounts

States: AL, AR, CO, GA, IN, KY, LA, MS, MO
NV, NC, OH, OK, SC, SD, TN, TX, UT

| | |
|----------------------|-----------------|
| Minimum Face Amount: | \$5,000 |
| Maximum Face Amount: | |
| Ages 50–80: | \$25,000 |
| Ages 81–85: | \$15,000 |

State: ID

| Age | Min. Face Amount | Max. Face Amount |
|-------|------------------|------------------|
| 0-49 | \$3,000 | \$50,000 |
| 50-80 | \$5,000 | \$25,000 |
| 81-85 | \$5,000 | \$15,000 |

Additional Considerations:

- We must have a physical address; if the applicant wants to be billed at a P.O. Box, indicate that in the Comments section of the application.
- Age: Use the proposed insured's age at last birthday.
- Use black ink, no felt tipped pens.
- Any corrections must be initialed and dated by the Proposed Insured/Owner. Do not use white-out.
- Include all Social Security numbers of beneficiaries, if available. Also list each beneficiary's share.
- The Owner's Tax ID / Social Security Number is required.
- Premium Receipt —leave with owner only if collecting the initial premium payment.
- We do not accept cash, money orders, counter checks, or agent/agency checks.

Height & Weight Chart – ages 0 to 49

| Height | Preferred Maximum Weight | Standard Maximum Weight |
|--------|--------------------------|-------------------------|
| 4' 9" | 166 | 176 |
| 4' 10" | 171 | 181 |
| 4' 11" | 176 | 203 |
| 5' 0" | 181 | 212 |
| 5' 1 | 187 | 219 |
| 5' 2 | 192 | 227 |
| 5' 3" | 198 | 236 |
| 5' 4" | 204 | 243 |
| 5' 5" | 210 | 250 |
| 5' 6 | 216 | 258 |
| 5' 7" | 221 | 260 |
| 5' 8 | 228 | 269 |
| 5' 9" | 234 | 277 |
| 5' 10 | 240 | 284 |
| 5' 11 | 247 | 291 |
| 6' 0 | 254 | 301 |
| 6' 1 | 260 | 310 |
| 6' 2 | 268 | 318 |
| 6' 3 | 275 | 327 |
| 6' 4 | 283 | 335 |
| 6' 5 | 289 | 342 |
| 6' 6 | 297 | 352 |
| 6' 7 | 305 | 360 |
| 6' 8 | 312 | 366 |
| 6' 9 | 319 | 372 |
| 6' 10 | 325 | 382 |

- Only applicable to **IDAHO RESIDENTS**, applicants from ages 0 to 49.
- If over Preferred Maximum Weight limit in table, add 7 years to age.
- If over Standard Maximum Weight limit in table, decline application.

Height & Weight Chart – ages 50 to 85

| Height | Preferred Maximum Weight | Standard Maximum Weight |
|--------|--------------------------|-------------------------|
| 4' 9" | 169 | 192 |
| 4' 10" | 175 | 200 |
| 4' 11" | 181 | 207 |
| 5' 0" | 187 | 214 |
| 5' 1 | 194 | 221 |
| 5' 2 | 200 | 227 |
| 5' 3" | 207 | 236 |
| 5' 4" | 213 | 243 |
| 5' 5" | 220 | 250 |
| 5' 6 | 227 | 258 |
| 5' 7" | 234 | 267 |
| 5' 8 | 241 | 275 |
| 5' 9" | 248 | 283 |
| 5' 10 | 255 | 292 |
| 5' 11 | 262 | 298 |
| 6' 0 | 270 | 307 |
| 6' 1 | 277 | 317 |
| 6' 2 | 285 | 324 |
| 6' 3 | 293 | 335 |
| 6' 4 | 300 | 344 |
| 6' 5 | 308 | 353 |
| 6' 6 | 316 | 362 |
| 6' 7 | 324 | 371 |
| 6' 8 | 333 | 380 |
| 6' 9 | 341 | 391 |
| 6' 10 | 347 | 400 |

- **Only applicable to applicants from ages 50 to 85.**
- If applicant's weight is at or below the Preferred Maximum, they qualify for Preferred Rating.
- If applicant's weight is above the Preferred Maximum and at or below the Standard Maximum, they qualify for Standard Rating.
- If applicant's weight is above the Standard Maximum, the applicant is declined.

Submitting Applications

You may submit completed applications to us via any of the methods listed below:

Fax

FAX ALL PARTS OF THE COMPLETED APPLICATION TO:

1-866-754-9350 or 801-538-0392

File Upload of Scanned Applications

If you have scanned the application to a PDF format, you may upload it to us using Easy Upload, our HIPAA-Secure communications server. Directions are available at <https://easyupload.manhattanlife.com/>

We will draft the initial premium for uploaded applications.

By Mail

Standard Life and Casualty Insurance Company
New Business
P.O. Box 510690
Salt Lake City, UT 84151-0690

By Overnight Delivery

Standard Life and Casualty Insurance Company
New Business
4525 S. Wasatch Blvd.; Suite 150
Salt Lake City, UT 84124-4221

We will draft the initial premium for mailed applications.