



December 13, 2013

You now have TWO options for completing the Telephone Interview (PHI) **POINT-of-SALE or POST-SALE**

Beginning on Monday, December 16th you can call GPM Life's telephone interviewers at the point-of-sale for all SECURE-Mark Final Expense Plans, Level Benefit (SIWL), Graded Death Benefit (GDB) and Modified Death Benefit (MBWL) plans. Or if you cannot initiate the call at that time, you may still follow our normal post-sale interview process.

POINT-of-SALE Interview Process:

- Complete the application, ask all questions as written and record all answers given. Make sure that the application, HIPAA form, EFT authorization and any other required forms are signed by the Proposed Insured and the Owner, if not the insured.
- You should initiate the telephone interview phone call. This interview may take from 10 to 20 minutes so please make the call from a landline, if at all possible. It is important that the call continue without interruption. Be prepared to provide the following information:
 - Your name and agent number
 - The Proposed Insured's (PI's) complete name
 - The PI's date of birth, social security number and gender
 - The state where the application is signed
 - The plan of insurance (SIWL, GDB, MBWL)
 - The face amount
 - The application form number
- After the Interviewer records the information above, pass the phone to the Proposed Insured and suggest that you step out of the room in order to give the applicant some privacy. Don't let the customer ask you for guidance in answering questions.
- Before you leave, verify you have all required forms and signatures.
- **IMPORTANT:** The application must be received by GPM Life within 24 hours after the PHI is completed. You can upload the scanned file from Agent Access or fax everything to New Business.

Because we must gather information that we would normally have on a post-sale interview, the point-of-sale PHI may take longer to complete.

The post-sale telephone interview is also an option. This interview generally takes 8 to 10 minutes to complete.

POST-SALE Interview Process:

- Complete the application process and sales call.
- Securely upload or fax the application and all required forms to GPM Life.
- GPM Life will call the applicant to complete the telephone interview the same day (or the following day). The interviewer will already have the application and all underwriting background reports (MIB, R_x and MVR) necessary to assess the risk.

It's Your Choice. It's Your Call!

Telephone Interview Line
(888) 476-5433

SECURE-Mark Hotline
(800) 929-4766

Application Fax Line
(888) 701-3869

Monday and Wednesday
Tuesday and Thursday
Friday

8:00 AM to 7:00 PM Central Time Zone
8:00 AM to 5:45 PM Central Time Zone
8:00 AM to 3:00 PM Central Time Zone