



## Life Insurance Telephone Sales Guidelines

Amerigo Financial Life and Annuity Insurance Company allows Eagle Premier Series, Home Mortgage Series Plus, LifeCrest Series, and AdvantageWL life insurance applications to be taken over the telephone in states where the products are available. **In California, the maximum age for telephone sales is 59.** The following guidelines must be followed for telephone sales:

- ▶ You must be licensed and appointed in the state in which the Owner resides and signs the application.
- ▶ You must ask all of the questions exactly as they appear on the application.
- ▶ Answer “NO” to the questions that read “*At the time this application was taken, were all of the proposed insured(s) present and did you witness their signatures?*” and “*Was a government-issued picture I.D. requested, reviewed, and confirmed for the Proposed Insured(s), Owner, and Payor?*”
- ▶ If additional requirements arise during the underwriting process (i.e. health questionnaires, incomplete replacement forms, disclosures) requiring the client’s signature, these can also be completed via mail, secure email, or fax.
- ▶ Agent-collected saliva is required on cases with face amounts greater than \$250,000 for all HMS Plus products (except HMS Plus Payment Protector).
- ▶ Telephone sales are not allowed on LifeCrest Series and AdvantageWL cases with face amounts greater than \$250,000. Applications for Ultra Protector Series cannot be taken over the telephone for any face amount.
- ▶ All regular underwriting and new business guidelines apply.

### *Electronic Applications (Available for Eagle Premier Series and HMS Plus)*

- ▶ Amerigo’s eApplication and illustration software, Sales Connection, has required forms built into the eApplication process.
- ▶ When signing, select Email Signing. Once signing process begins, all signatures must be completed by midnight the same day.

### *Paper Applications*

- ▶ Completed applications, as well as any additional required forms and/or illustrations, should be sent to the Owner by mail, secure email, or fax with instructions to sign where necessary, and return all documents to the agent, not Amerigo. Please do not email any content or documents that contain personal information, unless you have a secure transmission and the email is encrypted.
- ▶ After you receive the application and additional required forms from the applicant, please review to ensure all signature lines are complete. No changes can be made to the application after the Owner’s (as well as Insured’s and/or Payor’s if these parties are different than the owner) signatures are completed.

### Questions? We’re here to help.

Amerigo Sales Support • 800.231.0801 • [sales.support@amerigo.com](mailto:sales.support@amerigo.com)

Amerigo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY and VT. Products are underwritten by Amerigo Financial Life and Annuity Insurance Company (Amerigo), Kansas City, MO and may vary in accordance with state laws. Some products and benefits may not be available in all states. Some riders are optional and may be available at an additional cost. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions.