



**FIELD BULLETIN**

**MEMO #:** 2020-38  
**Date:** March 18, 2020  
**To:** Agency Managers and Writing Agents  
**From:** Marketing & Sales Department  
**Subject:** Reminder for Non Face-to-Face Sales (Telesales)

In the current climate, we have received a number of calls regarding our telesales option. New Vista® Final Expense and PrimeTerm to 100<sup>SM</sup> Voice Signature applications are available in most states through the Apptical LiveApp web portal: [web.apptical.com/LiveApp](http://web.apptical.com/LiveApp).

New Vista® Voice is not available in: CT, DC, DE, MT, ND, NH, PA, SD.

Prime Term to 100<sup>SM</sup> Voice is not available in: CT, HI, MA, ME, MN, MT, NC, NH, NJ, OR, PA, SC, TX, VA, VT, WA.

Attached is a training presentation outlining the submission process of a New Vista Voice application. A video training demo is also available here: <https://vimeo.com/374681153/0520d632e2>.

\*Replacements are not available through the Voice Signature process at this time. If the application involves a replacement, you may not use the Apptical Voice Signature process. We are working to allow replacement functionality soon – in the meantime, we expect all agents to comply with all applicable laws regarding replacements.

Training materials outlining all available application submission options can be found here <https://insuranceadmin.com/agent/?page=materials>.

If you have any questions, please contact Agent Support at [agentcare@prosperitylife.com](mailto:agentcare@prosperitylife.com) or 866-380-6413.

## The Application Process – Non Face-to-Face

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An application can be taken without an in-person meeting with your client, and still provides the opportunity to receive an underwriting decision at the point of sale through the Apptical LiveApp portal:

<https://web.apptical.com/LiveApp/Login>

- New Vista Voice – Signatures captured by Voice  
(No email/internet connection required for client)



# New Vista Voice Application

Applications taken over the telephone are submitted through the Apptical LiveApp web portal - <https://web.apptical.com/LiveApp/Login> (telesales not available in all states)

LiveApp Application ▾ Language ▾ ? Help ▾ ⚙ Account Settings 🔌 Log Out

- New Vista Voice.V0010
  - + Introduction/Permissions
  - + Forms Provided
  - + Proposed Insured Information
  - + Section 4 -Replacement
  - + Payor Information
  - + Insurance Applied For
  - + Premium Mode
  - + Premium Payment Option
  - + Premium Payment
  - + Primary Beneficiary Information
  - + Contingent Beneficiary Information
  - + Agent Certification
- Supplemental Doc Form
- Payment Form

## Application Questions

### Start Application

|                  |                          |     |
|------------------|--------------------------|-----|
| Company          | Prosperity Life - S.USA  | ▾ ▾ |
| Product          | New Vista Voice          | ▾ ▾ |
| State            | Georgia                  | ▾ ▾ |
| Language         | English                  | ▾ ▾ |
| Interpreter Type | None                     | ▾ ▾ |
| TTY              | <input type="checkbox"/> |     |

Rate Calculator

# New Vista Voice Application

Run the quote and click “Create Application” if the client is ready to apply for coverage **OR** click “Done” if you are NOT ready to submit an application.

### Rate Calculator

|  |   |   |
|--|---|---|
| Date of Birth:<br>01/01/1944   | Premium Draw Date:<br>No Draw Date  | Age:<br>74  |
| Gender:<br><input checked="" type="radio"/> Male<br><input type="radio"/> Female | Smoker:<br><input checked="" type="radio"/> No<br><input type="radio"/> Yes | Payment Term:<br><input type="radio"/> Annually<br><input checked="" type="radio"/> Monthly<br><input type="radio"/> Semi-Annually<br><input type="radio"/> Quarterly |
| Face Amount:<br>10,000.00  | Premium Amount:   | Accidental Death Benefit:<br><input checked="" type="radio"/> No <input type="radio"/> Yes<br>0.00  |

Results:

- The Monthly premium amount for New Vista Voice (with a Level death benefit) is: 106.86
- The Monthly premium amount for New Vista Voice (with a Graded death benefit) is: 155.54
- The Monthly premium amount for New Vista Voice (with a Modified death benefit) is: 186.13

Reset      Calculate      Create Application      Done      Cancel

# New Vista Voice Application

Account settings Log Out User: Monica Heller Last Login: 3/22/2018 9:38:32 PM EST LiveApp

Introduction/Permissions Application Notes

Is the Proposed Insured the Owner? No Yes

Who will be the Payor? Proposed Insured Owner Other

\*Payor must be Proposed Insured or Owner

Before we begin your life insurance application, are you applying for this life insurance as a part of an offering including health, disability or any other type of insurance coverage? No Yes

Is there any life insurance or annuity contract in force on the Proposed Insured with this or any other company? No Yes

New Vista Voice cannot be used if the proposed insured will be replacing existing coverage. If a replacement is involved, please coordinate a face-to-face meeting with the proposed insured.

# New Vista Voice Application

Documents the applicant will need to review and voice sign, as well as other required disclosures, can be e-mailed to the client (both proposed insured and owner, if different) in advance of the call with Apptical. This can save 10 minutes or more during the interview. Form packages can be downloaded from the Resources area on the Agent Portal. Please confirm that your client has received the e-mail and discuss the e-mailed documents with the client before answering the questions below.

[Application Notes](#)

## Forms Provided

Has the Proposed Insured been provided with the following documents by email? (Documents must be emailed, not read.)

Note: Emailing of the documents avoids having certain of the disclosures read aloud during the Apptical interview process.

Disclosure and Authorizations? (Form U-D&AAPPECW17)

No    
Yes

Application Declarations? (Form U-DECAPPECW17 or the applicable state-specific version)

No    
Yes

Accelerated Death Benefit Disclosure? (Form U-DISACCECW17)

No    
Yes

Model Replacement Notice? (Form RN-GEN)

No    
Yes

Buyers Guide? (Form U-LBG16-Base)

No    
Yes

# New Vista Voice Application

## Fill in basic info about your client

Application Notes

### Proposed Insured Information

PLEASE TO TAKE A  
MOMENT TO REVIEW AND  
UPDATE/ CORRECT

Applicant's gender is: Male

Salutation: / Mr / Mrs / Ms / Dr

  

First Name

 

Middle Initial

Last Name

 

Daytime phone:

 

Evening Phone Number

Best Time to Contact Proposed Insured

Social Security Number

  

Date of Birth is January 01, 1950

State of Birth

  

Country of Birth

  

Is the Proposed Insured a United States Citizen or legal permanent resident?

No  

Yes

# Review Premium and Enter Payment Information

Confirm benefit amount and rider selection, then future payment date information (if applicable). Initial payments can be up to 35 days in the future.

## INSURANCE APPLIED FOR

**i** You are applying for an S USA life insurance policy with a: Level death benefit.

**i** With a Face Amount of: \$10000.00

The Premium amount is: \$40.12. Your actual premium amount will be based on the payment mode selected, and will be reflected on your policy.

To the Accidental Death Benefit Rider option you chose:

No  **i**

Yes

**i** With an additional amount of coverage of: 10000

Confirm client's elected premium mode, APL election, and billing information and then enter account information as required.

Premium mode:

Monthly  **i**

Quarterly

Semi-Annual

Annual

**Note: If you choose to pay your policy premium in semi-annual, quarterly or monthly payments, you will pay more over the year than if you choose to pay your premium in one annual premium payment.**

Premium notices sent to:

Proposed Insured  Owner  **i**

Automatic Premium Loan

No  **i**

Yes

# Enter Payment Details

## PREMIUM PAYMENT

Accountholder's Name:

(Enter Name exactly as it appears on the account.)

First Name

Middle Initial

Last Name

Address on the account:

Street Address

Zip Code

City

State

Relationship to Insured

PREMIUM PAYMENT DATE

Payment Date (choose one):

Direct Express MasterCard Account Number:

(Note: The card number MUST begin with: 5332-48)

CCV (Card Verification Value)

Card Expiration Date:

Month

**Important!**

Future Payments are only allowed up to 35 days from date of application.

Can draft same day each month 1<sup>st</sup> - 28<sup>th</sup> OR align to deposit date for Social Security recipients.

We can draft Checking or Savings accounts via EFT, debit card or Direct Express Debit Mastercard.

Please double-check account number to avoid rejected charges.

◀ Previous   ▶ Next   ⏹ Stop

# New Vista Voice Application

## Primary Beneficiary Information

[Application Notes](#)

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



Middle Name

Last Name



Social Security Number



Street Address

Zip Code

City

State



 Date of Birth

Relationship



# New Vista Voice Application

## Agent Certification

Application Notes

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 Number

Your agent information will pre-fill here.

Email Address of Agent

Please ensure it is accurate and up to date.

Agent First Name:

Agent Last Name:

Agency Name

Agency Number

Telephone Number of Agent

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

Conditional Receipt Provided?

No

Comments:

# New Vista Voice Application

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Click “Finish” to submit, or “Previous” to go back and make changes.

## Next Step ×

Please write down the application ID # 2219977 prior to submitting application to Apptical.



Call 1-800-737-6972 extension 1 to complete the interview process.

**Please inform the Apptical Interviewer that this is for a Voice application. They will need the Application ID# to locate the correct application.**

OK

3 way/conference call to Apptical and provide the App ID number to the interviewer. They'll take over from here and guide your client through the rest of the process.

# New Vista Voice Application

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## What to expect during the Apptical interview:

- The agent and the proposed insured need to stay on the line for the **entire call**; If there is a separate owner, that party must also be on the line.
- Apptical will validate some of the LiveApp entries with the agent and the client.
- Apptical will conduct a customer identity validation check. You'll be notified if additional ID documentation is required.
- Apptical will ask the proposed insured if they have received the emailed documents and disclosures (if not, they will play recordings of the agreements and disclosures during the call where required by the company or state law).
- Apptical will ask all of the application medical questions and will run the MIB and the prescription checks.

# New Vista Voice Application

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## What to expect during the Apptical interview:

- Apptical will convey the underwriting decision based on the responses and the MIB and Rx history results; in some cases Apptical will first re-ask certain medical questions based on MIB and Rx history results.
- If the underwriting decision results in a different plan offering than the plan selected during LiveApp, Apptical will run a new quote and face amount can be adjusted if needed.
- The proposed insured, owner (if separate owner), and agent will voice sign the application and required agreements, authorizations, and disclosures.
- The completed application will be electronically sent to the Home Office for processing.
- The owner will receive copies of the completed signed application paperwork with the policy when issued. The owner should be instructed to review it carefully.

# Search Your Applications

From Application Menu, select “Search Applications”

You must choose at least one filter option. Selecting the “Company” (Prosperity Life – S.USA) will display all of your applications. They are listed in date order, most recent are at the bottom.

To continue an application, click on the application and click “Conduct” on bottom of screen or double click to go right into the application.

| App ID  | Client Name  | Date To Call | Creation Time             | 'Closed' Time             | Company                 | Product         | Status                      | State    | Language | Producer Name   | Interviewer | Calls and Length |
|---------|--------------|--------------|---------------------------|---------------------------|-------------------------|-----------------|-----------------------------|----------|----------|-----------------|-------------|------------------|
| 2302466 |              |              | 11/29/2018<br>11:50:04 AM |                           | Prosperity Life - S.USA | New Vista E-App | LiveApp Pending-User Action | Alabama  | English  | Dawson, Candice |             | No Calls         |
| 2302471 | Duck, Donald |              | 12/03/2018<br>10:18:25 AM | 12/03/2018<br>11:32:49 AM | Prosperity Life - S.USA | New Vista E-App | Closed-Complete             | Colorado | English  | Dawson, Candice |             | No Calls         |

## Other Important Information

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Summary of coverage only. Refer to the policy and riders for applicable exclusions, and limitations, including death benefit reduction first 2 policy years for graded and modified plans, suicide exclusion and 2 year contestability period for health history misrepresentations made in the application. **You must disclose all exclusions and limitations to the client.**

S.USA does not provide tax advice. Clients should be advised to consult their tax advisors on specific tax questions.

Product issued by S.USA Life Insurance Company, Inc., a member of the Prosperity Life Group. Not licensed in all states. All guarantees are based on the financial strength and claims paying ability of S.USA.

Policy Form #'s ICC16FELPUECS16, ICC16FEGPUECS16, ICC16FEMPUECS16 and state specific versions, where applicable. Not available in all states. Terms may vary by state.

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# Questions?

**Contact Agent Support at  
866-380-6413  
agentcare@prosperitylife.com**