![Liberty Bankers Life / The Capitol Life logo]

Point of Sale Telephone Interview Agent Guidelines

Know Before You Go!

After you complete your client's application for Life Insurance, you initiate a point of sale telephone interview **(POSTI)** from your client's home by calling **1-800-604-6844**. Please introduce yourself as a LBL or CLICO Agent to our trained interviewer and be specific as to which product you want. Once you have answered a few questions, you will hand the phone over to your client.

During the call, our trained professional interviewer will conduct MIB, RxCheck, and MVR (if product calls for) searches, along with verifying answers to the health questions. Upon completion of the interview with the client, the interviewer will then ask to speak with the agent to advise you whether or not the application should be sent to the Home Office. In addition, **for Final Expense Sales only**, you will be advised if your client will be issued a SIMPL, Modified Whole Life plan (assuming the MWL is available in that state), or declined.

You will get a reference number from the interviewer. This number <u>MUST</u> be recorded on the top of your application before you submit it to new business. <u>Please do not send in any declined application.</u>

The Point of Sale Telephone Interview Service will be available:

Monday through Thursday 8:30 am to 9:00 pm EST
Friday 8:30 am to 6:00 pm EST
Saturday 10:00 am to 4:00 pm EST

FOR AFTER HOURS/Saturday: You have 3 options to choose from.
1. During regular hours, you may three way call at a convenient time for your client.
2. Call 1-800-604-6844 and leave your and your client's information. (Name, telephone number, plan, and best time to call). DIMA will call and complete the POSTI.
3. Email dimanewbiz.com the client's information and DIMA will call and complete the POSTI.

<u>TeleSale Agents Please Note:</u>

If you are selling a product over the telephone, or by mail, three way calls are acceptable. The Agent will be responsible for the initiation of contacting the Interviewer during the sales call.