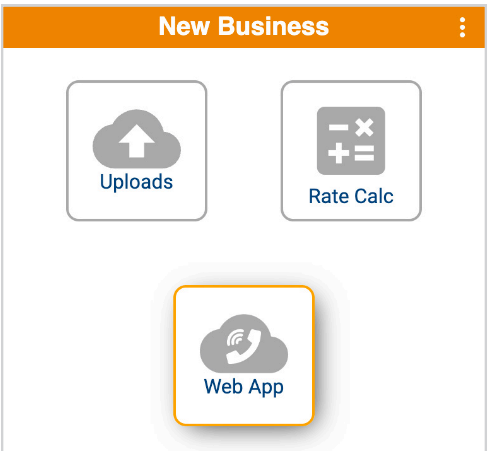
HOW TO COMPLETE A

Telesales Application

Security National
Family of Life Companies

Security National agents can meet with clients in-person, over the phone, or by video conference. For those meeting by phone or video conference, agents should follow our telesales application process. This allows clients to complete their application without having to sign a physical document or meet directly with the agent.

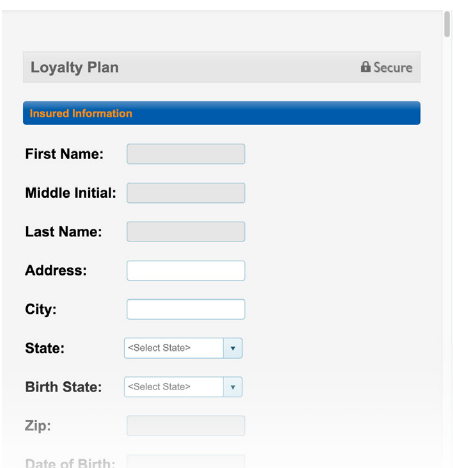


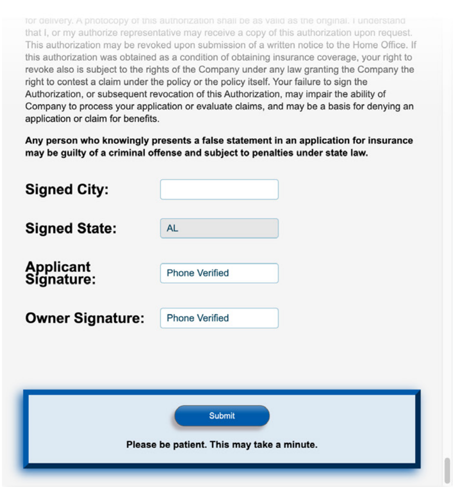
Step 1: Meet with Clients

Agent holds a telephone or video conference appointment with proposed insured.

Step 2: Start the Telesales Application

Access the telesales application by logging into Agent Portal. Click on "Web App" in the New Business tile.





Step 3: Complete the Telesales Application

A. Complete the personal information for the proposed insured including height and weight.

B. Ask the proposed insured all health questions and record their answers.

C. Input all prescription medications taken by the insured, including reason for taking, dosage amount, duration and number of times taken daily.

D. Complete banking information for the designated payor.

E. Designate billing options and dates.

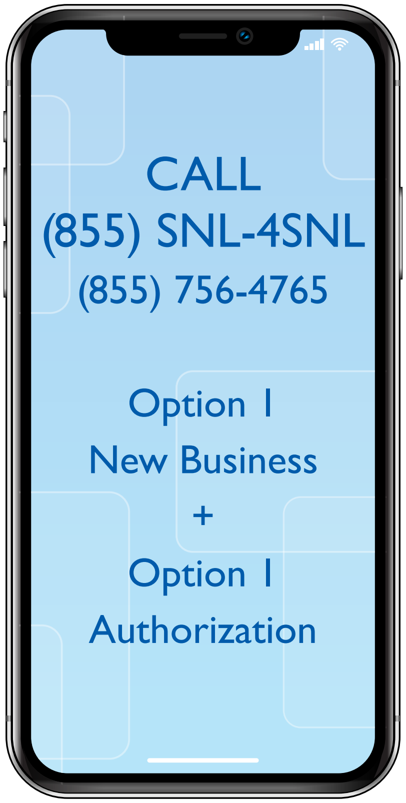
F. Agree to the agent statement.

G. Sign the agent portion of the app by typing your name.

H. Complete the application by clicking "Submit."

I. The program will then verify what plan the proposed insured is applying for, reviewing the coverage amount, premium and billing options. At this point you can modify the face amount, if needed.

J. Click "Accept" once you are ready to finalize the application.



Step 3: Complete the Authorization

Have your client call the agent hotline (855) SNL-4SNL, select Option 1 for New Business, and then 1 again to complete our automated authorization. This option is available 24/7 in both English and Spanish and can be completed by the client with or without the agent on the line.

Your client will listen to a recording that will prompt them to respond with their information. The call will take between 8-9 minutes to complete.

Before calling, please make sure your client is in a quiet room, has all required information, is ready to listen to the prompts, and is prepared to respond.

The client will need to respond with their:

A. Full name
B. If they are the owner or payor of the policy
C. Last 4 digits of their Social Security Number
D. Date of birth
E. Height
F. Weight
G. Mailing address
H. City and State where the client is completing the application
I. Bank name or credit card name (Visa, Amex, etc)
J. Bank account number and type of account (checking/savings) or the last four digits of their credit card number
K. Client will also need to listen to an authorization statement and respond with "I agree"

Please note that if it is difficult to understand the client or there is an issue with their responses, a representative will contact them to correct the issue. This may delay the processing of the application so we encourage you to prepare your client for this call. You can also place this call as a three way call with your client on the line.

Optional Point of Sale Decision

If you would prefer to receive a point-of-sale decision when meeting with your client, submit the telesales web application and then call our agent hotline (855) SNL-4SNL during business hours. Select Option 1 for New Business and then Option 2 to speak a representative who will complete the authorization and run a prescription check with your client on the line.

Step 4: Underwriting

After verbal authorization has been received by Security National, the application will be given to the underwriting team for risk assessment and activation.