BESTOW

Say Hello to Bestow

Agent Guide // February 2021

C7001-AHB

Table of Contents

About Bestow

- Launched in 2017
- 2 offices; Dallas and Austin, TX
- 135+ employees
- Billions of face value issued
- Policies issued by North American Company for Life and Health Insurance® and reinsured by Munich Re
- Privately held, investors include Valar Ventures, 8VC, New Enterprise Associates, Morpheus Ventures, Core Innovation Capital, and BreyerCapital

VALAR 8VC NEA CORE INNOVATION CAPITAL

MORPHEUS breyercapital

Term Life Insurance is an Attractive Product

HEAVY MARKET DEMAND

41 million

Americans say they need life insurance[1]

MORE ACCESSIBLE THAN EVER

3X

The price people think life insurance will costs, compared to actual cost[1]

MARKET OPPORTUNITY

46%

American adults who do not currently have life insurance

Source: 2020 LIMRA Insurance Barometer Study

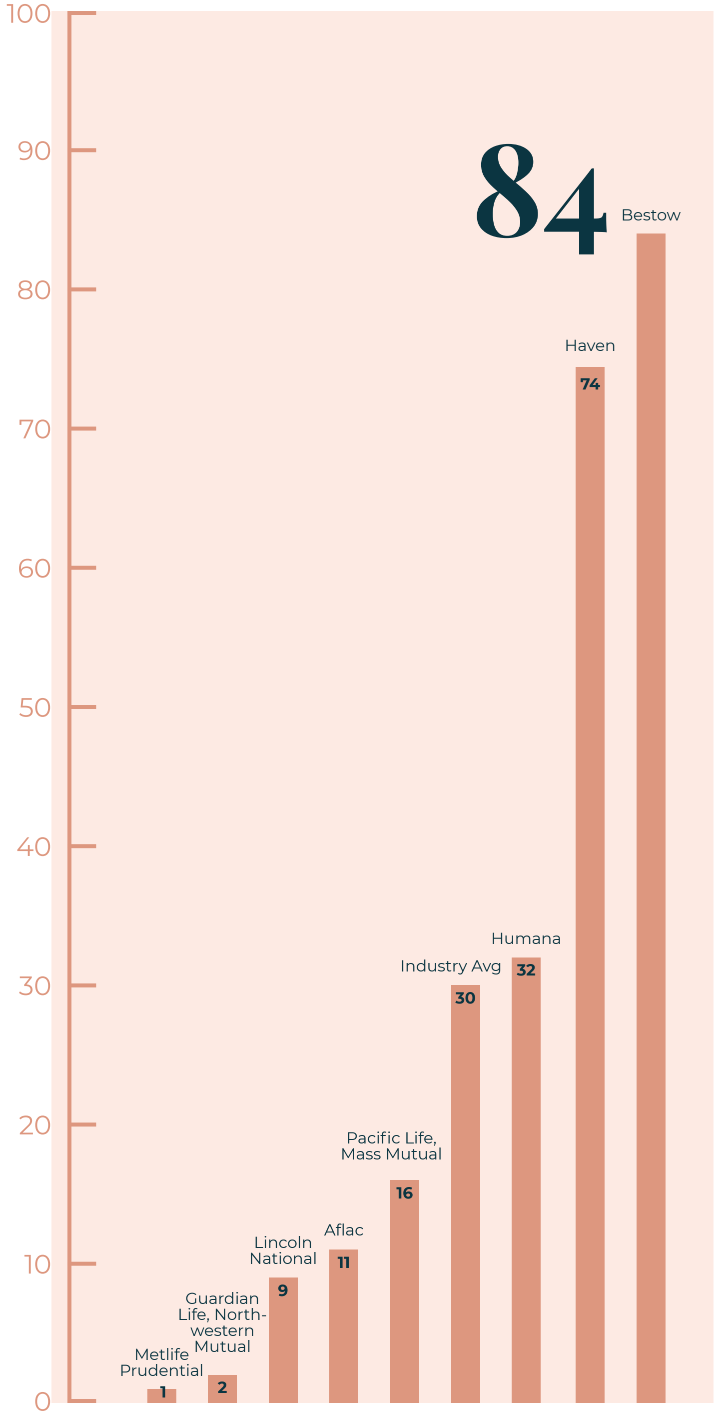
Product Details

Available in 49 States	A+ Rated (via North American)	Up to $1.5MM Face Amounts
Pay with Credit Cards	Issue Ages 18-60	As Little as 9-Minutes From Quote to Policy
Paperless	Fully Mobile-Enabled	Competitive Pricing

Bestow Owns the Entire Customer Journey from End-to-End

APPLICATION	UNDERWRITING	ACTIVATE	SERVICE	CLAIMS
Users apply directly on the Bestow website	Users are underwritten in real-time online	Approved applicants pay with credit card	Call center ready to service customer needs	Bestow handles 1st notice of claim*

*Claim adjudication is then passed to North American



Average Net Promoter Score Against Top Insurance Competitors*

Customers Are Our Top Promoters

Net Promoter Score ringing in at 84

"Couldn't believe how quick and easy applying was."
- Sheri O.

"It was easy and painless to sign up. I was approved in minutes and no medical exam."
- Aaron J.

"Terrific experience. Prompt customer service that followed through."
- Adam S.

"In one word, convenient."
- Hui Z.

"I work very hard for my money and am grateful for your rates."
- Greg P.

"I cannot believe that literally took less than 5 minutes."
- Mallory B.

*Comparing direct to consumer agencies (Bestow & Haven) vs traditional carriers. Distribution channels may vary. As of 3/31/20

Underwriting Guide

Bestow offers a best-in-class, online application experience, that asks the applicants about their health and lifestyle to avoid requiring a medical exam. Ever. Yes, really. No blood tests. No phone calls. No hassles.

It's all part of our mission to make term life insurance more accessible to more people.

Terms and Face Value Options

10, 15, 20, 25 & 30 year: $50,000 - $1,500,000

Issue Ages Accepted

10–20 Year Terms		25 Year Terms		30 Year Terms	
18–60	10 year	18–45	(female & male non-tobacco)	18–40	(female non-tobacco)
18–55	15 year	18–38	(female tobacco)	18–39	(male non-tobacco)
18–50	20 year	18–37	(male tobacco)	18–31	(female tobacco)
				18–30	(male tobacco)

Additional Requirements

For coverage > $1MM
Issue Ages 21-45 // Risk Class: Preferred or better // Full-time employed
Issue ages 18-20
Maximum face amount limited to $500,000
Issue ages 56-60 (10-yr only)
Risk Class: Preferred or better

Ideal Target Market

- Ability to read and answer online questionnaire in English without translation aid
- Apply from within the U.S.
- U.S. Citizen or Green Card Holder
- H-1B, H-1C, L-1A, L-1B, TN-1, E-1, E-2, E-2C, E-3, EB-5, K-1, or K-3 Visa with minimum 2 years residence in the U.S.
- Permanently resides in the U.S, excluding NY
- Preferred, standard and low substandard risks only
- No indication of high insurance shopping activity with poor disclosure
- Not recently declined by another carrier for medical or criminal history reasons
- No history of criminal activity in the past 10 years
- No DWI/DUIs in the past 5 years
- No indication of adverse financial profiles or credit issues
- BMI 18.5-39.9

Underwriting Guide

Bestow Build Chart - Risk classes by BMI, for guidance only.

BMI:	18.499	18.500	29.099	29.100	31.099	31.100	36.099	36.100	39.999	40.000
Height	Knockout	Elite		Preferred		Select		Essential		Knockout
		Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper	
4'8"	82	83	129	130	138	139	161	162	178	179
4'9"	85	86	134	135	143	144	166	167	184	185
4' 10"	88	89	139	140	148	149	172	173	191	192
4' 11"	91	92	144	145	153	154	178	179	198	199
5' 0"	94	95	149	150	159	160	184	185	204	205
5' 1"	97	98	154	155	164	165	191	192	211	212
5' 2"	101	102	159	160	170	171	197	198	218	219
5' 3"	104	105	164	165	175	176	203	204	225	226
5' 4"	107	108	169	170	181	182	210	211	233	234
5' 5"	111	112	174	175	186	187	216	217	240	241
5' 6"	114	115	180	181	192	193	223	224	247	248
5' 7"	118	119	185	186	198	199	230	231	255	256
5' 8"	121	122	191	192	204	205	237	238	263	264
5' 9"	125	126	197	198	210	211	244	245	270	271
5' 10"	128	129	202	203	216	217	251	252	278	279
5' 11"	132	133	208	209	223	224	258	259	286	287
6' 0"	136	137	214	215	229	230	266	267	294	295
6' 1"	140	141	220	221	235	236	273	274	303	304
6' 2"	144	145	226	227	242	243	281	282	311	312
6' 3"	148	149	232	233	248	249	288	289	320	321
6' 4"	151	152	239	240	255	256	296	297	328	329
6' 5"	156	157	245	246	262	263	304	305	337	338
6' 6"	160	161	251	252	269	270	312	313	346	347
6' 7"	164	165	258	259	276	277	320	321	355	356
6' 8"	168	169	264	265	283	284	328	329	364	365
6' 9"	172	173	271	272	290	291	336	337	373	374
6' 10"	176	177	278	279	297	298	345	346	382	383
6' 11"	181	182	285	286	304	305	353	354	391	392

Possible Insurable Scenarios

Applicants with no more than one of the following conditions may be eligible for coverage. This information is to be used for directional purposes only. Full UW will take place with a completed application.

- Chest pain, non-cardiac related
- Depression, mild with first-line treatment
- Anxiety, mild with first-line treatment
- Attention deficit disorder, mild with first-line treatment
- Obsessive-compulsive disorder, mild with first-line treatment
- Type 2 diabetes age 30 and over, well-controlled, treated with oral medication only (no insulin)
- Seizure disorder, well controlled
- Skin disorders, including basal cell or squamous cell carcinoma
- Hepatitis, acute and recovered
- Sickle cell trait (not disease)
- Well-defined mild marijuana usage
- Upcoming surgery or procedure

Uninsurable Scenarios

- Alcohol abuse
- Amyotrophic lateral sclerosis (ALS)
- Aneurysm
- Bipolar disorder
- Cancer (other than basal cell and squamous cell)
- Cardiomyopathy
- Chronic hepatitis
- Chronic kidney disease
- Chronic obstructive pulmonary disease
- Diabetes (Type 1)
- Eating disorder
- Heart disease or failure
- HIV positive or medically diagnosed as having AIDS
- Huntington's disease
- Liver cirrhosis
- Multiple sclerosis
- Organ transplant
- Peripheral arterial disease
- Post-traumatic stress disorder
- Psychosis
- Schizophrenia
- Sickle cell disease (not including the trait)"
- Stroke (mini-stroke/TIA may be insurable)
- Systemic Lupus
- Any use of cocaine, methamphetamines, heroin, opioids, hallucinogens or any controlled substance not prescribed by a physician
- Currently in a hospital, long-term care facility or hospice
- Confined to a wheelchair, had any memory impairment, or used supplemental oxygen within the past 12 months
- Received assistance or supervision with dressing, eating, bathing, toileting, or moving around the house within the past 12 months
- Unexplained weight loss

Limitations of Benefits

Two-year contestability and suicide provisions apply in most states.

Guaranteed Rates

Locked for the life of the policy

Bestow cannot currently offer replacement business in the following states: FL, GA, IN, KS, MI, NV, OK, WY

Agent Onboarding

Process Summary

- The Agency Support Team will contact partner's appointment coordinator
  - Appointments will be made in the following order (as applicable):
    - IMO - appointment will be completed manually
    - BGA
    - Agency
    - Agent

- Bestow SuranceBay and Agent Portal links are sent by the Contracting Dept at the BGA/Agency to the agent
  - Agents@bestow.com is copied on the email

- Agent SuranceBay appointment process and documents needed
  - NDA agreement
  - Bestow Sub Agent Agreement
  - Business Entity Certification completed Form #O-2982
  - Agent Contract Application completed Form #O-2981
  - Direct Deposit form (if needed)
  - W-9
  - E&O cert uploaded- requires coverage of $1 million aggregate and $1 million per occurrence.
  - AML cert uploaded

- Once the contracting and appointing documents are received an agent code will be assigned

- The following Partner specific artifacts are created:
  - A unique URL which they use to send applicants to
  - It is **very important** agents use only their assigned URL for cases they refer to Bestow as this is the way cases are tracked back to them
  - Monthly Book of Business Report and Statement

NOW YOU'RE READY!!!!

Step-by-Step

1. Click on the SuranceBay link you receive from either Bestow or your appointment coordinator.

2. If "Adobe Flash" is not active on your computer, you will be prompted to Enable Adobe Flash player (To do this, simply click on the puzzle piece and then "allow" in the box that pops up on the screen).

3. Click **NEW USER** to create the Bestow SuranceBay account.

4. Enter SSN and Last Name **OR** License State and License Number to create your account and then enter your DOB in **MM/DD/YYYY** format, press **Enter** or the **Tab** key and click **Next.**

5. Enter your email address. If you have an existing SuranceBay account, you can use the same email. Entering your cell number is optional but can be used for password resets if you get locked out of your account.

6. Verify the data listed is correct and then click **Next.**

7. You will receive an email from SuranceBay with a link to click.

8. You will then be prompted to create a password to complete account set up. This must be a unique and different password, if you have other SuranceBay accounts.

9. Once your account is set up, you can then sign in. Once signed in, you will see several boxes on your screen. Click on the box that is named "My Info."

10. Complete the information for all of the tabs at the bottom of the page. When completed, they will all show a Green Checkmark (except the History tab).

11. When all the tabs are completed, Click on the "Appointment Requests" button at the top right corner of the page.

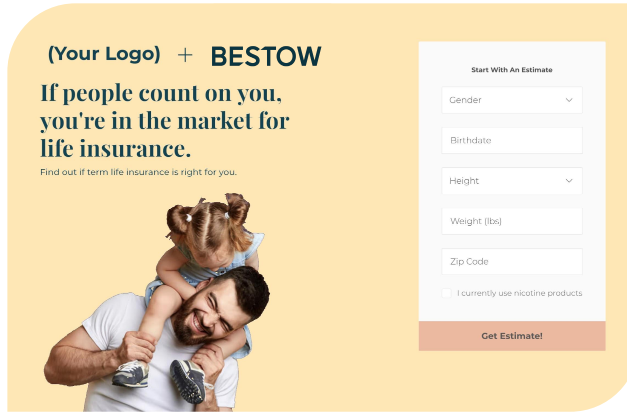
12. Now request the Bestow and North American appointments (even if you have an existing North American appointment). Follow the prompts after requesting both appointments, which will send the requests directly to Bestow.

13. For more detailed instructions, please refer to Appendix A of this handbook titled "Detailed SuranceBay Guide."

Promoting Bestow

How Our URL Tracking Works

- Bestow commissions are all online, and each agent or sub-producer will get a unique URL assigned to them.
- Any applicant who starts the process with an agent's URL and buys will be attributed to that agent.
- If an applicant uses the general bestow.com URL to start the application or any other URL other than the referring agent's URL, the system will not be able to attribute the sale to that agent.



IMPORTANT: Agents must only use their assigned URL for cases they refer to Bestow.

Why Consumers Need to Complete the Application (vs. Agent)

Bestow is on a mission to make life insurance easier and more accessible to your customers. Since the application is set up to be completed as efficiently as possible, Bestow requires the applicant to submit all of their answers and then sign the application and all required disclosure forms. This allows us to quickly do our underwriting!

Distribution Use Cases

Where to use the Bestow Solution (e.g. small business loan, mortgage, new families...)

Bestow is set up for anyone to apply for life insurance... on their own time.

Collateral Assignment Process

We have made it even easier for applicants who are going through the process of obtaining a small business loan to get a policy. Here's how it works:

- Customer gives Bestow the lender's name and email via chat, email, or calling Bestow
- Bestow sends the customer & lender a collateral assignment form for e-signature
- Policyholder e-signs, then the loan officer e-signs
- Bestow confirms accuracy and e-signs
- All parties receive a signed PDF of the completed assignment
- Bestow records the assignment in our policy admin system

Bestow Advertising Guidelines

The purpose of this document is to catalog advertising guidelines when writing about Bestow, instant underwriting experience, and term life insurance offered by Bestow.

- This copy is provided with the understanding that it will be accompanied by a link back to the Bestow website for additional, legally-required information.
- Before distributing marketing materials referencing Bestow by name or by product description - such as print, radio, TV, internet, etc. - please submit to the AX Team for compliance review. Marketing material includes referencing Bestow by name in any publication and/or media interviews.

01

Guiding Principles

Be fair, balanced, and positive.

In summary, ads must be fair and balanced. No aspect of the ad can be considered untrue, misleading or deceptive and no material piece of information can be omitted. It cannot make exaggerated, unwarranted or misleading claims about prices, coverage or eligibility.

Advertising is contextual.

Advertising is highly contextual. What may be considered appropriate in some instances may be against regulation in another. The following tables show examples of what can and cannot be stated without surrounding context with the hope it will provide guidance when creating advertising materials in various mediums and contexts.

Bad	Good
Don’t guarantee coverage	**Do imply coverage is conditional on approval**
Buy life insurance today. No medical exam.	*Apply for life insurance today. No medical exam.*
You can buy life insurance online without a medical exam.	*You could buy life insurance online without a medical exam.*
Get life insurance today. No medical exam. Buy Now >>	*Get life insurance today. No medical exam. Apply Now >>*
Apply for life insurance and get covered in minutes.	*Apply for life insurance and get covered in minutes, if approved.*
Calls to action that imply anyone can buy. [Buy now] [Get your policy] [Easy to buy] [Start your policy]	Calls to action that imply approval. [Apply now] [Get your quote] [Easy application] [Start your application]

Bad	Good
Don’t give exact prices without context	**Do give estimated prices and ranges**
Get life insurance for under $16/month.	*Life insurance starting under $16/month.*
Life insurance for only $16	*Life insurance starting under $16/month?*
Get $250k of life insurance for just $16/month.	*Get $250k of life insurance for as low as $16/month.*
You could get a $50,000 policy for as low as $16/month.	*A healthy 25 year old female could get $50,000 of coverage for $16/month.*

Bad	Good
Don’t use “A+ Rated” by itself	**Do use “A+ Rated” with disclosures**
Apply for A+ Rated life insurance today.	*Apply for life insurance from a company rated A+ by A.M. Best.*
Term life insurance that’s easy, online, and A+ rated.	*Term life insurance that’s easy, online, and issued by A+ Rated* financial strength.* *[in the website footer]* **Bestow policies are provided by North American Company for Life and Health Insurance®, an insurance carrier rated A+ (Superior) by A.M. Best.*

Bad	Good
Don’t use the word “FREE” when referring to a policy purchase	**Do use the word “FREE” when referring to a quote**
Term life insurance online. No medical exam. It’s free.	*Term life insurance online. No medical exam. Get a free quote.*
Get your free term life insurance today.	*Get your free term life insurance quote today.*

Bad	Good
Don’t say just “life insurance” with no context anywhere else about the type (term)	**Do clearly indicate what type of life insurance you’re advertising**
Life insurance online. No medical exam. ** and no other statement exists on the page or click destination to clarify the product being sold is term life insurance.*	*Term life insurance online. No medical exam.*

Bad	Good
Don't disparage anything or anyone	**Do highlight the benefits from Bestow**
The life insurance industry is broken, focused on profits instead of customers, and slow to adapt to customer preferences.	*Customer preferences have changed over time, moving to digital solutions instead of buying in-person. Bestow is helping the modern consumer apply for life insurance online.*
Term Life Insurance is better than Whole Life Insurance.	*Term Life Insurance is one of the simplest and most affordable type of life insurance.*

Bad	Good
Don't imply term life insurance is a savings account	**Do imply life insurance provides financial protection**
Save for the future with life insurance.	*Help protect your family's financial future with life insurance.*
Invest in your financial future with term life insurance.	*Help protect your family's financial future with life insurance.*
Secure your financial future with life insurance.	*Help protect your family's financial future with life insurance.*

Bad	Good
Don't imply life insurance protects people	**Do imply life insurance helps provide financial protection**
Protect your loved ones with life insurance.	*Help protect your loved ones with life insurance.*

02

Promotional Copy Library

*This copy is compliance-approved, with the understanding that it will be accompanied by a link back to the Bestow website for additional information.

General Copy

Welcome to Life Insurance 2.0

No medical exams. No needles. Just coverage.

Quote in Seconds. Insured in Minutes. It's that easy.

Plans starting at $16/month.

Apply in less than 5 minutes.

Consider it a new lease on life insurance.

Life insurance designed for the way you live.

Term life insurance on your terms.

A life insurance company that stands for something. You.

No doctors, no hassles. Starting at $16/mo.

No doctors. No needles. Just coverage.

Term Life insurance could be more affordable than you think.

Life (insurance) in the fast lane.

Life insurance at the speed of life.

Rest Insured.

Reassuringly likable life insurance.

Apply for life insurance in less than 5 minutes. Or take your time. You do you.

No doctors. No needles. No waiting.

It shouldn't take a lifetime to apply for life insurance.

Re-evaluate your coverage

Is your life insurance coverage keeping up with you?

Life changes fast. So should re-evaluating your life insurance needs.

Consider life insurance coverage that actually covers what your life looks like today.

Having kids changes everything. Your sleep. Your weight. Your life insurance needs.

You've changed since the last time you bought life insurance. Guess what?
So has life insurance.

Have you taken a look at your life insurance coverage lately? Maybe you should take a look at ours. If you've got 5 minutes, you might just have your next policy.

Just when your life insurance needs change, you're all out of spare time to do anything about it. Get a quote in seconds. And if approved, coverage in minutes.

You realize you need more life insurance coverage around the same time you're too busy to bother with it.

Specific to Ease

From quote to policy in as little as five minutes. That's a whole new kind of easy.

Getting your first policy may have been a pain, but with no needles, paperwork or waiting, getting your next one will be a breeze.

The right policy at the right price may be just a few clicks away.

You don't need a doctor. You don't even need to put on pants.
Start your application today from wherever you are.

Specific to Cost

Could you get more life insurance coverage for less? Shouldn't you find out?

Are you getting the best possible rate on life insurance? Give us 5 minutes and we'll help you find out.

Ever wonder if you're getting the best rate on life insurance? Find out in as little as 5 minutes.

Split Screen/Upgrade

Old you bought life insurance. // Does new you have enough?

So you bought a little life insurance, // then you got a bigger life?

Your life insurance fit your life then. // Does it fit your life now?

03

Brand Guidelines (abridged version)

Tone

Witty

Like the classic Volkswagen ads of yore, we use intelligent humor to open the door for our message. We're casually clever. We use wit with precision and the understanding that it works best when it leaves them wanting more.
We're not trying to turn a banner ad into open mic night at The Chuckle Hut.

Conversational

We talk to people like people talk. Our casual style makes them more receptive to what we have to say. They feel like we're in this together. And we are! We throw in contractions and colloquialisms. But we're not chummy or lackadaisical. And we never want to be a brand who says "bae."

Empathetic

This may come as a surprise, but many people fear death and have a hard time talking about it. And of course, you never know what baggage someone is carrying with them from a bad day (or year) when they're reading your copy.
So let's approach everything we write as an exercise in empathy.

Visual Design

Color

Don't change the colors—even to other brand colors. The logo appears in Navy, Black, or White only.

Typeset

Don't type out the wordmark as a replacement for the logo.

Letterspacing

Don't adjust the spacing between letters in the wordmark.

Distort

Never stretch, skew, or distort the logo in any way.

Rotate

Don't rotate the logo.

Outline

Don't display the logo with an outline

Effects

Don't add effects to the logo.

Contrast

Make sure the logo has enough contrast from the background or image.

Contrast: Photos

Make sure the logo has enough contrast from the background or image.

Primary
Navy
#0B3541
C 90%
M 35%
Y 25%
K 65%
R 20
G 67
B 82

Primary
Coral
#DD977F
PMS 000 C
PMS 000 U
C 90%
M 35%
Y 25%
K 65%
R 20
G 67
B 82

Primary
Salmon
#E7B69D
PMS 000 C
PMS 000 U
C 90%
M 35%
Y 25%
K 65%
R 20
G 67
B 82

Secondary
Spruce
#90AFAA
PMS 000 C
PMS 000 U
C 90%
M 35%
Y 25%
K 65%
R 20
G 67
B 82

Secondary
Gold
#E8B167
PMS 000 C
PMS 000 U
C 90%
M 35%
Y 25%
K 65%
R 20
G 67
B 82

Primary Neutral
White
#FFFFFF
PMS 000 C
PMS 000 U
C 0%
M 0%
Y 0%
K 0%
R 255
G 255
B 255

Primary Neutral
Off White
#FAF7F7
PMS 000 C
PMS 000 U
C 90%
M 35%
Y 25%
K 65%
R 20
G 67
B 82

Tertiary Tint
Almond **#F7EEE5**

Tertiary Tint
Mint **#F2F5F4**

Tertiary Tint
Blush **#F2E7E2**

Secondary Neutral
Charcoal **#282624**

Support & Questions

Month-End Reporting

- Each month, Bestow will run our process to report on all applicants that started on an agent URL and purchased a policy.
- Each agent will receive a statement at the end of each month showing applicants who bought and the commissions due them by Bestow.
- Each statement will clearly reflect any business which has lapsed during the month and any commissions that will be charged back and netted out of the total they are due for the month.
- Policies that are sold and then cancelled in the first 30 day ("free look cancels") will also be clearly reflected in the statement as well.
- Payment will be net-30 from the end of any given month.

What Bestow Agents Do

- Bestow has a team of licensed agents that are always available during business hours for questions.
- The entire job of these agents is to be helpful with any questions any applicant has and to proactively reach out to applicants who start but do not finish an application.
- If a Bestow agent's help is involved, rest assured, the full commission will still be paid to the referring agent as all Bestow agents are non-commissioned.

Contacts: Who to Reach Out To

Your Bestow General Agency is:

Full Name

Phone Number

Email

Customer Self Service Capabilities

- Updating a payment method
- Changing beneficiaries

Appendix A
Detailed SuranceBay Guide
v 3.1

Table of Contents

1.1 - SURELC OVERVIEW

SureLC is an application for producers and agencies to streamline the contracting process with multiple insurance carriers. A producer sets up their profile in SureLC one time. Then, when a producer needs to get contracted with an insurance carrier, SureLC will auto populate the producer's profile directly onto that carrier's contracting paperwork, including signatures. The general agency then forwards the completed contracting bundle to the respective carrier.

1.2 - GETTING STARTED: What you need

IMPORTANT: At this time, SureLC is not supported on iPads or iPhones. The minimum software requirements needed to use SureLC, are: Operating Systems:

Mac Users:

Operating System: OS X v10.6

Memory: 4GB

Windows Users:

Operating System: XP, 7, Vista,

8 Memory: 4GB

1.3 - Other Program Requirements:

All Web Users:

Since the web version is a flash based program, you need either:

- Google Chrome since flash is embedded in Chrome, *CLICK HERE* to install Google Chrome.
- For other web browsers install Adobe Flash.

Monitor Resolution:

SureLC was designed for a monitor with a minimum resolution of 1280 x 800. You can use a higher resolution if you desire.

Click the following links to find directions about changing your monitor resolution.

- Windows 8
- Windows 7
- Windows XP
- MAC OS

Remember that adjusting the screen resolution also changes the size of other programs you use.

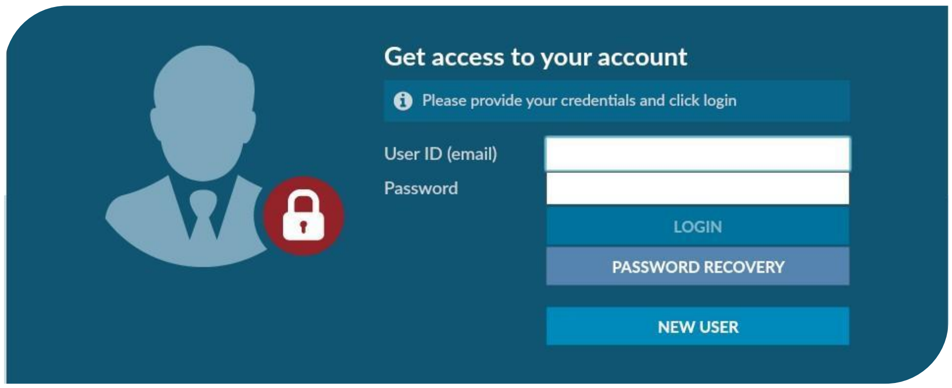
Internet Connection Speed:

Users should have a minimum of 5 Mbps download speed and 3 Mbps upload speed. Visit www.speedtest.net to test your connection speed.

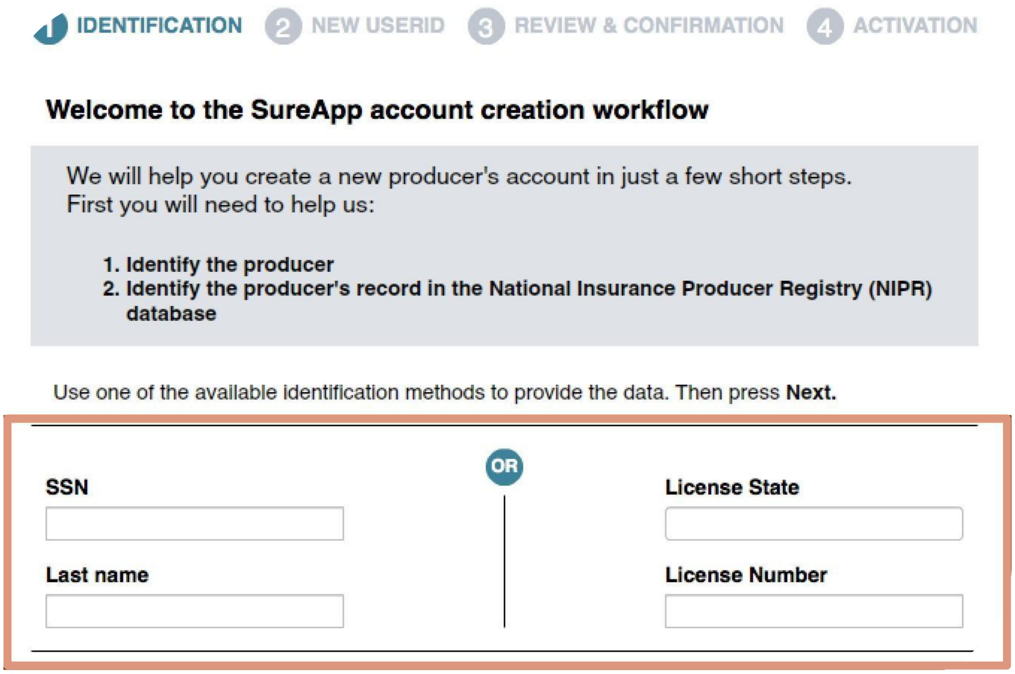
1.4 - Registering a Producer in SureLC/Producer View

This is how a **Producer** adds himself or herself to SureLC.

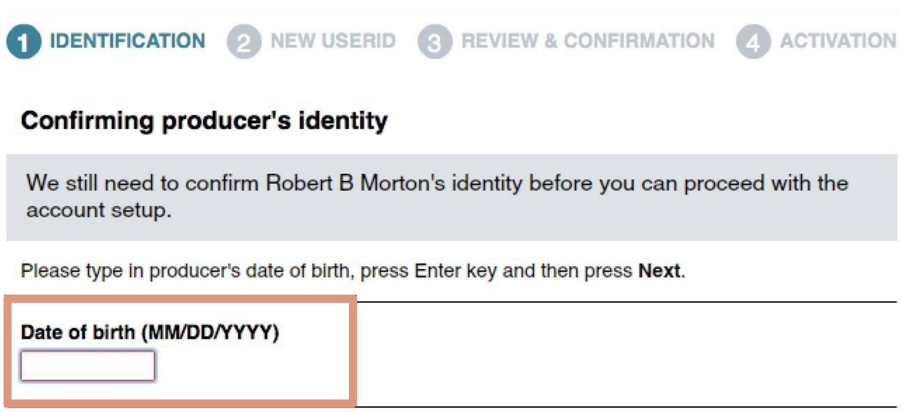
1. The producer uses a link, or signs in through the agency website to access that agency's SureLC webpage. On this page, click **New User** to start the registration process. **If you have an existing SuranceBay account, you can use the same email, you just need to create a new password.**



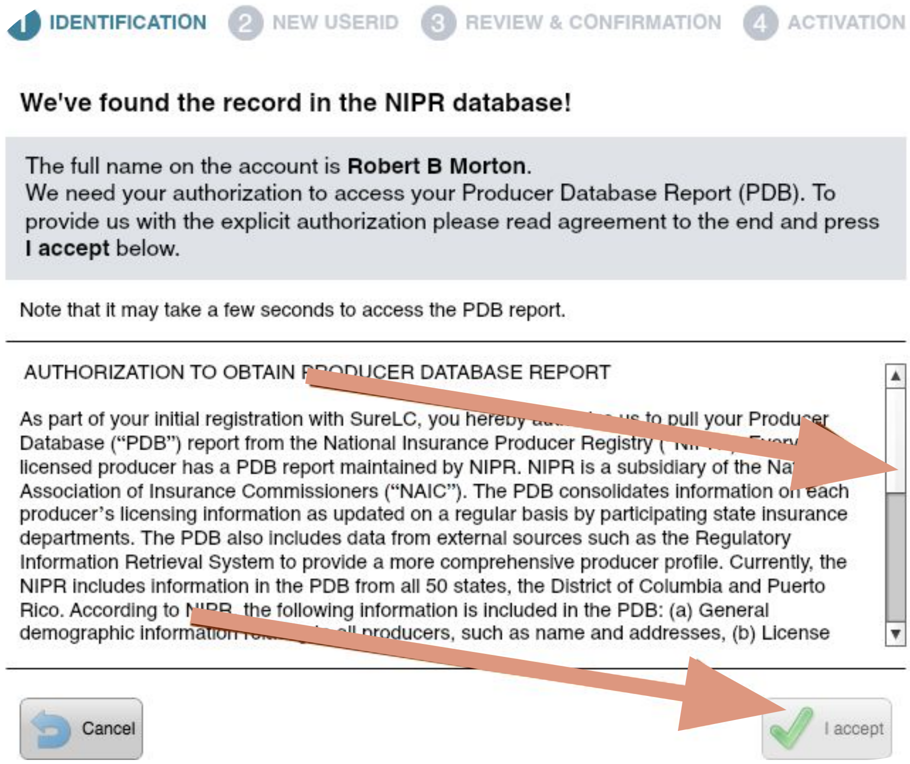
2. **Identification:** Enter agent information by SSN and Last name OR license state and number then click **Next**.



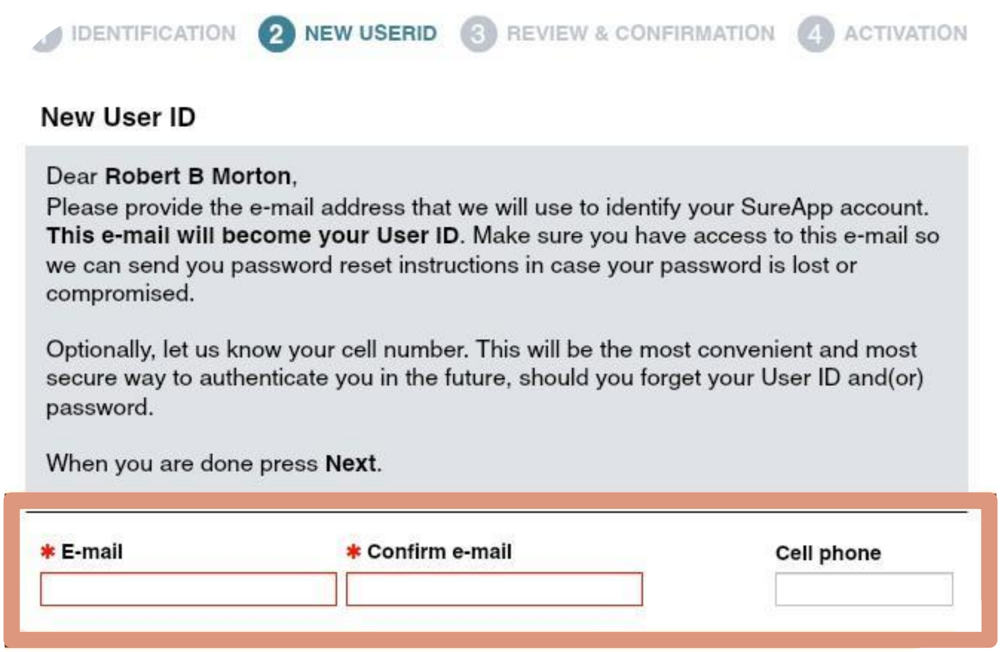
3. Identification: Enter the producer's date of birth, press **Enter** or the Tab key on your keyboard, then click **Next**.



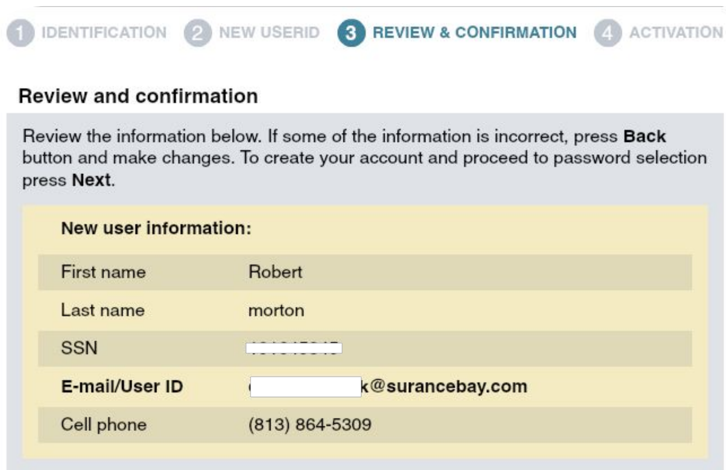
4. Identification. Read and accept the **Authorization to Obtain Producer Database Report** disclaimer. Use the scroll bar to the right of the disclaimer to scroll to the bottom of the text, then click **I Accept**.



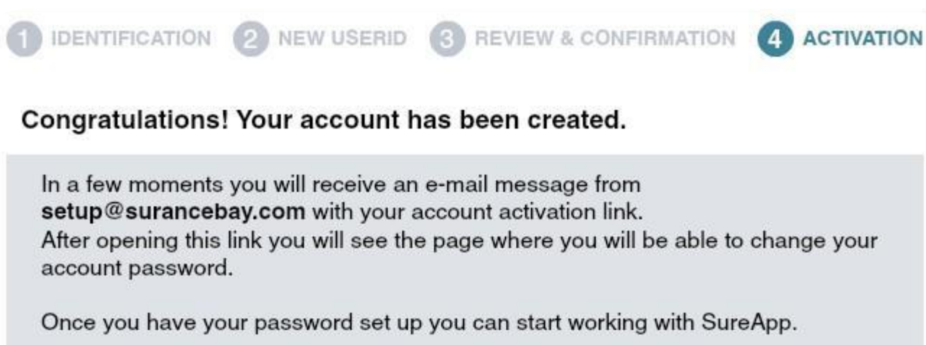
5. New UserID: Enter the producer's e-mail address and confirm. This is the e-mail address used to send the account activation e-mail and serve as the user log in. Cell phone is optional and only used as an identifier when the producer needs to reset the password. When complete, press **Next.**



6. Review and Confirmation: Verify the data on this screen is correct. If not, click **Back** and make any changes needed. If the information is correct, click **Next**.

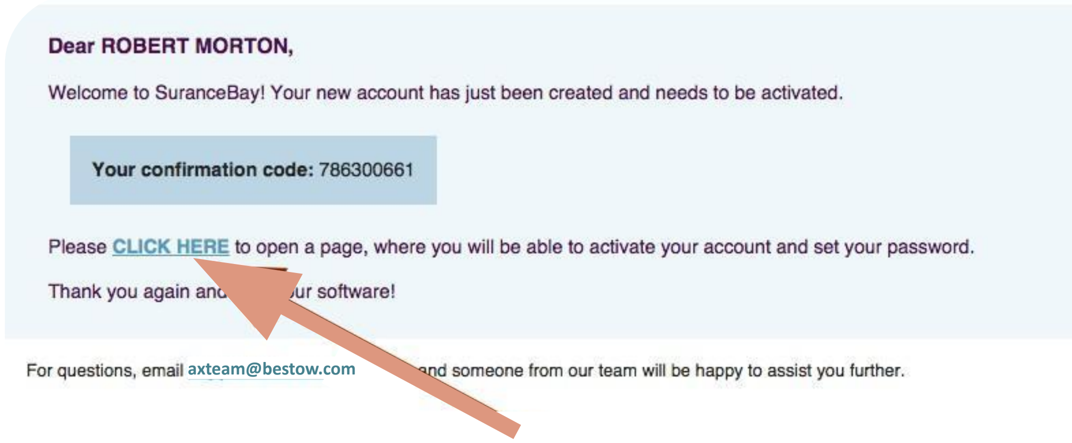


7. Activation: A screen displays that confirms your account creation along with a message that says you will soon get your account activation e-mail from **setup@surancebay.com**



8. Account activation and password creation: Once you receive the e-mail click on the activation link contained in the body of the message. If you receive the email in your inbox, check your Spam/Junk folder.
Note: This is a one time use link. Do not attempt to use this link to log into SureLC later, It will not work.

.



9. Once the new page opens, create your SureLC profile password. Be sure and follow the password rules. When you meet one of the password creation rules, a check appears next to the rule. When you satisfy all the rules, the system activates the **Next** button.

10. Once completed, you receive the following message and you can log into you SureLC profile with the e- mail login and newly created password.

NOTE: After account activation, use the SureLC weblink the agency you are contracting through sent you to access SureLC.

1.5 - Completing Producer Profiles In SureLC

There are multiple tabs within a producer's profile. This article provides information, on a per-tab basis, about completing producers' SureLC profiles. When all information is entered correctly, each tab (EXCEPT HISTORY) will have a Green Check Mark.

1.6 - NIPR TAB

This information is obtained from the National Insurance Producer Registry. All fields with a red bullet point are required. Be sure and verify all this information is correct. Press the pencil icon if any of the required information needs to be changed.

- **eMail field** - must be unique per-producer, and is synchronized with the email address field NIPR has on file for the producer. Don't use the same email address more than once for multiple producers in this tab. This email address field is not used on contracting paperwork. The email address in the producer's DBA tab is applied to carrier contracting paperwork.
- **Mailing Addres**s - this is the mailing address NIPR has on file. The mailing address on this tab is not populated on carrier contracting paperwork. The mailing address in the producer's DBA tab is applied to the producer's carrier contracting paperwork unless your Agency overrides these settings.
- **Business Address** - this is the business address NIPR has on file. The business address on this tab is not populated on carrier contracting paperwork. The business address in the producer's DBA tab is applied to the producer's carrier contracting paperwork unless your Agency overrides these settings.

1.7 - DBA TAB

This tab designates how business is done. This affects how forms are populated and how commissions are paid.

- **Individual** - the producer receives commissions directly from the insurance company at the set commission rate. The producer will receive a 1099 from the insurance company with their SSN at the end of the year.
- **Business Entity** - the applicant is an Owner or Officer of a business entity that has an Employer Identification Number and commissions are paid directly to the Business Entity's bank account.
- **Licensed Only Agent** - also frequently referred to as "Solicitors". This selection is for the applicants who:
    - Need to be appointed by a carrier
    - Do not Receive commissions directly from the carrier
    - Are not an Owner or Officer of a Business Entity

Unless your Agency overrides the producer's values, the phone #, fax #, mailing address, business address, email address, etc. information applied to carrier's contracting forms is obtained from the producer's DBA tab.

1.8 - QUESTIONS TAB

On this tab, all background questions must be answered. Ensure you scroll through the entire page and answer all questions. Unanswered questions will halt the contract request process and possibly delay submitted business.

If you answer a question Yes, you may see sub-questions. If the system displays sub-questions, you must answer all related questions related to the incident.

If you answer Yes to a sub-question, enter the date of the incident then click **explanation**. On this screen, you can upload any supporting documentation or create an explanation document.
Note: if you have one supporting document that is an explanation for three different sub-questions, you must attach that document to each question.

Once all required fields are complete, click **Generate Document**. Finally, click the Back Arrow to return to the main questions screen.

1.9 - LICENSES TAB

The Licenses Tab receives information from NIPR, the National Insurance Producer Registry. In addition, SuranceBay updates producer's licenses using the guidelines *POSTED HERE*.
This tab is for informational purposes only and requires no entries.

Click the filter button to see all producer licenses, active and inactive, or choose **Active only** to see only those licenses that are current. You can also choose **Eligible For Renew** to show only licenses that are eligible for renewal based on that state's certification renewal guidelines.

1.10 - EFT TAB

The Electronic Funds Transfer Tab (EFT) is where you set up all banking information related to payout of commissions.
Enter the bank account routing number, account number and account type then upload a copy of a voided check for this account.

Note that this tab is only visible for producers doing business as either "Individual" or "Business Entity" as they're the only ones receiving commissions from the carrier.

1.11 - HISTORY TAB

The History Tab purposely omits the green check mark or red exclamation point validation because the information entered into the History Tab is used for state licensing purposes. You may input as little or as much information into this tab as required.

If you apply for or renew state licenses and the History Tab is not completed, you are prompted to enter the requisite information during the state license application process.

1.12 - E&O TAB

The E&O Tab stores the current copy of the Errors and Omissions Insurance policy information and Declaration Page.

Click **Add Existing E&O**.

Enter the E&O policy number, carrier, limits per case and total limits. Add a certificate number if you have one and then the policy start and end date.

Once complete, click **Add Policy**.

Click **Upload**, find the policy certificate on your PC and upload.

If you do not have E&O and would like to purchase a policy and your agency permits, you can buy an E&O policy from this screen.

To purchase a policy, click **Buy Now**.

On Step 1, choose the plan to purchase, then click **Next**

On Step 2, Fill in all required information. Every field with an asterisk is required. Once complete, click **Next**. On Step 3, Answer all questions. Simply click in the answer box to choose the required answer. Once complete, click **Next**.
On Step 4, Read the disclosure and then check the box **Affirm your application**.

On Step 5 Read the disclosure, then type your name as your digital signature. You can also view the **Policy Document**. Once complete, click on **Agree and Apply Electronic Signature.**
On step 6, choose your payment method, fill in the required information, then click **Process Transaction.**

Once complete, you receive confirmation and an e-mail is sent to you within 30 minutes that includes your policy documents. Additionally, a copy of the E&O Policy certificate is uploaded to your SureLC profile.

1.13 - TRAINING TAB

The first thing on this tab is whether a producer is registered with FINRA. Click **Yes** and SureLC retrieves the CRD number and Broker Dealer information.
Next, enter Anti-Money Laundering training information. Click **None** if the training has not been completed If the AML training was completed through LIMRA, a screen shot of the completion information can be uploaded using **Upload**, or SureLC can retrieve a screen shot of the completion information for you.
First, click **Get It For Me**. Next, agree to the terms and provide a LIMRA password. Then press **Get Screen Shot**.
Note: SureLC does not store any LIMRA passwords; it is only used to get the completion screen shot.

If the AML training was completed through an organization other than LIMRA, click **Other**, fill in the Provider name and date that training was completed.
Click **Upload** to attach a copy of the completion certificate.

On the Training tab, click the checkboxes next to any honors held.

1.14 - SCAN TAB

The Scan tab is a holding area for pertinent personal forms needed to complete a contract. Forms added during the initial set-up are stored on this tab.

The most important item stored on this tab is the Signature Authorization Form. This form must be uploaded to this tab or the signature can be manually created by the producer.

To upload *an* already prepared signature authorization page, click on the blue upload folder and choose the needed form on your computer.
To preview a form on the Scan tab, hover your mouse over the form and that form displays on the right side of the screen, or you can double click the form to open it up in a new window.

To change a form type, click the gear icon, click **Change Form Type** button and choose the proper form type from those listed.
To remove a form from the Scan tab, click the gear icon, then click the Blue Filing Cabinet button to archive the form.

To download a copy of a form, click the gear icon, then press **download**.

PRODUCER VIEW ONLY (MANUALLY CREATING A SIGNATURE)

To create a signature authorization page using SureLC, click **Signature Capture**. Read, then accept the Signature Authorization Disclaimer Page, click **create signature** and, using your mouse, draw the signature to use. Not happy with your first try? Click **Erase** and try again.
Once you have a good signature, click **Done**.

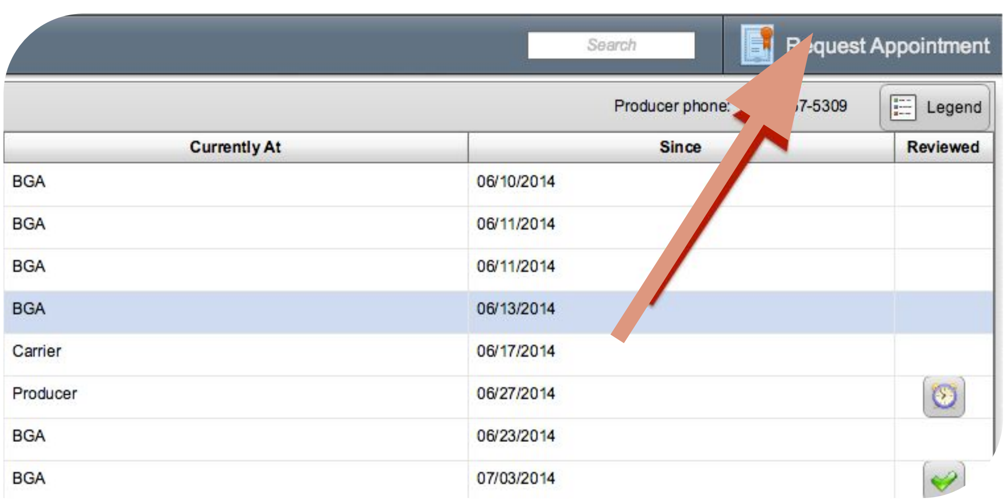
1.15 - Requesting an Appointment (Producer View)

MY APPOINTMENTS

After logging into SureLC, click My Appt. Requests/Get Appointed**.**

REQUEST APPOINTMENT

On this screen, click **Request Appointment**.



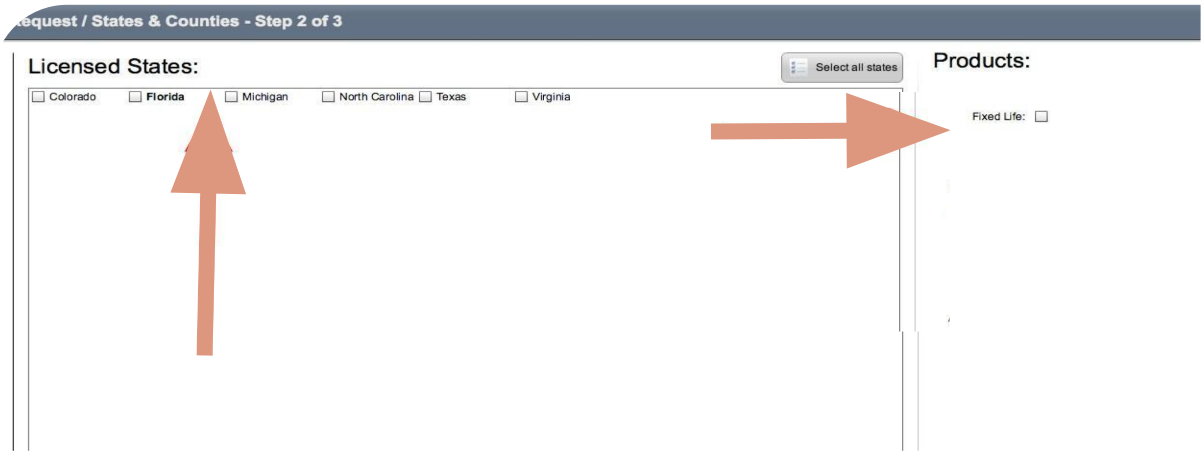
CARRIER AND REQUEST TYPE

On this screen, choose the carrier to contract with and then choose the request type (Contract). **This will be completed TWICE, once for Bestow and once for North American.**

You will be required to reenter the background questions again for the North American appointment after you make your selections, click **Next**.

STATES AND PRODUCTS SELECTIONS

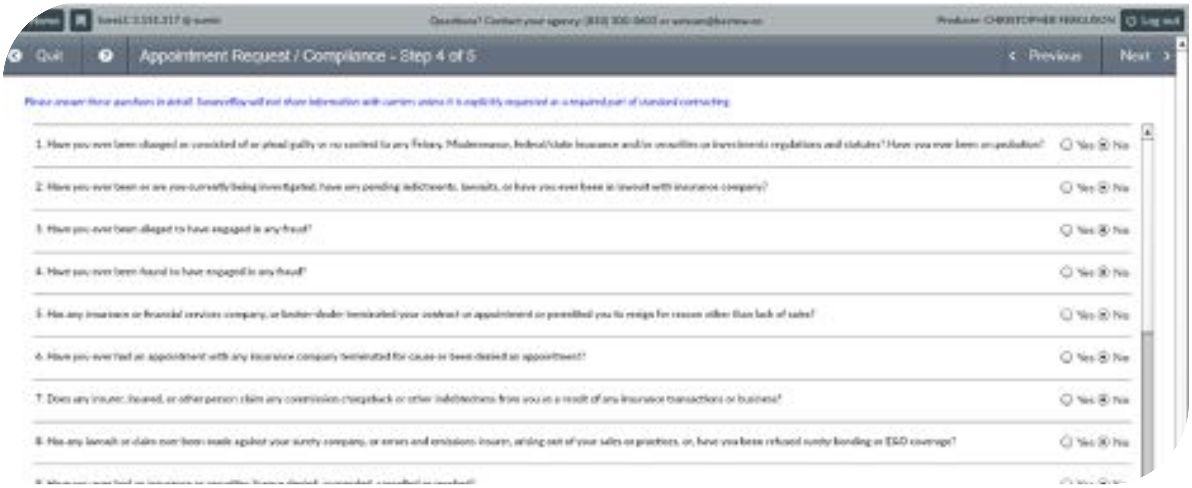
On this screen, choose the states you want to be contracted in and then choose the products (FIXED LIFE) you want to write. Only states that the producer has an active insurance license display as available options.



After you make your selections, click **Next**.

MISCELLANEOUS QUESTIONS

This page contains carrier specific questions. Answer all required questions before continuing.



Forms Review and Application of Signature

All carriers require an additional step before submitting. To perform that step click **Next**.

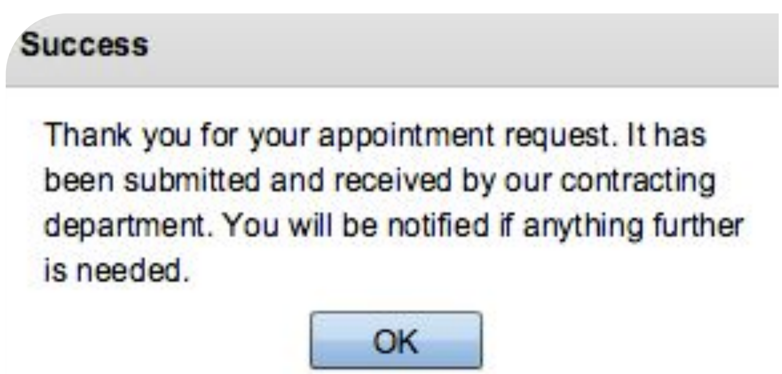
On this page, the carrier requires you to scroll through the contracting

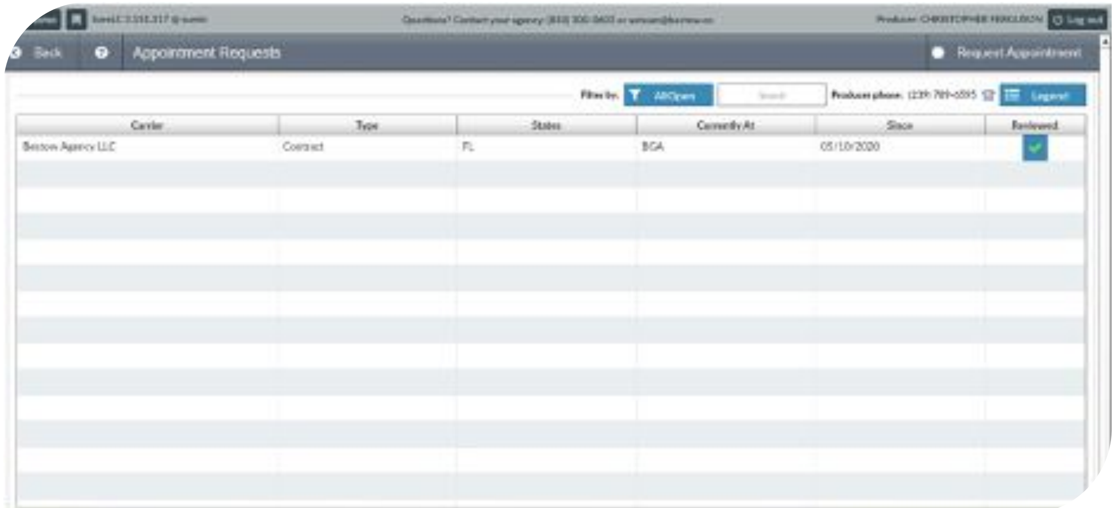
paperwork. Be sure and scroll to the bottom of the page, then press

Confirm

Finally, click the Apply My Signature button.

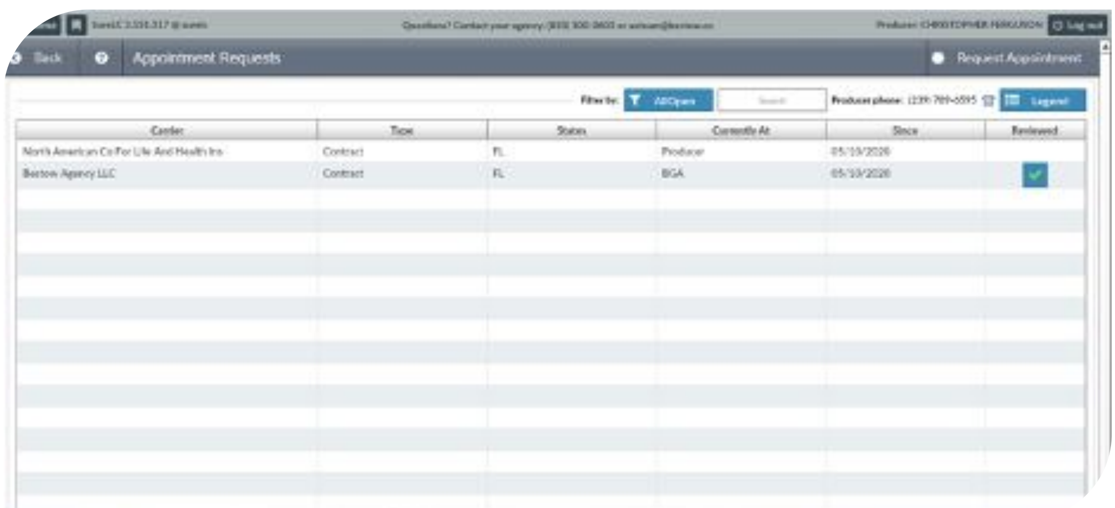
A successful appointment request generates the following message.





Now click Request Appointment again to submit the request for North American, and repeat the steps from above.

When you get to the question that says “Will you be selling life products that have a LTC Rider?” Select No.



When you are finished, the appointment screen will show requests submitted for both Bestow and North American.