



# HOW TO

## US Agent Play Book

|   |                 |
|---|-----------------|
| <b><u>Chapter 1: Everest Overview.....</u></b>                                    | <b><u>1</u></b> |
| 1.1 Why Everest.....  | 1               |
| 1.2 Everest Tools – More Than an Insurance .....                                  | 1               |
| 1.3 How Everest Works at the Time of Need .....                                   | 2               |
| <b><u>Chapter 2: All About the Insurance.....</u></b>                             | <b><u>3</u></b> |
| 2.1 Insurance Specifics .....   | 3               |
| 2.2 Target Market.....  | 4               |
| 2.3 Eligibility Criteria.....   | 5               |
| <b><u>Chapter 3: Agent Website – Go-To-Tools for Everything You Need!....</u></b> | <b><u>5</u></b> |
| 3.1 Everest Agent Access Set-Up .....   | 5               |
| 3.2 Helpful Marketing Material .....  | 6               |
| <b><u>Chapter 4 – Application Process – Having it in “Good Order”.....</u></b>    | <b><u>6</u></b> |
| 4.1 Submitting the Application.....   | 6               |
| 4.2 When to Complete a Medical Phone Interview .....                              | 7               |
| 4.3 Checking the Status of Your Business.....                                     | 8               |
| 4.4 Submitting Required Documents to IA American.....                             | 9               |
| <b><u>Chapter 5: Sale Strategy.....</u></b>                                       | <b><u>9</u></b> |
| 5.1 Positioning Everest .....   | 9               |

|  |                  |
|--|------------------|
| 5.2 How to Start the Conversation.....                       | 10               |
| 5.3 Best Practices – Agent Testimonial .....                 | 11               |
| 5.4 Engage, Embrace, & Empower – Build Your Brand .....      | 12               |
| <b><u>Chapter 6: Will Prep<sup>SM</sup>.....</u></b>         | <b><u>12</u></b> |
| 6.1 Importance of a Will.....                                | 12               |
| 6.2 What to Prepare .....                                    | 13               |
| 6.3 Will Prep Set-Up .....                                   | 14               |
| <b><u>Chapter 7: Everest’s Tenzing<sup>TM</sup>.....</u></b> | <b><u>15</u></b> |
| 7.1 Tenzing Set-Up .....                                     | 15               |
| 7.2 Setting up Tenzing folders .....                         | 16               |
| 7.3 Is Tenzing Safe to Store Information?.....               | 16               |
| 7.4 Tenzing Storage Capacity.....                            | 17               |
| <b><u>Chapter 8: PriceFinder.....</u></b>                    | <b><u>17</u></b> |
| 8.1: What is the PriceFinder Report .....                    | 17               |
| 8.2 Accessing the PriceFinder Report.....                    | 17               |
| <b><u>Chapter 9: Contact Information .....</u></b>           | <b><u>18</u></b> |
| 9.1 Product Provider Information .....                       | 18               |
| 8.2 US Regional Sales Director Contact Information.....      | 18               |

# Chapter 1: Everest Overview



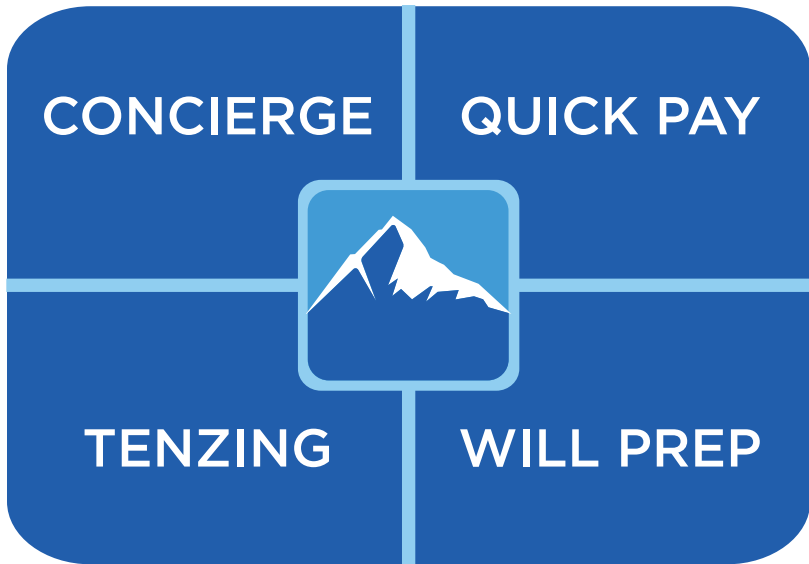
## 1.1 Why Everest

- **One of a Kind:** First Nationwide Funeral Planning and Concierge Services across North America
- **24 Hour Planning Assistance:** Senior Advisors are expert, licensed Funeral Directors that are available 24/7 to assist families with a personalized funeral plan<sup>1</sup>
- **Consumer Advocate:** Everest is independent, and not associated with any funeral home or funeral service providers. We work exclusively on behalf of our clients and their families
- **Peace of Mind:** Families are able make decisions in the comfort of their home
- **Global Services:** Ability to assist with funerals anywhere around the world and offering professional translation services for those families who do not speak English. Also, Everest offers Toll-Free and International numbers for families to contact us from anywhere in the world
- **Negotiation:** Negotiate funeral pricing; gather and compare pricing information for family to understand
- **Simple Application:** No medical exam needed, application can be processed/issued in 3-4 days
- **QuickPay<sup>2</sup>:** The proceeds of the life insurance may be paid to the beneficiary in as little as two business days after death, making funds quickly available to cover any expenses

<sup>1</sup> Everest needs to be one of the first calls made after client’s death before committing to any contract with the local funeral home.  
<sup>2</sup>Not available during the contestability period defined as the first two policy years.

## 1.2 Everest Tools – More Than Just Insurance

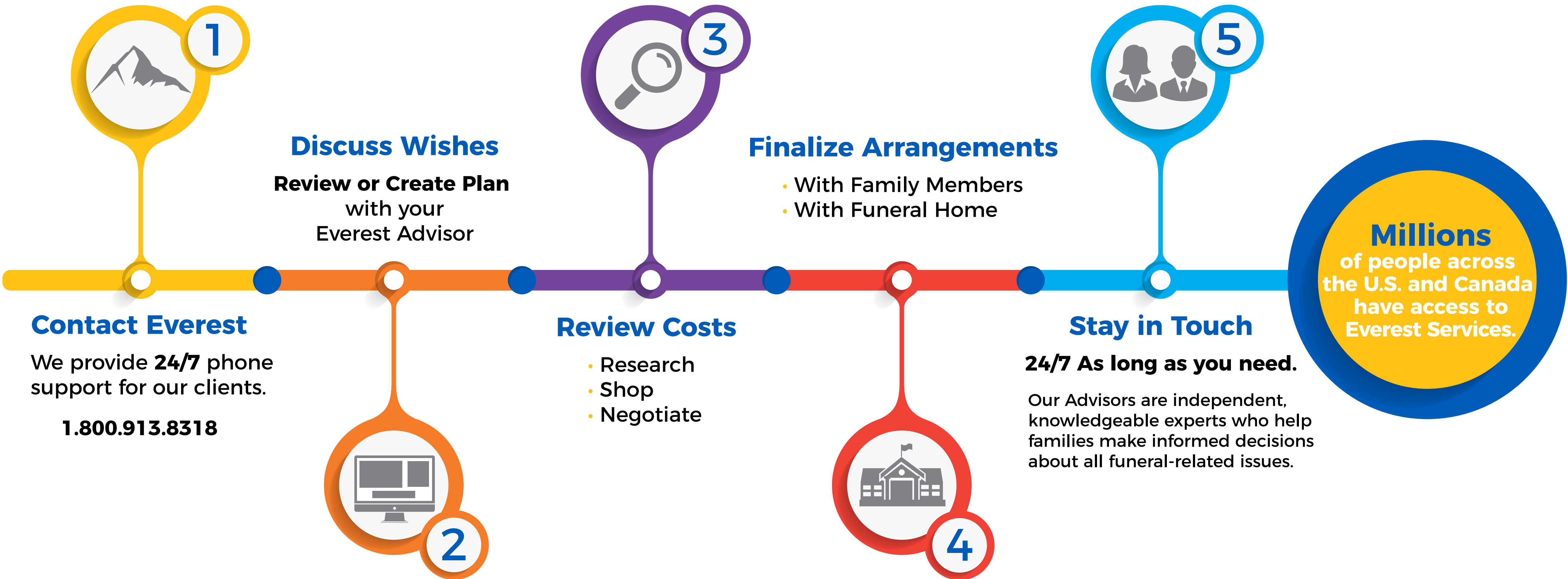
- **24/7 Concierge:** Our Senior Advisor will provide personalized assistance to each family’s specific needs, negotiation assistance and facilitate getting the monies to the family with QuickPay. Will work families and funeral homes anywhere in the world; translator services available in over 240-languages
- **Planning Tools:** My Personal History, 10 Key Decision and “My Wishes” Planning Guide and more
- **Will Prep™:** Create customizable Will, Power of Attorney, Health Care Directive, and other legal documents. [For more details view video.](#)
- **Tenzing™:** Personal storage of 100 GB of data that is protected by multi-layering encryption to easily store and retrieve important personal information. [For more details view video.](#)
- **PriceFinder<sup>SM</sup> Report:** Create a customized funeral home comparison report based on zip code or city. [For more details view video.](#)
- **“Everest Tools”** App now available on App Store and Google Play



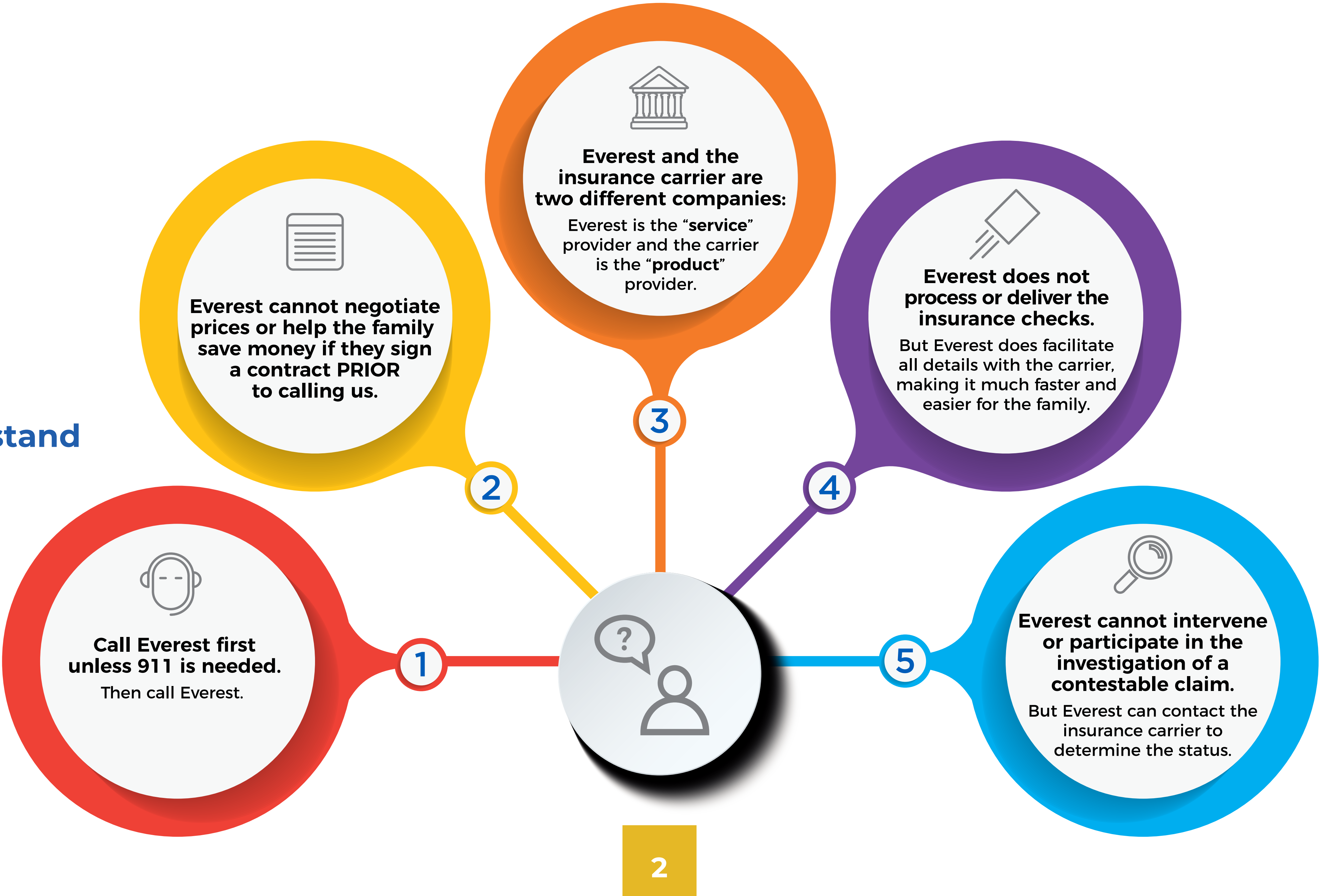
Instructional Videos are available for PriceFinder, WillPrep, and Tenzing on our agent website for demonstration purposes. Will Prep and Tenzing are only available to policy owners. Agents do not have access to either unless they own an insurance policy with Everest.



1.3: How Everest Works at the Time of Need



Important to Understand



## Chapter 2: All About the Insurance



### 2.1 Insurances Specifics: Simplified-Issue Whole Life Insurance Underwritten by IA American

- The Everest Package offers two whole life, final expense insurance products to choose. Both options offer a simplified approach to purchasing life insurance. Everest's services and tools are included to all product offerings:

- **Advantage (Ages 0 – 49)/Advantage 50+ (Ages 50 -85)**

- Issue Age: 0 – 85
- \$5,000 - \$50,000 coverage
- Premiums Never Increase, guaranteed coverage for life
- Payment options: monthly, quarterly, semi-annually, and annually
- Endowment Age: 100
- Applicants can qualify for Immediate or Return of Premium (ROP)
- No Medical Exam or no blood work - Underwriting completed 2-3 days
- Point-of-Sale Decision. No medical exam or blood work. Underwriting completed and policy issued in as little as 2-3 days
- Riders Available: No Cost Riders, where available; Low cost, optional Child/Grandchild Riders available
- QuickPay<sup>3</sup> – Tax-Free<sup>4</sup>: Proceeds to the beneficiaries in as little as two business days after death
- For more detailed descriptions, Advantage Agent Guide available on agent website, Step 3

- **Prime Advantage**

- Simplified Issue Single Premium option designed especially for senior market & single premium sales
- Issue Age: 45 – 80
- Minimum Single Premium: \$10,000
- Maximum Face Amount: \$300,000 for Preferred, \$200,000 for Standard
- Endowment Age: 110
- Applicants can qualify for Preferred or Standard
- No Medical Exam or blood work - Underwriting completed 2-3 days.
- Short medical phone interview needed, and pull of MIB, RX database, and MVR.
- Riders Available: No Cost Riders, where available
- Insured has access to cash after the first year
- Guaranteed immediate increase in asset values to beneficiaries – Tax Free<sup>4</sup>
- Forms of payment: single payment by personal check or 1035 Exchange
- QuickPay<sup>3</sup> – Tax-Free<sup>4</sup> Proceeds to the beneficiaries in as little as 48 hours
- Prime Advantage Agent Guide available on agent website, Step 3

<sup>3</sup>Not available during the contestability period defined as the first two policy years.

<sup>4</sup>Life insurance proceeds are generally paid tax-free. Please consult a tax professional for client's unique situation.



## 2.3 Target Market

The Everest Package is designed for EVERYONE, especially those who want to ease the burden for their families when that times come.



- **Advantage (0-49)/ Advantage 50+**

Applicants who are...

- In good health or may have/had health issues in the past
- For health reasons are not insurable with other life insurance products – may qualify for ROP
- Looking for simplified underwriting, wanting coverage quickly that will never decrease
- Wanting guaranteed, lifetime coverage with premiums that will never increase
- Seeking a small amount of coverage as a stand-alone or to complement existing life insurance coverage to cover immediate expenses – tax-free<sup>5</sup>

- **Prime Advantage Single Premium**

Applicants who are ...

- in good health or who may have/had health issues in the past
- looking for simplified underwriting, wanting coverage quickly
- looking to reallocate a portion of their assets to avoid taxes and probate costs
- seeking to transfer a life insurance policy, CD, or Money Market account with 1035 Exchange or existing cash on hand
- not looking to make payments for life, but want to make one premium payment that will provide coverage for life
- looking for a guaranteed immediate increase in asset values to beneficiaries
- want a Tax-free death benefit that is available immediately to cover expenses<sup>5</sup>

<sup>5</sup>Funds are available within 48 hours of death outside 2-year contestability period. Life Insurance proceeds are generally tax-free, please consult a tax professional for your unique situation.

## 2.3 Eligibility Criteria for Insurance Products:

- US Citizen<sup>6</sup>, Non-US Citizen with SSN, Green Card, Visa, or ITIN (Guidelines available on agent website)
- Simplified “YES/NO” application, no medical exam needed, &
- A medical phone interview (if applicable), &
- Check with MIB, RX database, and MVR, and applicant’s build (height/weight chart)
- Application can be completed via E-App or via paper
- No face-to-face needed with E-App; Remote Signature Options- Email for Signature, Voice Signature or Sign on Screen
- Underwriting time frame: 3-4 business days

<sup>6</sup>Prime Advantage only available for US Citizens. Non-US Citizens are eligible to apply for the Advantage/Advantage 50+



## Chapter 3: Agent Website – Go-To-Tools for Everything You Need!

### 3.1 Everest Agent Access Set Up

- Go to [www.everestfuneral.com/wfg-us](http://www.everestfuneral.com/wfg-us)
- Agent Dashboard for **Go-To-Tools** for everything you need
- Access the Electronic Application with remote signature capabilities; the most efficient way to submit business
- Check Agent eFile to manage your business
- Explore our Everest PriceFinder Report, “Will” and Instructional Videos, Power Points, Testimonials, & Webinars
- Run Quotes via “Online Quoting Tool”, Mobile e-App, or Quoting Tables;
  - Direct Quote Tool Access: <https://www.insuranceapplication.com/cgi/webapp/mlogin.aspx>



### 3.2 Helpful Marketing Materials and Videos (all available on our agent website)

- “Will” video: Virtual video that describes what “The Everest Package” does
- Instructional videos available: Will Prep™, Tenzing™, and PriceFinder<sup>SM</sup>
- **Everest Tool Kit: 4 Key Steps to Get Started**
  - Step 1: Submit Agent Agreement Online
  - Step 2: Everest Marketing Tool Kit – marketing material and videos available for download & print
  - Step 3: Everest Life Insurance Toolkit – access to quoting tools, insurance applications & forms
  - Step 4: Submit Applications – access to submitting paper applications



## Chapter 4 – Application Process – Having it in “Good Order”



### 4.1 Submitting an Application

- Go to [www.everestfuneral.com/wfg-us](http://www.everestfuneral.com/wfg-us) to access the paper application or E-App
- Complete instructions for completing and submitting an application are available via the agent guides, under **Step 3** of our agent website
- Two options for completing the application:
  - **Process application electronically with E-App (Electronic Application)** available via home page or directly at <https://www.insuranceapplication.com/cgi/webapp/mobile/login.aspx?site=wfg>
    - Full tutorial available on website
    - Agent must be appointed with IA American to complete E-app and will sign in with Everest Agent ID (5+WFG Agent ID). (Refer to Agent Appointment under Step 1 of agent website)
    - Designed for tablet or laptop use; does require internet access
    - Will automatically run a quote/illustration
    - Signature is completed electronically using the applicant’s finger, stylus, or can do a remote signature
    - Remote Signature requires the applicant to sign via email from a link to a secured website for signature. Text for Signature or Voice Signature. Applicant will view the full application electronically before being able to sign
    - Agent will be notified once the signature has been captured and able to submit
    - Faster processing time with Point-of-Sale-Underwriting decisions that can be made in less than 30 seconds
    - Online instructional tutorial available
    - Please review Guidelines on When to Complete Medical Phone Interview
  - **Process Application via Paper Application:**
    - Paper applications and Required Forms are available under **Step 3 of our agent website, [www.everestfuneral.com/wfg-us](http://www.everestfuneral.com/wfg-us)**
    - Scroll down and to Applications and Required Forms
      - Select State, then Product.
      - Click on Table with Application and Required Forms
      - Selected and download the forms needed
      - Print out and complete the application
    - Run an illustration and quote using the “Quoting Tool” under Step 3. (Does require you to be an appointed agent).  
**Be sure to enter your Everest Agent ID (5+WFG Agent ID)**
    - Or use the Quoting Tables available under Step 3.



- Once application is complete, you can submit application and all supporting forms or documents
- Instructions to Submit Paper Application: **Step 4**
  - Fax: Cover Page and fax number listed (254.297.2100). MUST HAVE COVER PAGE
  - Upload/Scan: Go to [www.insuranceapplication.com/appdrop](http://www.insuranceapplication.com/appdrop). Must use Agent ID

#### 4.2 When to Complete a Medical Phone Interview

- There are a few exceptions where you still need to to complete a medical phone interview. **The E-App will prompt you if one is needed.** These exceptions include the following instances:
  - Applicant is a Non-USA Citizen, using a ITIN, Green Card, or Visa. Be sure to complete Guidelines for Non-USA Citizens (available under Step 3 of the agent website) and submit with the application. Spanish line available. Translators are available in a multitude of languages. Note in the app what language is needed.
  - Applicant is applying for the Prime Advantage (Single Premium)
  - Applicant is between the ages of 50-85 and someone other than the applicant, their spouse/partner, or adult child is the payor
  - Applicant is between the ages of 25 - 29, and applying with a 3rd-Party Payor
- If an interview is needed, you can complete a **3-way call** with our vendors, Apptical - simply ask for a **‘voice signature Advantage’** or a **‘voice signature Advantage 50+’**, to enable you to remain on the line with your remote applicant.
- To complete the phone interview, contact Apptical (3rd Party Vendor)
  - **Apptical:** 1-877-351-1773  
Hours of Operation:  
Mon – Fri 7:30am – 1am CST;  
Sat – Sun 9 am – 9pm CST
- If you are unable to complete the phone interview, IA American will order an interview within 24 hours after the application is submitted.
- Phone interviews can also be used with available translators with most major languages

#### 4.3 Checking the Status of Your Business – Applications & Policies

- Agent E-File allows you to check the status of your business w/in 24 hours of submittal; updated 4xs daily
- IA American will send you an email for any Client/Agent Correspondence
  - You can click on the link provided to view correspondence or go directly to Agent E-File
- Visit [www.everestfuneral.com/wfg-us](http://www.everestfuneral.com/wfg-us)
- Login on Agent E-File (top right blue box on home screen)





- Enter your Everest Agent ID (5+WFG Agent ID)
- First-time Users: Enter the last 4 digits of your SSN for password, you will be prompted to call IA American from the number that they have on file. Access Code provided for you to create your password.
- Once logged in, you can access Agent E-File, run or download an illustrations to your desktop
- Click on the Agent E-file
- Click “View All” on Client List to see all business submitted to IA American
- All Business Submitted will appear in alphabetical order with their policy #, status, DOB, etc.
- Click on the box to the left of each name for more details of that app/policy. Once here, you can view the application, policy, banking draft info, coverage amount, etc.
- **If you need to view Correspondence of any submitted business or policies:**
  - Once on main Agent E-File page, click “Correspondence” tabs to view information or instructions
  - Dashboards are also available in the main page to view Persistency, Placements, Activity Report

#### 4.4 Submitting Required Documents to IA American

- Go to [www.insuranceapplication.com/docdrop](http://www.insuranceapplication.com/docdrop) or log into E-File and use the “Service Request” option
- Login by entering your agent number (5+Agent ID)
- Once logged in, click the “Browse” button to locate the file containing the document you wish to send.
- Select the file and then click “Open”.
- The name of the document you are about to send will appear on the screen.
- Select the department to which you wish to send your document.
- Provide the 10 digit policy number associated with the document you are sending.
- Additional information can be typed into the “Comments” box. Please make sure any comments that you type are associated with the document you are sending.
- Click the “Upload File” button to send your document to the department you previously selected.
- You should now see a confirmation stating, “Upload Successful”. (If you do not receive this confirmation or receive an error message, please attempt to upload the document again.)
- The documents will be processed in the order in which they are received by the respective departments.



## 4.5 IA American's Live Chat Option

Live Chat is available for agents to immediately connect with IA American's subject-matter experts during their business hours.

- Go to your Agent E-File and log in
- Click on "Live Chat" Option
- Select a department
- Enter the required your required credentials
- Once completed, a transcript can be sent to you via email



## Chapter 5: Sale Strategy

### 5.1 Positioning Everest

- **Focus on Everest's Concierge Service: Assistance available 24/7.** At the time of need, most families don't know where to start, think that they can't afford it, and fear being taken advantage of. They are also making significant financial decisions under considerable time pressure and when they are emotionally distraught and vulnerable.
- **Service and Protection Insurance** that provides a guaranteed death benefits, with premiums that never increase
- **More Than Insurance** – offers universal concierge services and benefits for all insurance packages, regardless of coverage amount.
- **Estate Planning:** Include Everest within Will and Estate Planning Conversation
- **Compliments client's existing life insurance coverage.** The benefits of our concierge service and QuickPay allows Everest's families to get assistance immediately and expedite the claim
- **Global Services:** Ability to assist with funerals anywhere around the world and offering professional translation services for those families who do not speak English. Also, Everest offers toll-free and international numbers for families to contact us from anywhere in the world
- **Everest Services are personalized** for the cultural or religious needs of every family
- **Simple Solution** to a complex and expensive life event that everyone will go through at some point
- **Share a story or show a testimonial** of how Everest worked at the time of need



## 5.2 How to Start the Conversation (Hints and Advice from Successful Agents)



- **Introduce The Everest Package when you are already presenting another product.** Our product compliments the other solutions on the platform and since they are already sitting with you, they should be open to hear about other services that will fit their family's need. Ask them 3-questions during the process:
  1. **“Do you have a will, estate plan, or power of attorney?”** Explain why legal protection is just as important and how planning for your family's future without it is an incomplete.
  2. **“Do you have a safe place to keep important documents?”** Advise the client the 'Cloud' is the safest, most easily accessible place to put all important documents.
  3. **“Most life insurance-based products take 30-45 days to pay out, because they require a certified death certificate. Would your family benefit from or would it be comforting to you if we could make \$20K of this policy available to your family in 2 days or less?”** They will always say yes to this.

Now is the time for you to introduce them to The Everest Package. **Everest helps organize and store all important financial and personal documents and helps you build a will with a sophisticated, online will preparation tool. We also offer easy-to-qualify insurance that can pay in as little as 48 hours and includes a 24/7 concierge service to help people navigate through the most difficult time of their life. Everest was built to bring services directly to you and your clients 24/7.**

- **Total Care Package.** Instead of answering the question “How much life insurance does my client need”, answer the question “What will give my client and their family peace of mind”. Have confidence that the WFG platform is powerful enough to put every family you meet in a better place financially.
  - a. Start with an open, transparent conversation about what the client wants to accomplish and what their definition of peace-of-mind looks like. It will vary greatly from person to person, but they will all want to make sure their final wishes are addressed. Everest is uniquely positioned to address all of them.
  - b. Total Care Package should include at least the following. Other products can be included based on their needs (Debtmerica, Hype, etc.).
    - i. UL w/LTC – Long-term needs
    - ii. Term LB – Short-term needs
    - iii. Everest – Final needs (the policy will be underwritten in 2-3 days or less. Client will have this before anything else. And even if they are declined elsewhere, they will at least have an Everest Package).



- **Business Review.** If agents are having business review calls with their clients, Everest has been instrumental in doing more business with current business partners.



“Hello Mr./Mrs. XYZ, Thank you so much for your business and trust. (Go over numbers with them, perhaps about how the .75 floor is keeping them safe right now)”. “I was at training earlier this week for a product that’s offered as an employee benefit by some of the world’s largest companies in North America. It’s called The Everest Package” and is offered to individuals exclusively by WFG.

- **Families Impacted by National Disasters or Events.** There will be a time when families are impacted by disastrous events, prompting them to get their personal and financial affairs in order. There is no better time than now to introduce Everest, since for many this will be the first discussion they have had about end-of-life decisions. Keep it simple and ask the following questions:
  1. “Have you ever planned a funeral?”
  2. “How much do you think a funeral will cost?”
  3. “Who would you or your family call first?”

**Again, now is the time for you to introduce them to The Everest Package and how it addresses the need for money right away, easy-to-qualify insurance that can pay in as little as 48 hours, and includes a concierge service to help people navigate through the most difficult time of their life. Everest was built to bring services directly to you and your clients.**

### 5.3 Best Practices – Agent Testimonial

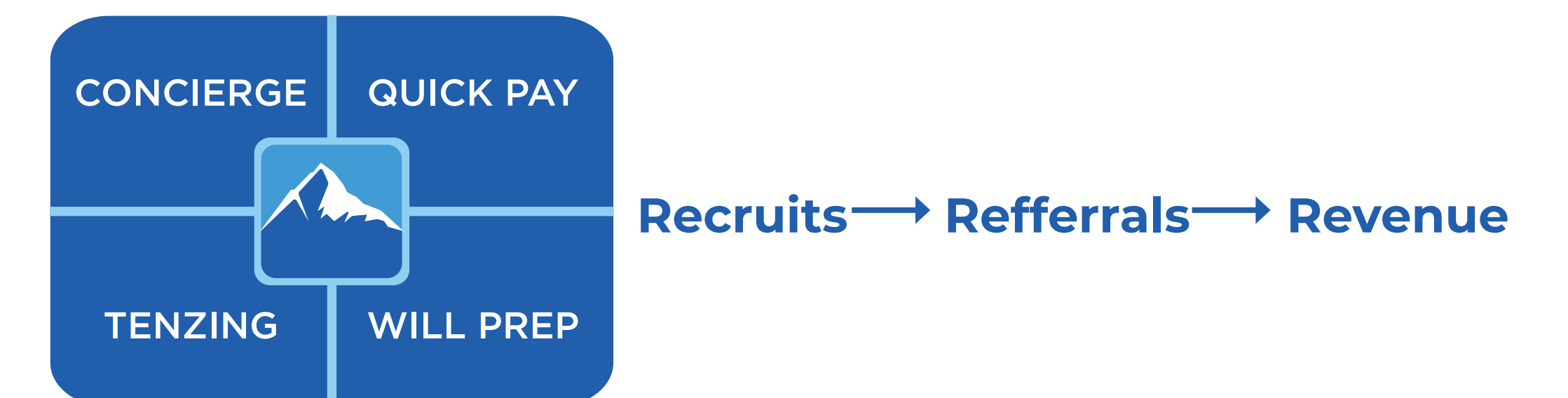
“Everest is “much more” than final expense. One of the key factors I teach my team to understanding and building this business is FOLLOW UP whether with prospects, teammates or clients. In helping my clients utilize the tools from the EVEREST package, follow up is again a key component. First, is setting the expectation - before the sale, during and even after I ignite a genuine curiosity and hunger to learn more about how the tools will benefit them, from the brochure to reality. While all the tools/features hold value, typically the client has one or two that they really connect with. I focus there. And, like Tasha (from the Everest video) was there for my team member and very good friend 2 years ago at 2:30 AM, I am there for them. One client in particular, I can recall helping him go through and set up his Will Prep documents on a Sunday evening in the basement of his home; wife and son were present and he said, I’m doing this for you. It was so touching. Everest, honestly sells itself. But, we (World Financial Group) are the advocates and bridge partners to bringing the tools to life. Taking the time to show how the PriceFinder works, making the client speechless, as many had no clue they could have access to something so powerful. A sale isn’t done at the point of collecting a cheque, it’s just beginning. Everest is much more than final expense, it’s revolutionary and a part of THE NEW INDUSTRY of financial services, support and planning.”



## 5.4 Engage, Embrace, & Empower - Build Your Brand



- Engage
  - Be a part of the WFG Opportunity
- Embrace
  - Be a brand ambassador
  - It only makes sense to believe in and OWN the products you promote
  - You need to be able to make the statement “here’s why I own Everest”
- Empower
  - Share the products you own and the WFG opportunity with others
  - Bring a service model to transactional sales
  - Fulfills a critical need + provides tangible tools (Tenzing, Will Prep)



## Chapter 6: Everest Will Prep<sup>SM</sup>



### 6.1 Importance of a Will - If There is No Will

- Assets – property owned decided by state’s law legislation where deceased resided
- Married/Separated/Divorced/Common-law – affect where assets are to be distributed, should be congruent with who you are with in life
- Dependant children – decided by your state’s law legislation and government agencies. Government becomes involved in your children’s personal and financial lives
- Pets – who will look after them
- Peace of mind – trauma of loss of loved one, family disagreements and speculation of your final wishes, no executor to wrap up your estate
- Extra expenses – lawyer and court fees, which can erode your estate value
- Without a will, you die intestate - losing the opportunity to decide how your estate will be managed



## 6.2: What to Prepare

- Who will serve as the Executor/ Trustee, as well as an alternate if your first choice is not able to serve?  
Along with their contact information.
- Who will serve as the Guardian to raise your children, as well as an alternate if your first choice is not able to serve?  
Along with their contact information.
  - if you have children under the age of 18
- What property to include in your will?
- Who will inherit your property?
- Who will inherit your personal property?
  - Furniture, household goods, art pieces, jewelry; motor vehicles; watercraft; and other items of sentimental value.
- Select two witnesses - who are unrelated to the beneficiaries and executor (beneficiaries, Executor and their spouses cannot be witnesses).
- Memorandum – Attach it to your will If there is more that you wish to express in writing such as how to distribute your personal items.
- Notarization of the Will – It is not required to be legally valid in Canada. It is valid if signed correctly in the presence of witnesses. It is recommended to be notarized as it can expedite the probate process.
- Where to store the Will – Originals to be placed in the safe place that can be easily accessed by the Executor and family. Also store the Electronic copy on Tenzing.
- Review the will every few years or after a major life event such as a birth, death, marriage, or divorce.





### 6.3 Will Prep Set up

- Go to [www.everestfuneral.com](http://www.everestfuneral.com)
- Click on “Log In”
- First Time User:
  - Enter Client’s Email
  - Enrollment Code (provided in Welcome Letter) – Code is “IA + client’s policy number beginning with the 2
- Once longed in, click on “Will Prep”,
- Review sections: Available Legal Documents, Prepare to Get Started, and FAQ’s for Will Prep
- Click the green “Get Started” button
- Accept the Terms of Use
- Select the document you would like to create by clicking the blue “Get Started” button
- Answer the listed questions in order
- If you do not understand a specific question, hover over the “?” and an explanation will be provided
- All sections must be in green and progress of 100%
- Click “Finish”
- Click “My Documents” and find your completed document
- Click “Export” – either Word or PDF
- Print out
- Option to get document notarized<sup>7</sup>
- Keep original document in a safe place, store digital copy in Tenzing after signing
- Repeat above steps to complete Power of Attorney and Health Care Directive
- For more details, check out our [Will Prep Video](#).

<sup>7</sup>Not all states/provinces require a will to be notarized, but some do. We suggest you get your will notarized. You may have your witnesses sign a “self-proving affidavit” in the presence of a notary. This affidavit can speed up the probate process as It is less likely for your witnesses to be called into court by a judge to validate their signatures and the authenticity of the will.

## Chapter 7: Everest's Tenzing

### 7.1 Tenzing Set up



1

Go to [www.everestfuneral.com](http://www.everestfuneral.com)

2

Log in

3

Click on "Tenzing"

4

Click "Get Started"  
and agree to the  
Terms of Use

5

Set up to 4 Designees – they  
will have access to Tenzing with  
customizable folder permissions.  
Information available to  
designees at client's death.

The client has the option  
to do this later.

6

Create folders - Based on your  
needs, you can add, delete,  
and rename.

See section "Setting up  
Tenzing folders" for more  
detailed information.

7

Faster upload speeds. You can drag and  
drop multiple files.

Easily search, filter, and sort your stored data

8

Check out the "Everest Tools" app available in the  
Apple Store or Google Play

[Instructional video](#)

Recommend not to save the password on the smartphone to prevent privacy breach.





## 7.2 Setting up Tenzing Folders

- Based on the clients needs, folders can be added, deleted, and renamed.
- Complete the below checklist with your client and upload application documents to Tenzing

### ☐ Finances

- Bank Statements
- Investment Statements and Portfolios
  - ☐ RRSP, TFSA, DPSP, RDSP, Non-reg, Pension Plan, etc
- Insurance policies
  - ☐ Life, Disability, Critical Illness, Health & Benefits, Home & Auto, Travel
- Debts
  - ☐ Mortgages
  - ☐ Loans
  - ☐ Line of credit
- ATM/Debit Card/Credit cards – pin numbers and contacts
- Credit report
- Tax returns
- Recent pay stub
- Itemized monthly expenses

### ☐ Personal

- Drivers license, health card, Passport, Visas
- Adoption, custody or Foster Care Records
- Citizenship, Permanent Residency documents
- Birth Certificates
- Marriage certificate/license
- Separation or divorce agreements
- Will, Enduring Power of Attorney, Health Care Directive

- Medical records, Primary care physician, specialist contact information
  - ☐ Immunization records
  - ☐ Prescriptions
  - ☐ Dental records
- Degree, diplomas, academic records, transcripts
- Itemized list of all assets – jewellery, collections, etc.
- Safety deposit box information and contracts
- Property title documents, lease agreement
- Vehicle information
  - ☐ Registration, title, bill of sale, license plate, VIN#
- Home security code and contact information
- Property tax record
- Employment records, contract, benefits
- Photos and videos
- Online passwords, ID
  - ☐ Social media, CRA, memberships, emails, etc
- List of emergency contacts with address/phone

## 7.3 Is Tenzing Safe to Store Information?

We have designed security measures in place to ensure the confidentiality and integrity of digital information that includes multiple layers of data encryption technologies, enhanced user authentication and industry-recognized best practices for network, server and application security. In addition, DXC performs regular “penetration tests” on Tenzing to ensure the appropriate security safeguards are in place and the software remains up to date. We continue to believe that the biggest security risk is a user mishandling their log-in credentials.

## 7.4 Tenzing Storage Capacity



You have personal storage up to 100 GB which is protected by multi-layered encryption. For your convenience, Tenzing™ displays a meter showing you how much space your files are currently consuming. You have easy online and mobile access to your files at all times, and the option of selecting people you trust (i.e., your Designees) to view the contents after you are gone.

## Chapter 8: PriceFinder

### 8.1 What is the PriceFinder Report

Comprehensive up-to-date proprietary database that provides pricing on funeral services from providers in a given search area. It gives the option of searching multiple areas if needed. Saving time and the hassle of having to “price-shop” directly with funeral homes. Everest reaches out to funeral homes at least once a year to ensure the most current pricing information is available to make informed decisions.

### 8.2 Accessing the PriceFinder Report

- Go to [www.everestfuneral.com](http://www.everestfuneral.com)
- Log in
- Click on “PriceFinder”
- Enter City, Zip or Postal Code or choose “Use Current Location”. You have the option to change the radius up to 100 miles
- Select up to 8 funeral homes in the selected area. Click “View Selections”
- Review selections and then click “Create Report”
- The PriceFinder Report will provide a detailed 7- page pricing schedule for each funeral home
- You can print, email, or save the report to your computer
- When you return later, you can view all previous reports created
- You can access the PriceFinder Report via your computer or through the “Everest Tools” App
- For more details, check out our [PriceFinder Video](#).

Everest Funeral Package, LLC, EA Financial Services, Inc. and their respective affiliates have no affiliation with Everest RE Group, LTD., Everest Reinsurance Company or any of their affiliates. Neither Everest nor any of its affiliates are responsible in any way for the products or services offered by any companies with which Everest works or in which Everest's services are co-marketed, nor are any such other companies responsible in any way for any services offered by Everest and its affiliates. Everest Canada is the service provider of the Everest Funeral Concierge Service where available within Canada. Everest and the Everest logo are service marks of Everest Funeral Package, LLC. Everest PriceFinder is a service mark of Everest Information Services, LLC. Tenzing is a trademark of Everest Funeral Package, LLC. Will Prep is not available in Québec, the Yukon, the Northwest Territories and Nunavut. Everest's Services are not available in Thunder Bay.



# Chapter 9: Contact Information

## 9.1 Product Provider Information





**Everest Funeral Concierge Services**

Toll-free: 1-800-913-8318 • Available 24/7

International: 011-1-905-754-1922

Agent Sales Desk Email:  
salesdesk@everestfuneral.com



**IA American**

Toll-free: 1-800-736-7311

Live Chat available via Agent Efile

M-F, 8:00 AM – 5:00 PM CST



**TRANSAMERICA®**

**Transamerica**

Toll-free: 1-800-797-2643

M- F, 8:00 AM – 5:00 PM CST

Everestfuneral.com/taagent

Transamerica.com/lp/FFIULCPR

## 9.2 US Regional Sales Director Contact Information

**Melecia Louie**  
Regional Vice President  
Northwest/Mountain/Texas  
**P** 206.799.1960  
**E** mlouie@everestfuneral.com  
**@** @everest\_melecia

**David Yu**  
Regional Vice President  
Southern California  
**P** 714.310.9573  
**E** dyu@everestfuneral.com  
**@** @everest\_dyu

**Jaqueline Tran**  
Regional Vice President  
N. California/Hawaii/Texas  
**P** 408.767.0383  
**E** jtran@everestfuneral.com  
**@** @everest\_jacquelineytran

**Milos Kleut**  
Regional Vice President  
East Coast  
**P** 678.538.7340  
**E** mkleut@everestfuneral.com  
**@** @everest\_milos

**Caren Guidry**  
Director - North American Agent  
Sales Desk  
**P** 832.547.3144  
**E** cguidry@everestfuneral.com  
**@** @everest\_caren