

Key Contacts

Everest (Concierge Service)

IA American (Insurance Provider)

WFG (Host Office)



New Agent Contracts (WFG) - see Everest website:

- Go to www.everestfuneral.com/wfg-us
- Select option 1 - "Submit Agent Agreement Online"

Marketing Sales Materials: Agents should refer to Everest's website:

- www.everestfuneral.com/wfg-us
- Everest Consumer Brochures/Flyers and Agent Sales Tool Kit are found under Step 2
- IA American Applications, Forms and Agent Guides are found under Step 3

Questions about Everest Funeral Planning and Concierge Services:

- 800.913.8318
- www.everestfuneral.com/wfg-us

Advantage/ Advantage 50+ Insurance Product Questions - IA American Agent Hotline:

- 800.736.7311
- Enter Prompts 1, 1, 2
- marketingassistants@aatx.com

Underwriting: Agents should contact IA American directly

- 800.736.7311
- Enter Prompts 1, 1, 1
- underwriting@aatx.com

Submitting New Business: You have 3 Options

- Fax paper application directly to IA American at 254.297.2100
- Upload scanned applications - www.insuranceapplication.com/AppDrop
- Submit electronically with the Mobile E-App - www.insuranceapplication.com/wfgmobile

Policyholder Service: Agents/Clients should contact IA American directly

- 800.736.7311
- Enter Prompts 1, 1, 7
- pos@aatx.com

Commission/Advancing Questions: Commission is sent directly WFG HOME Office

- Agents need to create a "web-to-case" through the www.mywfg.com portal
- Have policy # available

Hours of Operation:

Everest

24 Hours a Day
7 Days a Week
800-913-8318

IA American

8:00 A.M. to 4:45 P.M. CT
Monday - Friday
800-736-7311

WFG- HOST

8:00 A.M. to 5:00 P.M. CT
Monday - Friday
770-246-9889

Helpful Hints & Key Steps to Get Started with The Everest Package

www.everestfuneral.com/wfg-us

Bookmark this website! All you need to know about Everest and IA American (Insurance Provider) is through our agent website!

Access these Go-to-Tools:

- Agent Training Videos, PowerPoints, and Webinars
- The 4 Key Steps to Get Started
 - o Agent Online Agreement
 - o Everest Marketing Material for download/ print, also include translated versions
 - o State-Specific Insurance Applications, forms, Agent Guide, Online Quoting Tools/Tables
 - o Instructions on faxing/scanning a paper application

Successful Agents Know About:

Agent E-File – Helpful online information that allows you to check the status of your business that is updated **4 times daily**. With Agent E-file you can:

- Track status of pending applications, and view submitted applications/ policies of your client
- View any correspondence sent to you and/or your clients
- View reports for production, placement, persistency, run illustrations and presentations, etc.

New! Will Prep – Everest is pleased to announce our newest online planning tool!

- Everest clients can use **Will Prep** to access a comprehensive set of online legal customized documents for each client's unique circumstance. Easy-to-answer questions, each with explanations and examples
- This service is **Free** as with other Everest online planning tools and 24 X 7 Concierge Service. There are **absolutely no hidden costs** for Will Prep. It's just one more benefit of being an Everest client
- **Check out more information on Will Prep, including a webinar demonstration on our agent website.**

Process application electronically with IA American Mobile E-App: www.insuranceapplication.com/wfgmobile

- Designed for tablet use with the Internet. Compatible with IOS, Android, and Windows operating systems
- Application is completed and signed electronically using the applicant's finger or a stylus
- Ensures applications are in good order and eliminates incomplete apps, reduces processing time

Telephone Interview – ALWAYS Complete At the Point-of-Sale

Use the **Application Question Flowcharts** as a guide to determine applicant's plan eligibility and if the medical phone interview is needed. (**Flowcharts are available under Step 3 of the agent website and in the Agent Guide**)

- **Contact Apptical toll free: 877-351-1773:** Number is on both the paper and electronic application
- **Hours of Operation:** Mon-Fri: 8:30AM – 2:00AM EST Sat-Sun: 10:00 AM – 10:00PM EST
- **Identify** yourself as the agent, **IA American** as the provider, and the product Advantage-50+/Advantage
- Once the interview is complete, Apptical will provide a plan recommendation (Immediate or ROP) and a **Telephone Case #** which you will insert on the application
 - o **If you are unable to complete the phone interview at the point-of-sale**, IA American will order an interview once the application has been received. Be sure to check **"NO"** next to **"Telephone Interview Completed"** on the application and the phone number of the applicant

Commissions & Advances:

- Paid to agents directly by WFG Home Office – direct **ALL** commission/advance related questions to the WFG HOST Office using the **"Web-to-Case"** communication tool.
- Commission is paid 80% advanced once the policy goes into "Active" or "Issued not Paid" status; the remaining 20% is paid as earned in months 10,11, &12
- Some commissions are paid as earned – referred to as **Controlled Business**
 - Applications you write on yourself
 - If initial premium payment is by money order or if the policy premium is paid via direct monthly bill

ADVANTAGE (0-49 YRS OLD / AGE LAST BIRTHDAY)

FIRST 6 HEALTH QUESTIONS (#1 - #6)

Any
'YES'

**NOT ELIGIBLE
FOR ANY COVERAGE**
(DO NOT SUBMIT APPLICATION)

All
'NO'

**PROCEED TO HEALTH
QUESTIONS (#7 - #9)**

Any
'YES'

**ELIGIBLE FOR THE
RETURN OF PREMIUM PLAN
(ROP) DB**
Death within 3 yrs of policy issue will
pay ROP + 10% interest.
If death after 3 yrs, full DB paid.*

**USE ROP RATE SHEETS FOR
QUOTE / PREMIUM**

**COMPLETE APPS &
PHONE INTERVIEW REQUIRED
FOR AGES 40-49 ONLY
APPTICAL: 877-351-1773**

All
'NO'

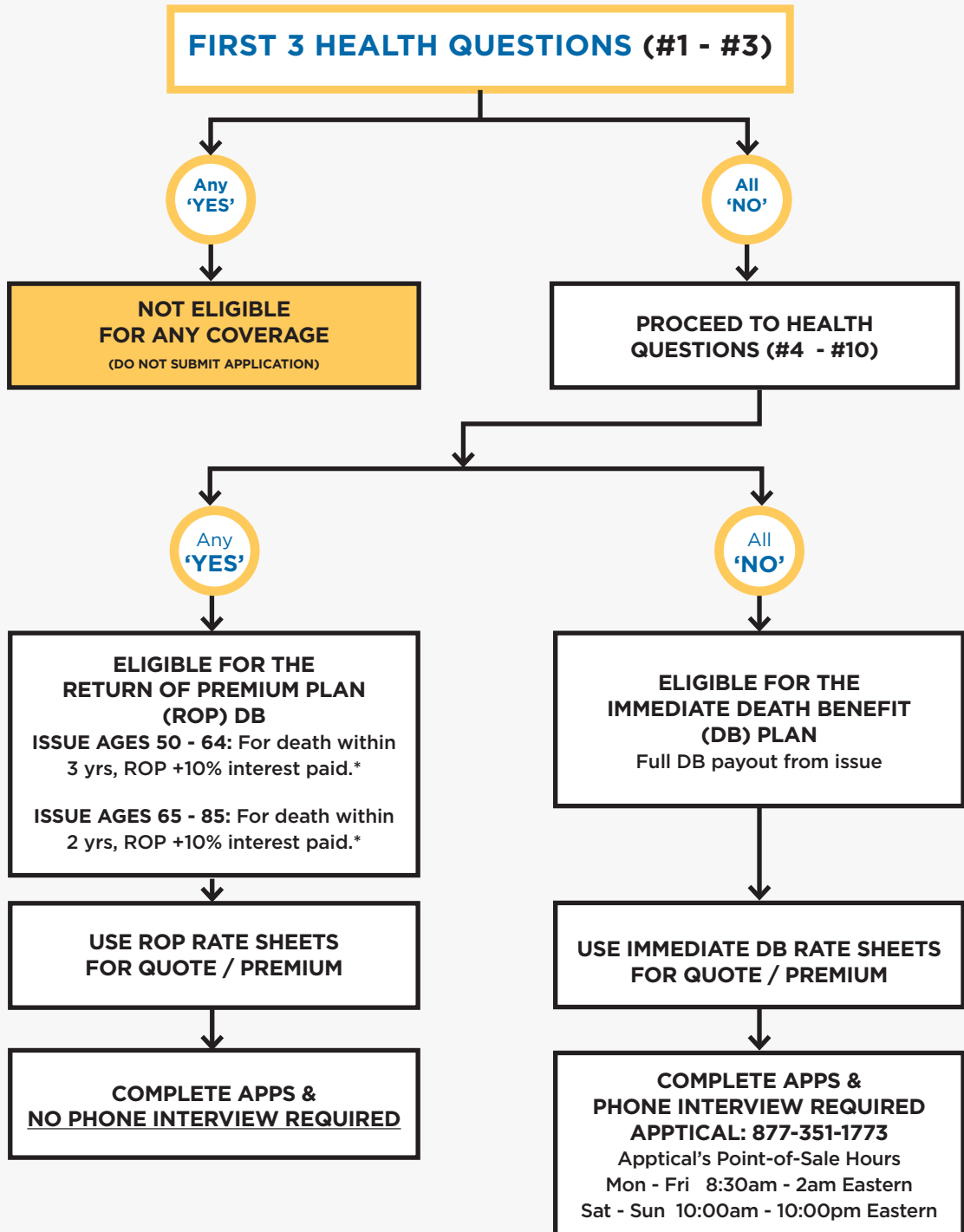
**ELIGIBLE FOR THE
IMMEDIATE DEATH BENEFIT
(DB) PLAN**
Full DB payout from issue

**USE IMMEDIATE DB RATE SHEETS
FOR QUOTE / PREMIUM**

**COMPLETE APPS &
PHONE INTERVIEW REQUIRED
FOR AGES 40-49 ONLY
APPTICAL: 877-351-1773**
Apptical's Point-of-Sale Hours
Mon - Fri 8:30am - 2am Eastern
Sat - Sun 10:00am - 10:00pm Eastern

* If accidental death, 100% of the face amount is paid.

ADVANTAGE — 50 Plus (50-85 YRS OLD / AGE LAST BIRTHDAY)



* If accidental death, 100% of the face amount is paid.

HOW TO GET STARTED

Mobile E-App for *Advantage & Advantage-50 Plus*

IA American is pleased to offer WFG agents the ability to process applications in a paperless environment.

www.insuranceapplication.com/wfgmobile

➤ Features

- Ensures applications are in good order and eliminates incomplete apps
- Reduces processing delays
- Accurate premium/death benefits calculations

➤ Functionality

- Can be used with an iPad or similar device
- Easy self-registration process – you can be ready to write an app in minutes
- The application is completed and signed electronically using a finger or stylus
- Partially completed applications can be saved and returned to later
- Transmit application and all related documents electronically with the click of a button
- Attach and send images of supplemental documents such as voided checks
- A soft copy of the paperwork is available for you to save or print

➤ Requirements

- Designed for tablet use. Compatible with iOS, Android and Windows operating systems.
- Internet connection needed at the point of sale

➤ Getting Started

- Visit www.insuranceapplication.com/wfgmobile, go to the New User link and register within minutes
- Online Instructional Manual available
- Bookmark the site on your device for future access
- Say “good bye” to paper!

➤ Questions – contact **IA American 800-736-7311**

- Help Desk – Ext. 2808 helpdesk@aatx.cm
- Agent Hotline – Prompts 1-1-2 marketingassistants@aatx.com

Service Hours: 8:00 am – 4:45 pm (CST) Monday - Friday

RIDER AND BENEFITS

www.everestfuneral.com/wfg-us

RIDER AVAILABILITY CHART

Rider Name	ADVANTAGE — 50 Plus		ADVANTAGE	
	Immediate	Return of Premium	Immediate	Return of Premium
Terminal Illness	Yes	Yes	Yes	Yes
Confined Care	Yes	No	Yes	No
Grandchild	Yes	Yes	Yes	No
Children	Yes	No	Yes	No

RIDERS INCLUDED AT NO COST

☑ Terminal Illness Accelerated Benefit Rider

- With this benefit the insured can receive up to 100% of the death benefit of the policy if diagnosed as terminally ill where life expectancy is 24 months or less.
- This rider where available is added to every policy at no additional premium.
- An Actuarial Adjustment Factor and Administrative Charge of \$150 will be assessed at the time of acceleration.
- Remember to leave disclosure statement Form 3136 with the applicant.

Popular with
WFG Agents!

☑ Accelerated Benefits Rider- Confined Care*

- With this benefit, if the insured is confined to a nursing home at least 30 days after the policy is issued, they can receive a fixed monthly benefit of up to 5.0% of the face amount per month.
- This rider where available is added to policies issued as an Immediate Death Benefit at no additional premium.
- Not available for Return of Premium (ROP) Benefit
- Remember to leave disclosure statement Form 3134 with the applicant when applying for Immediate Death Benefit.
- **NOTE:** This rider is not available in CA, CT, DC, FL, or SD

OPTIONAL RIDERS

☑ Grandchild/Great Grandchild Rider

Our Grandchildren & Great Grandchildren are our future. You can provide **\$10,000** of valuable life insurance protection for them up through age 20 at the rate of just **\$2 per month** per grandchild. This benefit includes a conversion privilege, without evidence of insurability, for up to **\$50,000** of individual protection regardless of their health.

Here is how it works:

- **Issue Age:** Primary Insured: 50 - 80
Grandchildren: 180 days - 15 years
- **Coverage:** Rider provides \$5,000 per unit per child
- **Premium:** \$12.00 annually per grandchild/unit
- **Maximum:** 2 units per child
- Rider coverage is fully paid-up in the event of the primary insured's death (does not apply to the ROP Plan).
- No limit to the number of grand/great-grandchildren that can be insured. Additional children can be added to the policy at any time while the rider is enforced for the same benefit and premium.

☑ Children's Insurance Agreement (CIA) Plan

Provides \$3,000 per unit of level term insurance on the lives of children until the earlier of the child's age of 25 or the applicant age 65, at which time their coverage is convertible to a permanent plan of insurance at the rate of up to 5 times the CIA coverage.

Here is how it works:

- **Issue Age:** Primary Insured: 15 - 60
Children: 15 days - 17 years
- **Coverage:** Rider provides \$3,000 per unit
- **Premium:** \$8.50 annually per unit
- **Maximum:** Ages 15-49: 3 units (\$9,000 face amt. of coverage)
Ages 50-60: 2 units (\$6,000 face amt. of coverage)
- **Not available with Return of Premium (ROP) Benefit**

For more information on riders, refer to your Agent Guide

Peace of mind when
it's needed most.

