The *ZipApp*®
Producer Guide

ZipApp
POWERED BY SBLI

ZipApp®, SBLI's streamlined drop ticket solution created in partnership with Applic*Int*, makes the life insurance application process easy. In just a few simple steps, you can get business done (and get paid) faster.

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Registration with Applic*Int*

(If a general agency or an agent has not registered)

New Agency Onboarding

If your agency is not currently using Applic*Int's* ExpressComplete, follow these four easy steps.

1. Set Up Your Agency

Contact Applic*Int* at (775) 525-5220 and provide the agency information below.

- Legal name of agency
- Name, address, phone, and email of general agent
- List of agency-approved carriers
- General agent numbers for SBLI and other drop ticket carriers
- Fulfillment center (choose from options provided)
- Your agency's logo in .jpg, .gif, or .png format
- Request an agency specific URL (i.e. ABC Company may request abc.applicintexpress.com)

2. Set Up Your Agency Administrator

Provide ApplicInt with the first/last name and email address of the person you designate as your Agency Administrator.

3. Create Users

Choose any of the options below to create user profiles for your agents. Once new agents have been registered, they will each receive a welcome email from Applic*Int* confirming his or her ID.

- **Manual Input:** The agency administrator can log in and input users directly by clicking "User Administration" on the left-side toolbar under "Application Management."
- **Self-Register:** The agency administrator can log in and invite agents to self-register via email by clicking "Invitation Administration" on the left-side toolbar under "Application Management" of ExpressComplete, or an agent can register directly via an agency-specific access link provided by Applic*Int*.

Registration with Applic*Int*

4. Choose Your Access Link

There are two access link options. Either can be placed on your agency's website, depending on your agency's needs. Ask Applic*Int* for guidance in selecting the appropriate option.

Existing Agency Updates

If your agency and users have already been registered with Applic*Int*, your agency administrator can make carrier and user updates as needed.

Updating Carriers

Add/remove preferred and non-preferred carriers* for all users by clicking "Agency Management" on the left-side toolbar under "Application Management" and checking the appropriate boxes.

Updating Users (choose any option)

- **Manual Input:** Log in to "User Administration" and make updates in "Personal Information".
- **Applic*Int* Input:** Provide Applic*Int* an Excel spreadsheet containing all user details, including first and last name, SSN, phone, email address, and agency name.
- **Self-Register**: The agency administrator can log in and invite agents to self-register via email by clicking "Invitation Administration" on the left-side toolbar under "Application Management" of ExpressComplete, or an agent can register directly via the agency-specific access link provided by Applic*Int*.

*A preferred carrier is a carrier of which offers a drop ticket with ExpressComplete. Preferred carriers include SBLI, Banner, Centrian, Cincinnati Financial, Protective, Pacific Life, William Penn, John Hancock, and Mutual of Omaha. American General and Prudential also a preferred carrier would require prior approval. A non-preferred carrier is a carrier for whom quotes can be produced within ExpressComplete but require manual completion of the carrier's full application.

Getting Started with ZipApp

Run a quote, pick your carrier, answer basic non-medical questions, and submit an order in just 5 minutes!

Field Underwriting

- Identify the needs of the client to determine whether a term or whole life product is appropriate.
  - › For current SBLI product offerings and key features, visit www.sbliagent.com and click "Products" in the menu bar then "Life Insurance" in the drop down menu.
- The Rate Analyzer tool can help determine the right underwriting class if you are able to answer questions on the proposed insured's health and family history.

- SBLI has six underwriting classes: Preferred Plus Non-Nicotine, Preferred Non-Nicotine, Select Non-Nicotine, Standard Non-Nicotine, Preferred Nicotine, and Standard Nicotine.

Quotes/Illustrations

- SBLI whole life quotes are available via Winflex at www.winflexweb.com or on SBLI's agent site, www.sbliagent.com.
  - › Signed illustrations are required for whole life tickets and must be uploaded during the ZipApp process.

Other Considerations

- Conditional coverage is available. If the client wishes to pay via bank draft or credit card, the fulfillment center will collect the payment information during the interview process. This information can be captured in the Compliance Information section of the drop ticket application (step 7 shown in this guide).
- If the proposed insured indicates that a current life insurance policy exists, you will be required to provide the existing and replacement information (if applicable) during the drop ticket process.

Getting Started with ZipApp

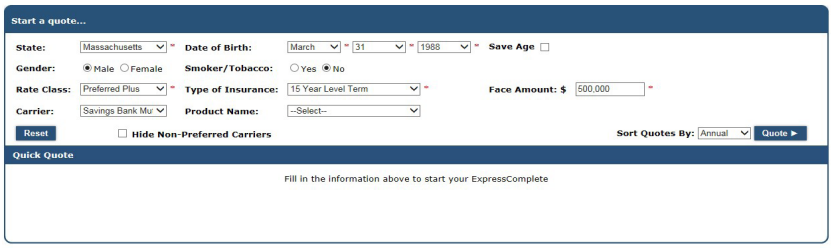
Creating a Ticket in ZipApp

- Go to your agency's website and click their ExpressComplete icon.
  (It may require an Applic*Int* user ID and password; contact your agency for this.)
- The screen will start with "Create Ticket" and proceed as follows:

01

Product Selection

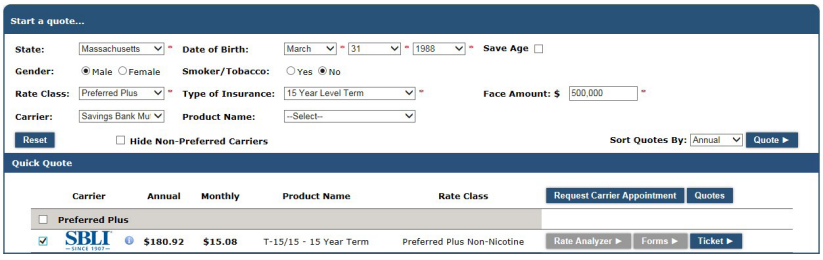
Complete the state (location of sale), product, and basic quote information.



02

Carrier Selection

Select the carrier and click the "**Ticket**" button.

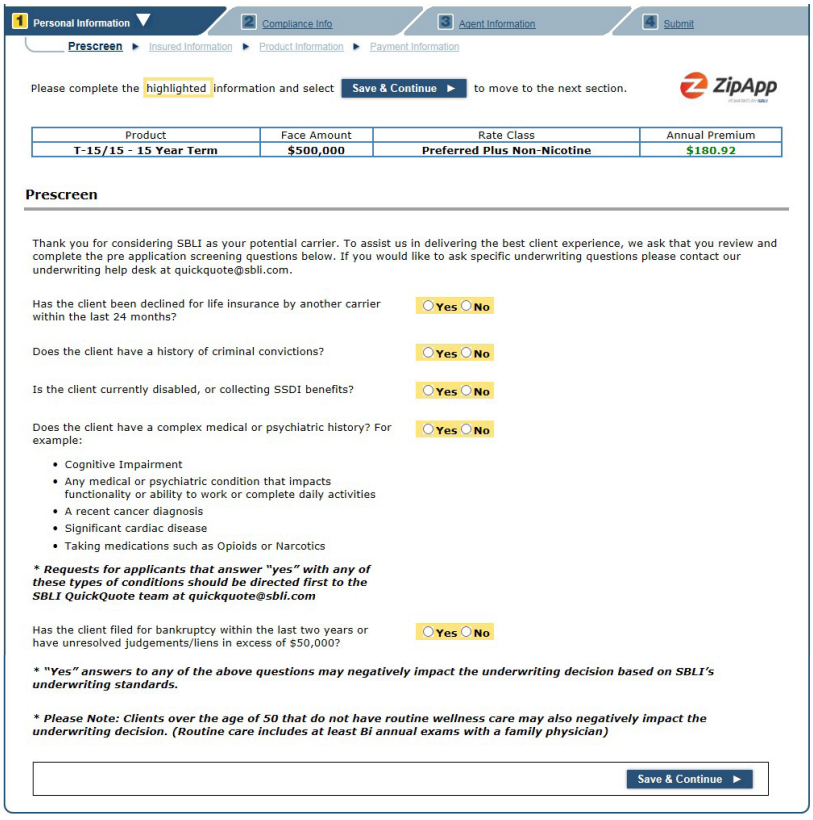


Getting Started with ZipApp

03

Prescreen

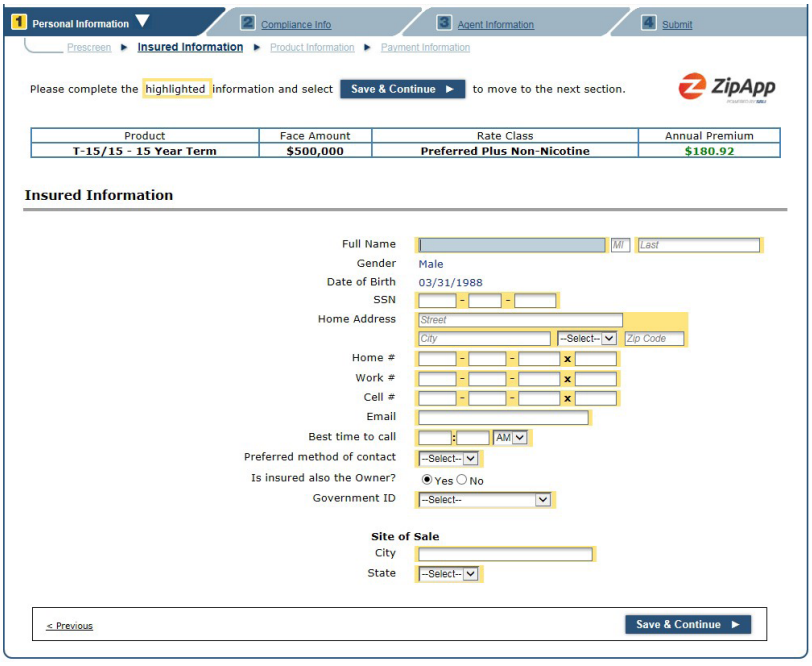
Complete screening questions to proceed.



04

Insured Information

Complete basic client information.

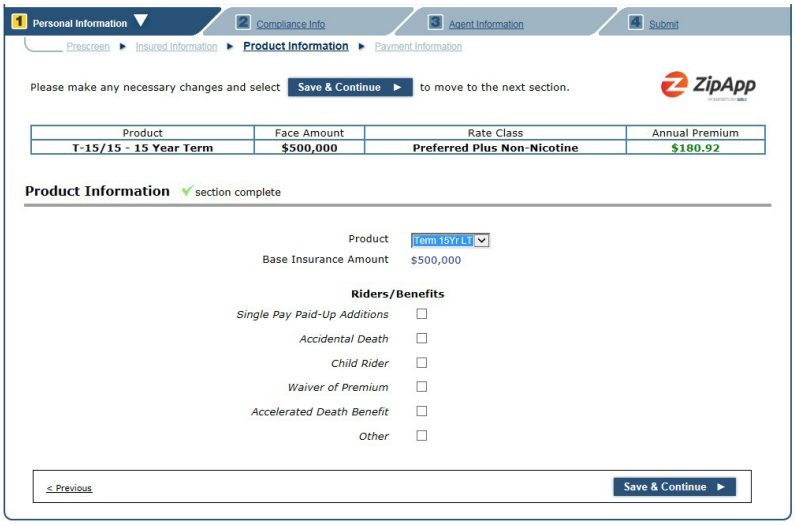


Getting Started with ZipApp

05

Product Information

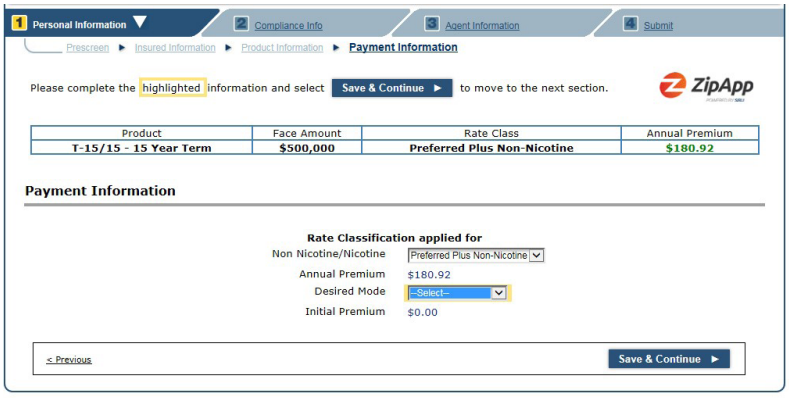
Select available riders.



06

Payment Information

Complete basic payment information.



Getting Started with ZipApp

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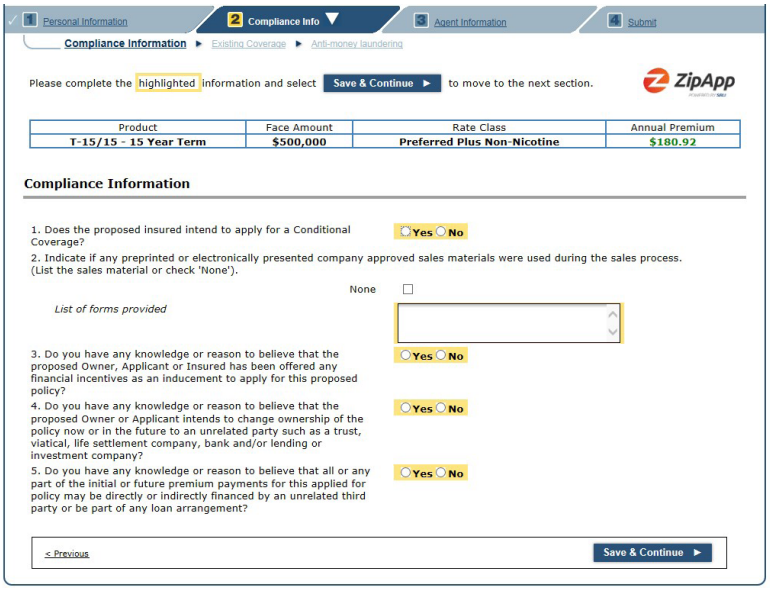
Compliance Information

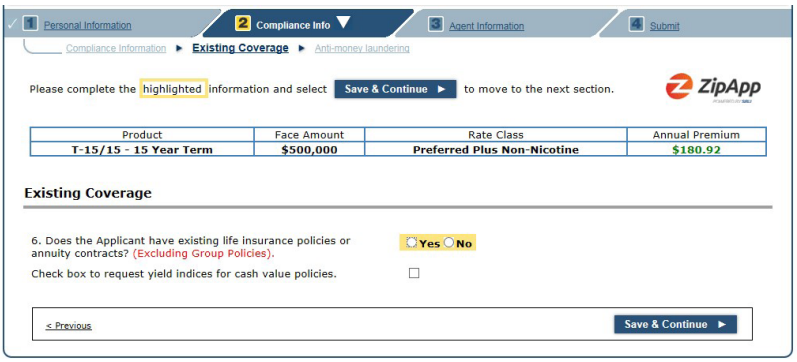
Answer a few compliance questions.

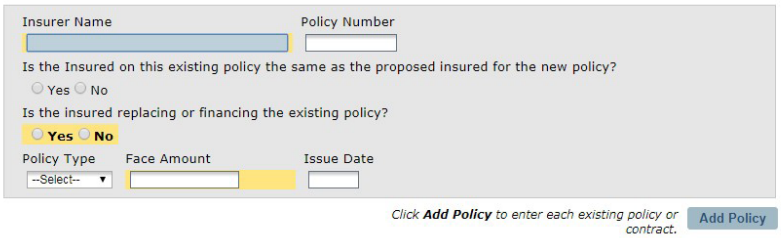


08

Existing Insurance

Tell us about existing insurance.



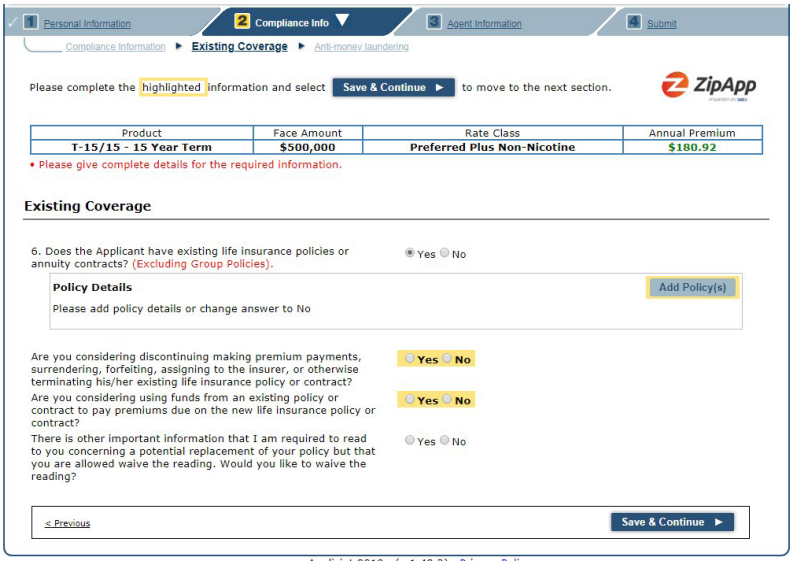


Getting Started with ZipApp

09

Replacement Insurance

Tell us about replacements.



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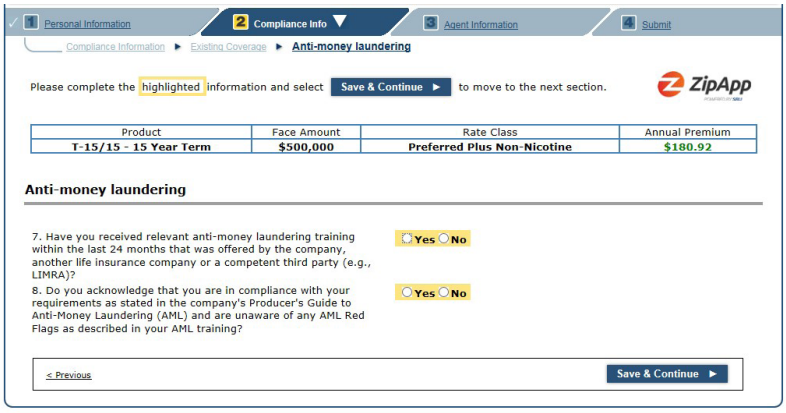
Anti-Money laundering

Answer relevant questions.



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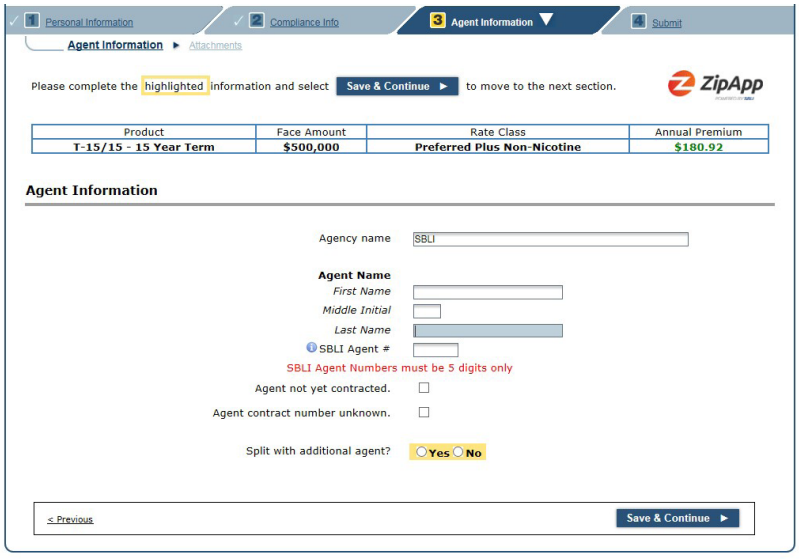
Agency/Agent Information

- The agency and agent information will prepopulate for you.
- You can add additional agents if you want to split commission.



Getting Started with ZipApp

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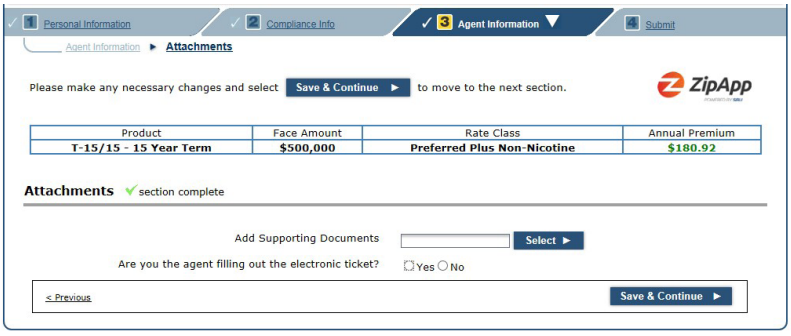
Attachments

Add Supporting Documents, if applicable.



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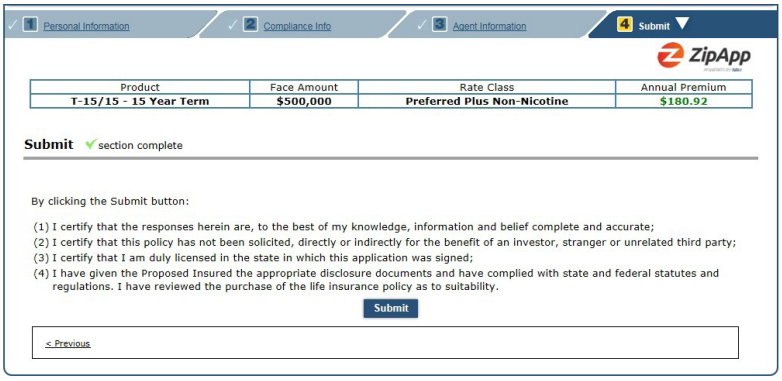
Submit your ZipApp



Completing a ZipApp

Preparing the Client for Tele-interview and Paramedical Exam (if applicable)

- Once a ticket has been submitted to the fulfillment center, a representative will call the client to gather the remaining information to complete Part One and Part Two of the application.
  - Most clients will receive the call within one business day.
  - If the client cannot be reached after the initial phone call, five follow-up calls will be made.
  - At the end of the call, the representative will schedule the paramedical exam (if applicable) (for vitals and specimens).
  - A "What to Expect from your Life Insurance Interview and Exam" leaflet that helps your clients prepare for the fulfillment center interview and the paramedical exam is available. This can be found at www.sblibrokerage.com/agents. Located under the Tools Tab and Traditional Underwriting section.
- Possible delays to completing the interview:
  - Incorrect phone number for the client.
  - Unavailability of the client.

Monitoring the Status of the Ticket

- A list of your submitted tickets can be found via your agency's Drop Ticket URL on the Applic*Int* ExpressComplete platform.
- The status of the ticket can be monitored via the fulfilment center website.
- To monitor a case during underwriting, visit www.sbliagent.com.
- Once the case is submitted to SBLI, traditional methods of communication will be used to contact you regarding any outstanding requirements.

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