



# The **ZipApp**<sup>®</sup> Producer Guide





**ZipApp<sup>®</sup>**, SBLI's streamlined drop ticket solution created in partnership with *ApplicInt*, 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 *ApplicInt*

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

## New Agency Onboarding

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



### 1. Set Up Your Agency

Contact *ApplicInt* 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](http://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 *ApplicInt* confirming his or her ID.

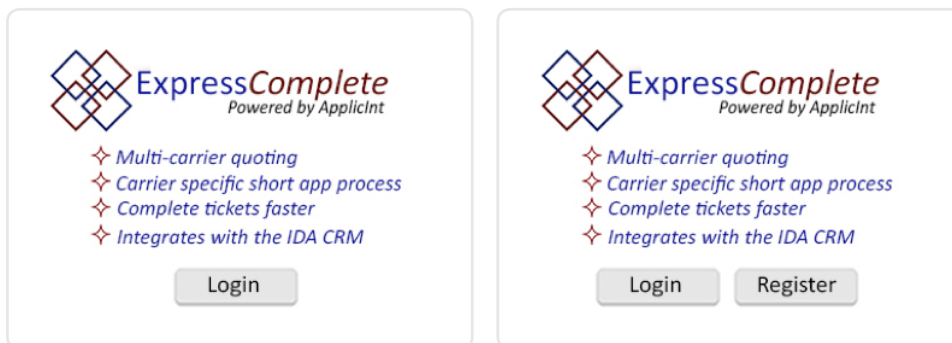
- **Manual Input:** The agency administrator can log in and input users directly by clicking "User Administration" on the left-side toolbar under "Application Management."
- **Self-Register:** The agency administrator can log in and invite agents to self-register via email by clicking "Invitation Administration"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

# Registration with ApplicInt



## 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 ApplicInt for guidance in selecting the appropriate option.



## Existing Agency Updates

If your agency and users have already been registered with ApplicInt, 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".
- **ApplicInt Input:** Provide ApplicInt 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 ApplicInt.

\*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](http://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.

Carrier	Annual	Monthly	Product Name	Rate Class	Request Carrier Appointment	Quotes
<input type="checkbox"/> Preferred Plus						
<input checked="" type="checkbox"/> SBLI	\$180.92	\$15.08	T-15/15 - 15 Year Term	Preferred Plus Non-Nicotine	Rate Analyzer ▶	Forms ▶ Ticket ▶

- 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](http://www.winflexweb.com) or on SBLI’s agent site, [www.sbliagent.com](http://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 *Applicant* 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.

The screenshot shows the 'Start a quote...' form with the following fields and values:

- State: Massachusetts
- Date of Birth: March 31, 1988
- Save Age: ☐
- Gender: ☒ Male ☐ Female
- Smoker/Tobacco: ☐ Yes ☒ No
- Rate Class: Preferred Plus
- Type of Insurance: 15 Year Level Term
- Face Amount: \$ 500,000
- Carrier: Savings Bank Mu
- Product Name: --Select--
- Reset button
- ☐ Hide Non-Preferred Carriers
- Sort Quotes By: Annual
- Quote button

Below the form is a 'Quick Quote' section with the text: 'Fill in the information above to start your ExpressComplete'.

### 02

#### Carrier Selection

Select the carrier and click the "Ticket" button.

The screenshot shows the 'Start a quote...' form with the same fields as the previous one, but with the 'Carrier' field set to 'SBLI'. Below the form is a 'Quick Quote' section with a table of quotes:

Carrier	Annual	Monthly	Product Name	Rate Class	Request Carrier Appointment	Quotes
<input type="checkbox"/> Preferred Plus						
<input checked="" type="checkbox"/> SBLI	\$180.92	\$15.08	T-15/15 - 15 Year Term	Preferred Plus Non-Nicotine	Rate Analyzer	Forms

At the bottom right of the table are buttons for 'Rate Analyzer', 'Forms', and 'Ticket'.

# Getting Started with ZipApp

## 03

### Prescreen

Complete screening questions to proceed.

The screenshot shows the ZipApp interface for the Prescreen step. At the top, there are tabs for Personal Information, Compliance Info, Agent Information, and Submit. Below the tabs, a progress bar indicates the current step is Prescreen. A summary table shows the Product (T-15/15 - 15 Year Term), Face Amount (\$500,000), Rate Class (Preferred Plus Non-Nicotine), and Annual Premium (\$180.92). The main section contains several screening questions with Yes/No radio buttons. The questions are: 'Has the client been declined for life insurance by another carrier within the last 24 months?', 'Does the client have a history of criminal convictions?', 'Is the client currently disabled, or collecting SSDI benefits?', 'Does the client have a complex medical or psychiatric history? For example: Cognitive Impairment, Any medical or psychiatric condition that impacts functionality or ability to work or complete daily activities, A recent cancer diagnosis, Significant cardiac disease, Taking medications such as Opioids or Narcotics', 'Has the client filed for bankruptcy within the last two years or have unresolved judgements/liens in excess of \$50,000?', and a note about the impact of 'Yes' answers on the underwriting decision. A 'Save & Continue' button is at the bottom right.

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

**Prescreen**

Thank you for considering SBLI as your potential carrier. To assist us in delivering the best client experience, we ask that you review and complete the pre application screening questions below. If you would like to ask specific underwriting questions please contact our underwriting help desk at [quickquote@sbl.com](mailto:quickquote@sbl.com).

Has the client been declined for life insurance by another carrier within the last 24 months? ☐ Yes ☐ No

Does the client have a history of criminal convictions? ☐ Yes ☐ No

Is the client currently disabled, or collecting SSDI benefits? ☐ Yes ☐ No

Does the client have a complex medical or psychiatric history? For example:

- Cognitive Impairment
- Any medical or psychiatric condition that impacts functionality or ability to work or complete daily activities
- A recent cancer diagnosis
- Significant cardiac disease
- Taking medications such as Opioids or Narcotics

**\* Requests for applicants that answer "yes" with any of these types of conditions should be directed first to the SBLI QuickQuote team at [quickquote@sbl.com](mailto:quickquote@sbl.com)**

Has the client filed for bankruptcy within the last two years or have unresolved judgements/liens in excess of \$50,000? ☐ Yes ☐ No

**\* "Yes" answers to any of the above questions may negatively impact the underwriting decision based on SBLI's underwriting standards.**

**\* Please Note: Clients over the age of 50 that do not have routine wellness care may also negatively impact the underwriting decision. (Routine care includes at least Bi annual exams with a family physician)**

[Save & Continue](#)

## 04

### Insured Information

Complete basic client information.

The screenshot shows the ZipApp interface for the Insured Information step. At the top, there are tabs for Personal Information, Compliance Info, Agent Information, and Submit. Below the tabs, a progress bar indicates the current step is Insured Information. A summary table shows the Product (T-15/15 - 15 Year Term), Face Amount (\$500,000), Rate Class (Preferred Plus Non-Nicotine), and Annual Premium (\$180.92). The main section contains various input fields for client information: Full Name (First, Last, MI), Gender (Male), Date of Birth (03/31/1988), SSN, Home Address (Street, City, State, Zip Code), Home #, Work #, Cell #, Email, Best time to call (AM/PM), Preferred method of contact, Is insured also the Owner? (Yes/No), Government ID, and Site of Sale (City, State). A '< Previous' button is at the bottom left and a 'Save & Continue' button is at the bottom right.

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

**Insured Information**

Full Name

Gender ☐ Male

Date of Birth / /

SSN  -  -

Home Address

City  State  Zip Code

Home #  -  -

Work #  -  -

Cell #  -  -

Email

Best time to call  AM  PM

Preferred method of contact

Is insured also the Owner? ☒ Yes ☐ No

Government ID

Site of Sale

City

State

[< Previous](#) [Save & Continue](#)

# Getting Started with ZipApp

05

## Product Information

Select available riders.

1 Personal Information ▼ Compliance Info Agent Information Submit

Prescreen ▶ Insured Information ▶ **Product Information** ▶ Payment Information

Please make any necessary changes and select **Save & Continue ▶** to move to the next section.

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

**Product Information** ✓ section complete

Product **Term 15Yr/1Y** ▼  
Base Insurance Amount \$500,000

**Riders/Benefits**

Single Pay Paid-Up Additions ☐  
Accidental Death ☐  
Child Rider ☐  
Waiver of Premium ☐  
Accelerated Death Benefit ☐  
Other ☐

< Previous Save & Continue >

06

## Payment Information

Complete basic payment information.

1 Personal Information ▼ Compliance Info Agent Information Submit

Prescreen ▶ Insured Information ▶ Product Information ▶ **Payment Information**

Please complete the highlighted information and select **Save & Continue ▶** to move to the next section.

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

**Payment Information**

**Rate Classification applied for**

Non Nicotine/Nicotine Preferred Plus Non-Nicotine ▼  
Annual Premium \$180.92  
Desired Mode **Select--** ▼  
Initial Premium \$0.00

< Previous Save & Continue >



# Getting Started with ZipApp

07

## Compliance Information

Answer a few compliance questions.

The screenshot shows the 'Compliance Information' section of the ZipApp application. At the top, there are tabs for 'Personal Information', 'Compliance Info' (selected), 'Agent Information', and 'Submit'. Below the tabs, a message says: 'Please complete the highlighted information and select **Save & Continue** to move to the next section.' To the right is the ZipApp logo. A table displays the current policy details:

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

Below the table, the 'Compliance Information' section contains five numbered questions:

- Does the proposed insured intend to apply for a Conditional Coverage? ☐ Yes ☒ No
- Indicate if any preprinted or electronically presented company approved sales materials were used during the sales process. (List the sales material or check 'None').  
None ☐  
List of forms provided
- Do you have any knowledge or reason to believe that the proposed Owner, Applicant or Insured has been offered any financial incentives as an inducement to apply for this proposed policy? ☐ Yes ☒ No
- Do you have any knowledge or reason to believe that the proposed Owner or Applicant intends to change ownership of the policy now or in the future to an unrelated party such as a trust, viatical, life settlement company, bank and/or lending or investment company? ☐ Yes ☒ No
- Do you have any knowledge or reason to believe that all or any part of the initial or future premium payments for this applied for policy may be directly or indirectly financed by an unrelated third party or be part of any loan arrangement? ☐ Yes ☒ No

At the bottom, there are buttons for '< Previous' and 'Save & Continue >'.

08

## Existing Insurance

Tell us about existing insurance.

The screenshot shows the 'Existing Coverage' section of the ZipApp application. At the top, there are tabs for 'Personal Information', 'Compliance Info' (selected), 'Agent Information', and 'Submit'. Below the tabs, a message says: 'Please complete the highlighted information and select **Save & Continue** to move to the next section.' To the right is the ZipApp logo. A table displays the current policy details:

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

Below the table, the 'Existing Coverage' section contains one numbered question:

- Does the Applicant have existing life insurance policies or annuity contracts? (Excluding Group Policies). ☐ Yes ☒ No

Below the question, there is a checkbox: 'Check box to request yield indices for cash value policies.' ☐

At the bottom, there are buttons for '< Previous' and 'Save & Continue >'.

The screenshot shows a form for entering existing policy information. It has two input fields: 'Insurer Name' and 'Policy Number'. Below these fields, there are two questions:

Is the Insured on this existing policy the same as the proposed insured for the new policy?  
☐ Yes ☒ No

Is the insured replacing or financing the existing policy?  
☐ Yes ☒ No

Below the questions, there are three input fields: 'Policy Type' (a dropdown menu with '-Select-' selected), 'Face Amount' (a text input field), and 'Issue Date' (a text input field).

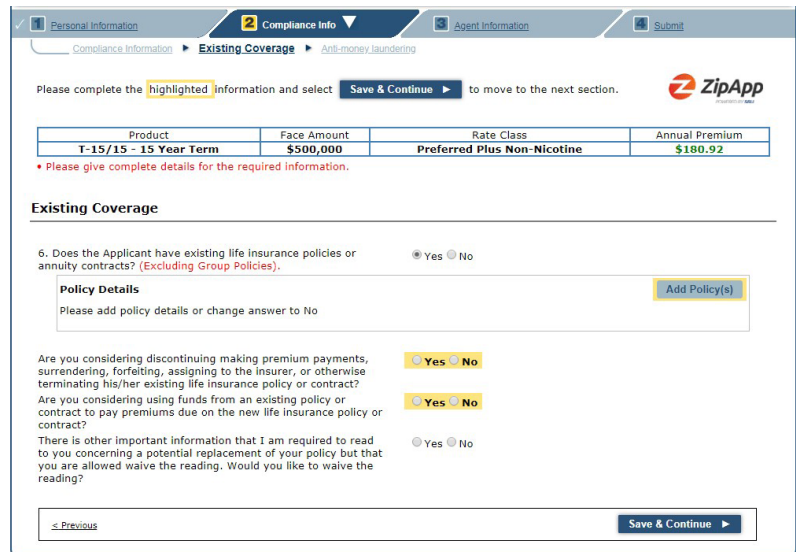
At the bottom right, there is a button labeled 'Add Policy'.

# Getting Started with ZipApp

## 09

### Replacement Insurance

Tell us about replacements.



The screenshot shows the 'Existing Coverage' section of the ZipApp application. At the top, there are tabs for 'Personal Information', 'Compliance Info', 'Agent Information', and 'Submit'. The 'Compliance Info' tab is active, and the 'Existing Coverage' sub-tab is selected. A summary table at the top displays the following information:

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

Below the table, a note states: 'Please give complete details for the required information.' The main section is titled 'Existing Coverage' and contains a question: '6. Does the Applicant have existing life insurance policies or annuity contracts? (Excluding Group Policies)'. The 'Yes' radio button is selected. Below this, there is a 'Policy Details' section with a text input field and an 'Add Policy(s)' button. Further down, there are three questions with 'Yes' and 'No' radio buttons:

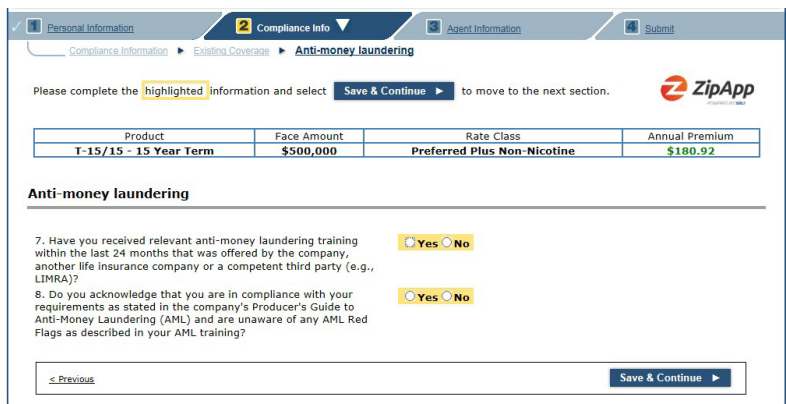
- Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating his/her existing life insurance policy or contract? (Yes/No)
- Are you considering using funds from an existing policy or contract to pay premiums due on the new life insurance policy or contract? (Yes/No)
- There is other important information that I am required to read to you concerning a potential replacement of your policy but that you are allowed waive the reading. Would you like to waive the reading? (Yes/No)

At the bottom, there are '< Previous' and 'Save & Continue >' buttons.

## 10

### Anti-Money laundering

Answer relevant questions.



The screenshot shows the 'Anti-money laundering' section of the ZipApp application. The layout is similar to the previous section, with the 'Compliance Info' tab active and the 'Anti-money laundering' sub-tab selected. The same summary table is present at the top. The main section is titled 'Anti-money laundering' and contains two questions with 'Yes' and 'No' radio buttons:

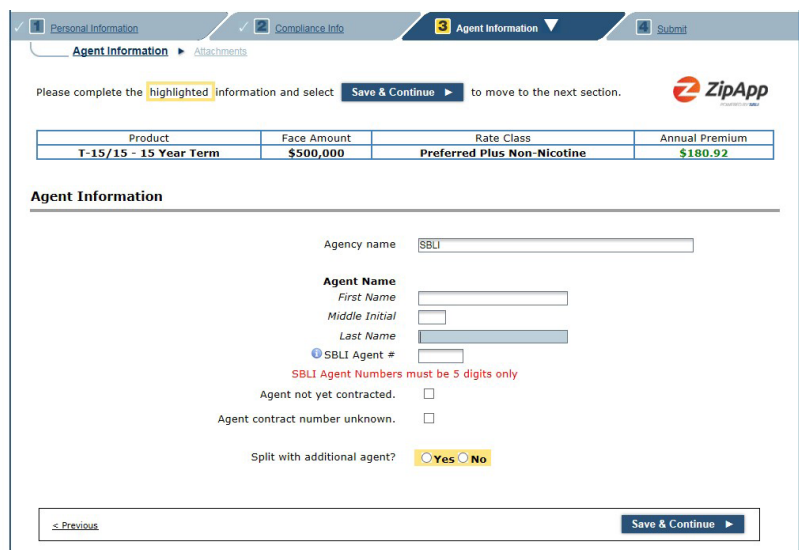
- 7. Have you received relevant anti-money laundering training within the last 24 months that was offered by the company, another life insurance company or a competent third party (e.g., LIMRA)? (Yes/No)
- 8. Do you acknowledge that you are in compliance with your requirements as stated in the company's Producer's Guide to Anti-Money Laundering (AML) and are unaware of any AML Red Flags as described in your AML training? (Yes/No)

At the bottom, there are '< Previous' and 'Save & Continue >' buttons.

## 11

### Agency/Agent Information

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



The screenshot shows the 'Agent Information' section of the ZipApp application. The 'Agent Information' tab is active, and the 'Attachments' sub-tab is selected. The same summary table is present at the top. The main section is titled 'Agent Information' and contains the following fields and options:

- Agency name: SBLI
- Agent Name:
  - First Name: [input field]
  - Middle Initial: [input field]
  - Last Name: [input field]
- SBLI Agent #: [input field]
- SBLI Agent Numbers must be 5 digits only
- Agent not yet contracted: ☐
- Agent contract number unknown: ☐
- Split with additional agent? (Yes/No)

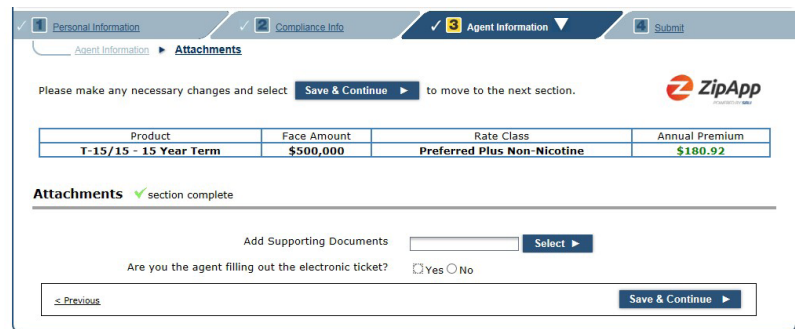
At the bottom, there are '< Previous' and 'Save & Continue >' buttons.

# Getting Started with ZipApp

## 12

### Attachments

Add Supporting Documents, if applicable.



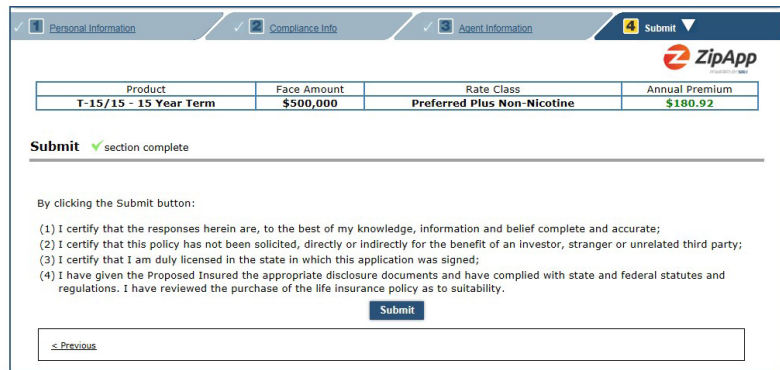
The screenshot shows the 'Attachments' section of the ZipApp application. At the top, there is a navigation bar with tabs for 'Personal Information', 'Compliance Info', 'Agent Information', and 'Submit'. The 'Agent Information' tab is active, and the 'Attachments' sub-tab is selected. Below the navigation bar, there is a message: 'Please make any necessary changes and select **Save & Continue** to move to the next section.' To the right of this message is the ZipApp logo. Below the message is a table with the following data:

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

Below the table, it says 'Attachments' with a green checkmark and 'section complete'. There is a section for 'Add Supporting Documents' with a text input field and a 'Select' button. Below that is a question: 'Are you the agent filling out the electronic ticket?' with radio buttons for 'Yes' and 'No'. At the bottom left is a '< Previous' button, and at the bottom right is a 'Save & Continue >' button.

## 13

### Submit your ZipApp



The screenshot shows the 'Submit' section of the ZipApp application. At the top, there is a navigation bar with tabs for 'Personal Information', 'Compliance Info', 'Agent Information', and 'Submit'. The 'Submit' tab is active. Below the navigation bar, there is a table with the following data:

Product	Face Amount	Rate Class	Annual Premium
T-15/15 - 15 Year Term	\$500,000	Preferred Plus Non-Nicotine	\$180.92

Below the table, it says 'Submit' with a green checkmark and 'section complete'. There is a section for 'By clicking the Submit button:' followed by four numbered items:

- (1) I certify that the responses herein are, to the best of my knowledge, information and belief complete and accurate;
- (2) I certify that this policy has not been solicited, directly or indirectly for the benefit of an investor, stranger or unrelated third party;
- (3) I certify that I am duly licensed in the state in which this application was signed;
- (4) I have given the Proposed Insured the appropriate disclosure documents and have complied with state and federal statutes and regulations. I have reviewed the purchase of the life insurance policy as to suitability.

Below the list is a 'Submit' button. At the bottom left is a '< Previous' button.

# 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](http://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 *Applicant ExpressComplete* platform.
- The status of the ticket can be monitored via the fulfillment center website.
- To monitor a case during underwriting, visit [www.sbliagent.com](http://www.sbliagent.com).
- Once the case is submitted to SBLI, traditional methods of communication will be used to contact you regarding any outstanding requirements.

