ING Term App Express

Agent Training Guide





What is Term App Express?



Term App Express is an on-line ticket submitting a short application

No Cost to you!

NO LONG APPLICATIONS to complete or PAPER APPLICATIONS to hand write! Minimize the amount of time you spend on paperwork and scheduling the exam!

Improves Agent Productivity

- > ExamOne collects the remainder of the Part 1 and Part 2 during the tele-interview
- ExamOne schedules the Paramedical Exam at the end of the tele-interview
- > ExamOne will order the initial APS based on ING's medical impairment guidelines
- Examiner collects a "wet signature" on all forms
- ExamOne will electronically transmit the data and images packaged to ING

Improves Cycle Time

Reduces requests for additional information and medical requirements from ING case management and underwriting



Term App Express Workflow













Agent

- Meets with Client
- Determine Insurance Needs

Agent

Collects App Data In Term App Express tool:

- > Insured/Replacements/Existing
- Product
- Payment Method/Mode
- Temp Ins Receipt
- Beneficiary
- Agent Info

Agent

- > Data is electronically sent to ExamOne
- > Rep receives email confirmation with Illustration and "What Happens Next" brochure
- > Review and deliver "What Happens Next" brochure with client



Tele-Interview/Examiner

- Review App
- Contact Client to collect remainder of Part I and Part II
- Schedules meeting with Client
- Collects Blood, HOS, vitals etc.
- > Collects client(s) signatures on app packet





→ ING













Examiner/ExamOne

Examiner sends App Packet and Blood, HOS back to ExamOne to process ExamOne CM reviews app packet and packages lab results with packet ➤ Releases to ING

ING 1st review

- > Reviews policy to ensure in > Reviews App and good order
- If there is a PIGO transmittal, add o/s requirement with notes ExamOne obtaining
- Sends to UW for review

ING Underwriter

- medical data
- Orders Add'l data, post requirement for agent, if necessary
- Risk Assessment of the Policy

ING Case Manager

- Issues Policy
- **Billing Begins**
- Policy Mailed to GA

Agent

- **Delivers Policy**
- Review any Amendments
- Obtains signed Policy Delivery Receipt (PDR)
- > Obtain any add'l requirements needed and return to ING
- Policy activation/placement





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Agent Meets with Client



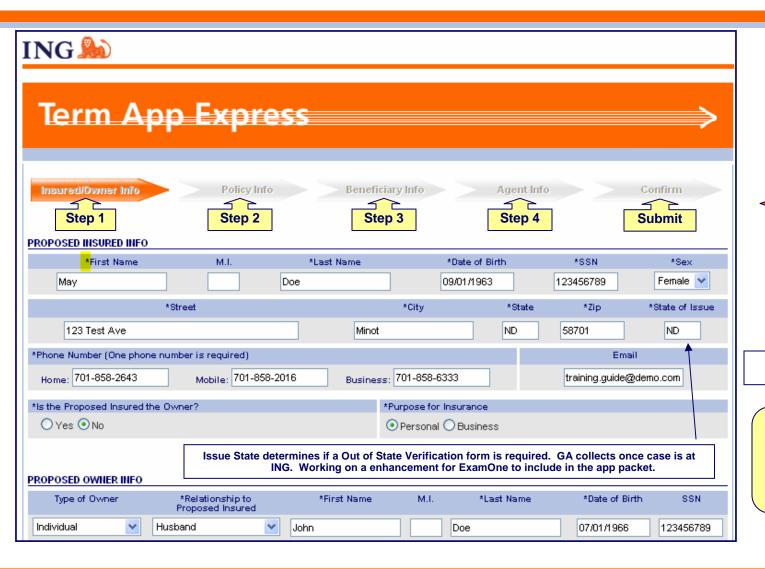
- > Determine insurance needs via phone or face to face
- Collect basic client data in the Term App Express Tool
 - Insured
 - Replacements/Existing Policies
 - Product
 - Payment Method/Mode
 - Temp Ins Receipt
 - Beneficiary
 - Agent Info











4 Quick Steps

Asterisk fields are required Message occurs if incomplete

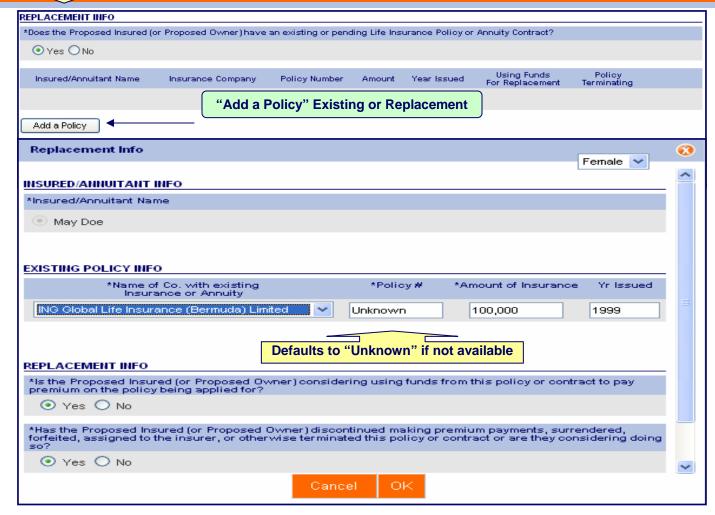
NY Replacements & PR are not available for submission

Collect a valid SSN# upfront otherwise ING will post a requirement for the GA to obtain once in-house





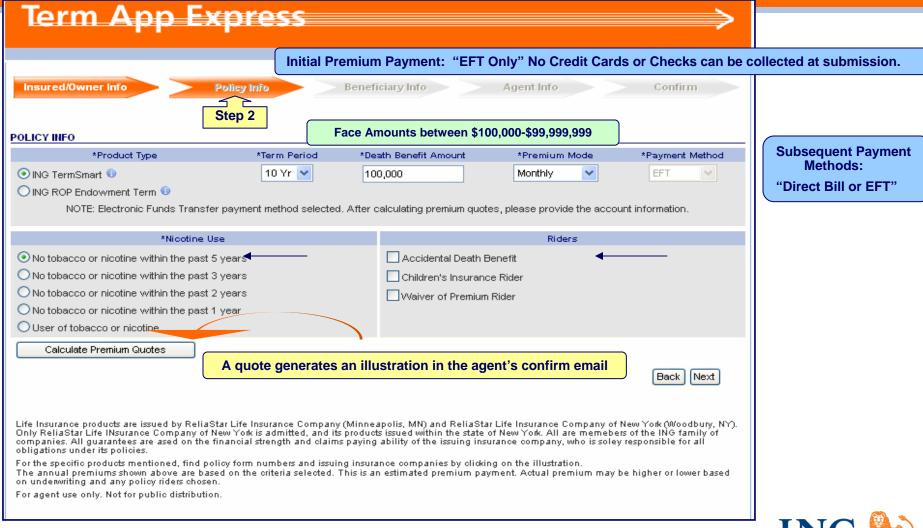
Step 1





March 2011







Data entered is quoted

Step 2					
			Premium Quote Results Select A Premium		Click ING's Underwriting
		ING TermSmart-10 (10) Premium Mode: Monthly	Sex: Female Riders: None	Age: 47	Guidelines hyperlinked in blue
	Coverage	Super Preferred No Tobacco	Preferred No Tobacco	Select 🛦 No Tobacco	Standard No Tobacco
	\$100,000	O \$12.51	\$15.05	O \$17.15	O \$19.43

Select a Rate Classification based on ING's UW Guidelines

Underwriting Guidelines for Super Preferred No Tobacco Ages 16-70						
Category Super Preferred No Tobacco						
No Tobacco (minimum	duration) No	use of tobacco or nicotine pro	ducts in any form within the	past 5 years.		
Build	Sec	Super Preferred Build Chart.				
	N	current or prior blood pressur	re reading in excess of:			
nn	A;	ge 16 - 60	140/8	5		
Blood Pressure	A:	ge 61- 70	150/90)		
	N	history of treatment for hyper	rtension.			
Cholesterol & Cholesterol/HDL Ratio		Treated or untreated: Chol max 220 + ratio not > 5.0 OR. Chol max 240 + ratio not > 4.5				
MVR		No DWI/DUI or reckless driving in the past 5 years, and no more than 2 moving violations within the past 3 years.				
Personal Medical Histo	ry Sta	Standard medical risk; no history in past 30 years of cancer (other than basal cell skin cancer).				
Alcohol/Drug	No	No history of drug or alcohol abuse in the past 10 years.				
Family History (if propo 60)	osed insured < age No	No cardiovascular deaths in parents prior to age 65.				
Aviation or Hazardous Avocation/Occupation	Av	Aviation available - may have Aviation Exclusion Rider (AER); no ratable hazardous avocation or occupation.				
		Super Preferred No To	bacco Build Chart			
Male				Female		
Height	Max	Min	Height	Max	Min	
4'8"	127	84	4"8"	124	83	
4'9"	132	86	4'9"	128	85	
4'10"	137	89	4'10"	133	88	





Step 2

*Would you like a Temporary Insurance A	greement? Conditional binding li	mits: Company's total liability shall r	ot exceed \$1M				
NOTE: To issue the Temporary Insuran	NOTE: To issue the Temporary Insurance Agreement, the first modal premium will be electronically transferred. Please provide the account information below.						
*Has the Proposed Insured:							
O Yes ⊙ No In the past 10 yea has not consulted		mptoms of a disease or an impairment for wich th	e Proposed Insured				
OYes ⊙ No Everhad, or now	v have, any type of heart disease, stroke, o	rother vascular disease?					
OYes ⊙ No Ever had, or now	v have, any type of cancer, leukemia, maligr	ant, or disorder to the brain or immune system?					
*Bank Name:	*Routing Number: **	*Account Number: ⊍	*Draft Date:				
Wells Fargo	123456789	9876543211	10				
		e between the 1st and the 28th of the month for a um will be electronically transferred from this acc					
	Note "Enter the EFT bank information". Select Bind Coverage (if applicable) Collecting the initial premium by bank draft can increase placement ratio						
Life Insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Only ReliaStar Life INsurance Company of New York is admitted, and its products issued within the state of New York. All are memebers of the ING family of companies. All guarantees are ased on the financial strength and claims paying ability of the issuing insurance company, who is soley responsible for all obligations under its policies.							
For the specific products mentioned, find policy form numbers and issuing insurance companies by clicking on the illustration. The annual premiums shown above are based on the criteria selected. This is an estimated premium payment. Actual premium may be higher or lower based on underwriting and any policy riders chosen.							
For agent use only. Not for public distributi	ion.						
	For questions regarding products, u	nderwriting, and processing please call 1.8	00.555.5555				

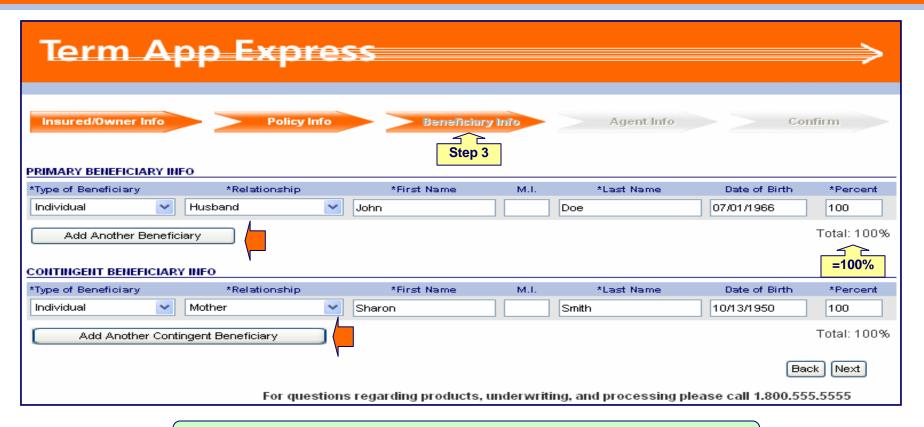
To bind coverage **Complete EFT** bank information. "Initial Premium" will be electronically transferred upon issue if nothing is blocking placement

No coverage can be bound on

"Yes" answers or attained age 70 or older







You can add up to 10 beneficiaries. The initial one will feed on the application the remainder will feed to an overflow page

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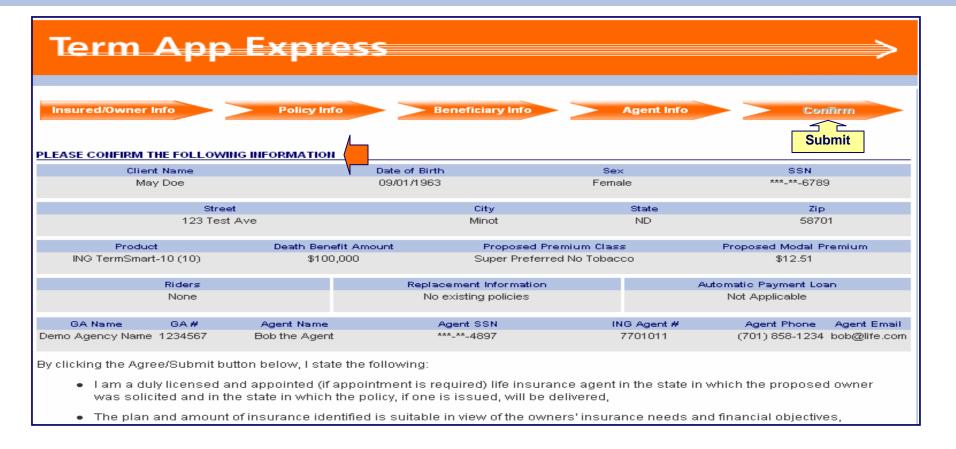


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Tern	n Ar	op Expre	SS					>
Insured/0w	ner Info	Policy Info		eneficiary Info	Ana	ent Info	Confi	rm
					5	^ <u></u>		
WRITING AGEN	IT INFO				St	ep 4		
*First 1		*Last Name	Phone	#	*Email	ING Agent #	*SSN	*% Split
Bob the		Agent	701-858-12	34 bob@lif	e.com	7701011	123654897	100
			Agent rec	eives confirm em	ail & FyamOne	status emails w	hen activity occu	ırs
Add And	other Writing A	Agent	Agentico	CIVES COMMITM CM	an a Examone s	status cirialis Wi	ich activity occi	113
*How long have	e you known	the Proposed Insured? *Are	you related?	*How much insura Proposed Insured	ance does the Pro or other depende	posed Insured's ints?	spouse own payb	ole to the
1 Years		0	Yes 💿 No	100000				
COMPLIANCE	INFO							
*Read the follo	owing stateme	ent and choose the appropri	ate resonse:					
	_	the following: sed Insured's Medical De nit,	claration will b	e completed by th	ne exam compa	ny or the carrier	's personal hist	ory
b.	The Proposignatures	sed Owner's government ;	issued ID will I	pe reviewed by th	ie examiner whe	en they conduct	the exam and c	ollect
c.	There is no	o rebate of any kind, such	as a rebate of	premium, to the I	Proposed Insure	ed or Proposed	Owner,	
d.	settle or ot	e been no discussions in herwise transfer the prop that will own the propose	osed policy (or	the rights to its d	eath benefit), or	an ownership		
e.		sed policy on the life of the or settled to or with a sett					been sold,	
		I agree with all of the st I disagree with some or			d wish to provid	le clarification		
Agre	ee or Disagre	ee to the Compliance Atte	station. If you	disagree, clarify v	our disagreeme	nt here.	Back	Next
		Additional information					call 1.800.555.5	5555
							ING	





Scroll down to Agree/Submit





GA Name	GA#	Agent Name	Agent SSN	ING Agent #	Agent Phone Agent Email
Demo Agency Name	1234567	Bob the Agent	***-**-4897	7701011	(701) 858-1234_bob@life.com

By clicking the Agree/Submit button below, I state the following:

- **Agent Signature Attestation**
- I am a duly licensed and appointed (if appointment is required) life insurance agent in the state in which the proposed owner was solicited and in the state in which the policy, if one is issued, will be delivered,
- The plan and amount of insurance identified is suitable in view of the owners' insurance needs and financial objectives,
- The information provided is complete, accurate and correctly recorded,
- All forms required to be delivered at time of solicitation have been delivered, and all other required forms (including the Consumer Privacy Notice and/or sales materials, if necessary) have been or will be provided to the applicant,
- All replacement sales (if applicable) are made in accordance with the Company's corporate policy, and
- If I am not currently appointed, I understand that I will need to be appointed by the Company before the policy, if one is issued, can be delivered.

In addition:

- I authorize The Insurance Organization representative to obtain such administrative information necessary to complete any life insurance application resulting from this submission, provided, however, that any item of information or question from owner or proposed insured requiring the act or advice of a licensed life insurance agent will be referred to me for action before the application can be completed.
- I will personally review the application created from this information and the administrative information provided by the proposed insured and contact him or her concerning any incomplete or inconsistent information, and will not deliver the policy unless I have completed my review and am satisfied that the policy, application and all attached papers, if any, are complete and accurate.
- I acknowledge that clicking the Agree/Submit button below constitutes my signature on the form and has the same effect as if I personally signed the form.

Accepted by: Bob the Agent Date: 2/7/2011 Time: 6:17 PM

Agree/Submit applies the agent's e-signature

The order is sent electronically to ExamOne

Print Back

Agree/Submit

Client data is not saved in the platform You may print the confirm page



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Term App Express

YOUR SUBMISSION WAS SUCCESSFUL!

Thank you for your submission, it has been received by ExamOne. You will receive an email that includes a policy illustration and client brochure.

You will be contacted if any questions arise.

Your client will be contacted shortly for additional information.

Submit Another App

Close Term App Express

For questions regarding products, underwriting, and processing please call 1.800.555.5555



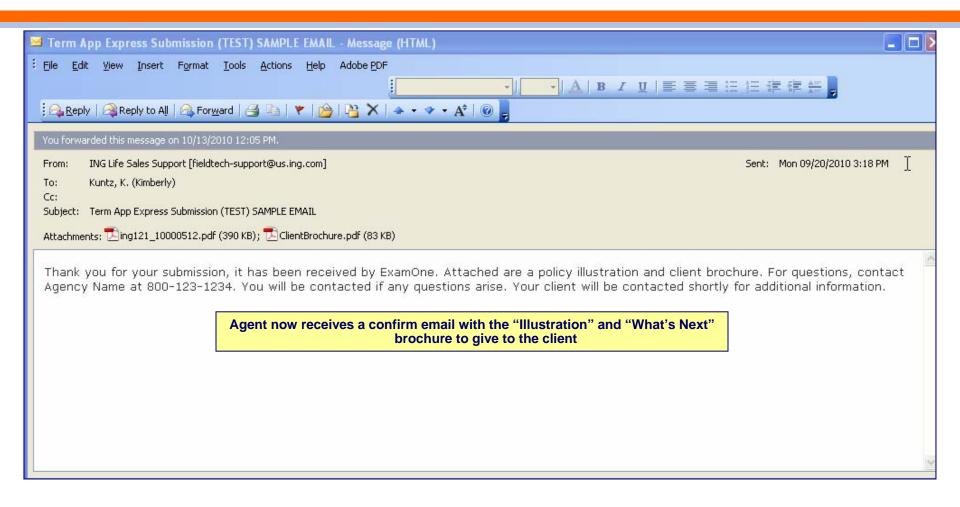
Agent receives a policy # (AD136xxxxx) within 24 hrs in the 1st case status email. Email includes a URL link to ExamOne's website to check the case status



GA now receives the policy # (AD136xxxxx) & policy data encrypted for your tracking purposes An electronic file is included to upload into your agency management system









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"What's Next" Client Brochure



What's Next?

Details on the Next Steps for Your Life Insurance Application

Thank you for trusting the ING Life Companies with your life insurance application. Please use the information below to help understand the next steps in our process.

Prior to the paramedical appointment:

- · Get a good night's sleep.
- · Avoid drinking alcoholic beverages for at least 8 hours.
- . Do not smoke or drink coffee for at least 1 hour before your appointment.
- . Drink a glass of water 2 hours prior. This will help produce a urine sample.
- . Try not to eat any food 2 hours prior. If at all possible, fast for 12 hours. This results in more accurate readings from your blood test.
- · Advise the paramedic of any medications you are taking.

Your Telephone Interview

You may call 888-590-6818 four hours after the agent submits the order to initiate the telephone interview and paramedical exam process. Otherwise, a representative from paramed vendor ExamOne will contact you within 24 hours for a confidential telephone interview. If you're not available a message will be left and multiple call attempts will be made over the next 14 days. Interviews not completed during this timeframe will be closed. The application can be reopened at your request by calling 888-590-6818.

During the 30-minute interview, you will be asked a number of detailed questions to help determine your eligibility for life insurance. Please have ready the dates of any recent visits to doctors or clinics, your physicians' names, the name and address of the clinics and any prescribed medicine, including dosage and frequency. Your driver's license number will also be needed. Requests for higher amounts of life insurance coverage may also require certain financial information. All of your personal data will be maintained with absolute confidentiality.

Following the telephone interview, we will send the completed application package to the paramedical examiner. You will need to review and sign the documents in their presence. If the policy will be owned by someone other than the insured, the owner will need to sign the application at the time of the exam or you may request for the application to be mailed to the owner. The paramedical examiner will return the signed documents to the ING Service Center in a secure manner. Once the application arrives at the ING Service Center the process generally takes between 30-45 days dependant upon required information

Your Paramedical Appointment

You may be asked to schedule a basic paramedical exam. There is no cost to you for this examination. The exam can take place at your home or place of employment and includes your height and weight, blood pressure and pulse. Urine and blood samples are also needed. Depending on your age and medical history, an electrocardiogram (EKG) may be required.

If Owner/Insured are different have owner available at the exam appointment or have insured request for the application to be mailed to the owner during he interview

LIFE INSURANCE

ING

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Other Requirements Based on your medical history and

the amount of insurance requested, we may need to request additional information from your doctor or an investigative consumer or motor vehicle report.

Medical Information

For your telephone interview, make a list of recent physician visits (name, address, date) and medications (name, dosage, frequency).

Your Policy

Once all the information is collected, an underwriter will evaluate your life insurance application to determine your underwriting classification. Next, your NG Life Companies' agent will contact you regarding your life insurance eligibility based upon your application.

If your application is approved, your agent will deliver your life insurance policy detailing your amount of coverage, duration of coverage and actual premiums calculated for your underwriting classification.

Driver's License number:

Please contact your life insurance agent with any questions about your life insurance policy

Critical! Agent reviews brochure with client to be available in the next 24 hours for the Tele-interview and prepare for the **Paramedical Appointment**



Life incurance products are issued by ReliaStar Life insurance Company (Minneapolis, WN), ReliaStar Life insurance Company of New York (Woodberg WY) and Security Life of Derwar Insurance Company (Denver, CO). Within the state of New York, only field Star Life Insurance Company of New York is admitted and it's products issued. All are members of the INIS family of companies. (b. 2011 NG North America Insurance Corporation on 67023032013



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ExamOne Calling Campaign



✓ Tele-Interview Call Center hours of operation:

Monday-Thursday: 7am-11pm, CST

Friday: 7am-9pm, CST

Saturday: 8am-4pm, CST

Sunday: closed

*Calls will not be made before 8am or after 9pm in their time zone

✓ Tele-Interview Calling Campaign Protocol

- The applicant is called within 24 hours after receipt of the order (varies on a weekend)
- Call attempts are made to every phone number provided (home, business, cell)
- Calls are made for 14 calendar days
 - For the first 5 business days, you are eligible to receive follow-up calls once every 26 hour period
 - For the next 9 business days, you are eligible to receive follow-up calls once every 54 hour period
 *Example: every 26 hour period that passes, the call is placed in the queue
 - *If the planned call occurs outside of the calling hours it will be made during the next available calling period
 - If the interview is not completed in that timeframe, the order will go into a non-locate status (calling stopped)
 - Should the applicant call us back after case is closed, we can reopen the order at any time and complete the interview

** Tele-Interview Phone # 1-888-590-6818

**Clients can call 4 hours after the agent has submitted the order. This is to allow time for receipt of order in ExamOne's system



ExamOne's Most Common Call Logs



- ✓ Busy: Schedules the next callback to become eligible 15 minutes later
- ✓ No Answer: Schedules the next callback to become eligible 2 hours later
- ✓ **Left Message with a Person or Machine:** eligible 26 hours later (or 54 hours if in the second week)
- ✓ Wants to Consult with Agent First: Logging this means the applicant wants to consult with their agent prior to completing the phone interview. This schedules the next callback to become eligible 48 hours later
- ✓ Contact on Vacation or Out of Town on Business: Logging either of these call events leaves the <u>Date to Call Back</u> and <u>Time to Call Back</u> field blank for the interviewer to manually complete. They will obtain a date when the applicant will return and will schedule the next callback to reflect that. If the date the applicant is to return is 7 days or longer, they are to let a customer service rep know so they can put the order on hold until the return date
- ✓ Bad Phone Number: Logging this means that at least ONE of the phone numbers we tried was a bad number. Assuming we were provided more than one phone number, we will continue calling on the other numbers. If all numbers provided are bad numbers, we reach out to the carrier company (either via home office, or via agent) to obtain or status on the bad number
- ✓ **Source Unavailable, Will Try Again:** Logging this means that when the interviewer made their call, the applicant was unavailable and they could not leave a message for the applicant to call back. Logging this leaves the <u>Date to Call Back</u> and <u>Time to Call Back</u> fields blank and the interviewer must manually complete these fields based on what took place during their call



ExamOne's Fulfillment Services



✓ ExamOne contacts client for the Tele-Interview

- Collects remainder of the Part I, Part II and ensures all forms are included in the Application Packet based on the interview
- Temporary Insurance Agreement is generated in the packet if marked "YES"
- Application Package is sent electronically to the examiner after interview
- > Examiner collects wet signatures on all forms and performs the Basic Exam, Blood, HOS
- Examiner sends Application Packet and Exam Paperwork back to ExamOne with the lab kit and it's uploaded to ExamOne's website
 - If the Application Packet is left with the client because they want to talk with the agent the packet should be faxed back to ExamOne at (913) 895-2624 to continue through electronic process

✓ "Schedule Now" Exam Appointment

- ✓ Scheduled at the end of the interview if both the client and examiner are available for the requested day and time
- ✓ Agents are not to order the exam. ExamOne is our exclusive exam vendor

✓ Attending Physician Statement (APS)

- Alternative Scripting during the interview collects medical details that may eliminate the need to order an APS
- ➤ If <u>one</u> medical impairment is identified from ING's impairment list, ExamOne will order the initial APS. Once the case arrives at ING any additional APS's will be ordered accordingly based on your service profile
- The interviewer will ask and client has to agree to ExamOne ordering the medical records
- Voice Signed HIPAA Authorization –enables ordering of any medical records
- HIPAA image is available on ExamOne's website by clicking on the glasses icon under "Manage Associations"



ExamOne's Fulfillment Services



✓ Application Packet and Exam Images are available on ExamOne's website

- Go to <u>www.examone.com</u> and hover your mouse over the "Log In" section on the right side of the home page
- 2. Click on "Paramedical Exam". At this point either "Login" or "Register Yourself" to view images
- 3. Under "User Management" click on "Manage Associations", click "Add", Type in the insurance company name "ING" and click on the glasses icon to the right to search and add to your carrier list ING's paramed account 2045
- 4. Now you may view images by clicking on the glasses icon next to "ING/Term/Tele-Underwriting/Take Packet"
- 5. You will need the last name/ssn # to retrieve the record
- APS records are not viewable
- 7. Call ExamOne at 1-877-777-2115 for set up assistance

✓ Scrubs

Application Package to ensure everything is "In Good Order" prior to submitting to ING

✓ Transmits

- Data and images are packaged together and transmitted electronically into ING's system which minimizes manual data entering errors and speeds up the process
- > The package includes the Application Packet, Lab Slip, Lab Results, Exam Measurements and Medical Questions



Obtaining Case Status



- 1. Go to ExamOne's CaseOne website @ www.examone.com or https://status.sbsikc.com/callcenter/OrderStatusC1.htm
- 2. GA/Agent are sent case status emails from ExamOne when any activity occurs

Note: The case is not viewable on ING's website until ExamOne transmits the case to ING.



Retirement - Insurance - Investments

ExamOne's CaseOne Status Website



Address https://status.sb	osikc.com/callcenter/OrderStatusC1.htm
ExamOne A Quest Diagnostics Subsidiary	Shortcut URL link that navigates you directly to this CaseOne Status page on the ExamOne Website.
APS > Order > Status	Caseone status Please enter search criteria Required :
Teleunderwriting > Order > Status Inspections > Order	Applicant Last Name: AND Applicant SSN: OR Policy Number: AD136xxxxxx
> Status	OR Customer Account Code : Optional : Applicant First Name :
	Applicant DOB(mm/dd/yyyy): / / / Date Ordered From:
	Clear GetStatus



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Example of the Tele-Interview Status



Extended Interview (137)	<u>co</u>	MPLETE
ExamOne Teleunderwriting		
Date 01/27/2011 07:48 PM 01/27/2011 08:19 PM 01/28/2011 08:00 AM 01/28/2011 08:00 AM 01/29/2011 03:38 PM 01/29/2011 03:38 PM 01/31/2011 04:05 AM 01/31/2011 04:29 PM 01/31/2011 04:29 PM 02/03/2011 09:07 AM 02/03/2011 09:23 AM	Message Original Order Confirmed: Transmission received for transaction code OO from INGO Order successfully received Left message w/ machine: Called Cell number. Left message w/ machine: Called Home number. Left message w/ machine: Called Home number. Left message w/ machine: Called Cell number. Left message w/ machine: Called Cell number. Level 1 Nag (initial trace): Initial Tracer Transmitted Left message w/ machine: Called Home number. Left message w/ machine: Called Cell number. Applicant Contacted to Complete Interview: Called Home number. Spoke with app. Order Completed Final Report Distributed	2
Vital results, Blood and Urine (100380	0004)	OPEN
ExamOne US Paramedical		
<u>Date</u> 01/27/2011 07:48 PM 02/03/2011 10:17 AM 02/03/2011 10:17 AM	Message Original Order confirmed: Transmission received for transaction code OO from INGO Appointment made: Preset Appt: 02-10-2011 04:00:00 PM via ScheduleNow at hom CMC-Initial order read in: Preset Appt: 02-10-2011 04:00:00 PM via ScheduleNow a	е
Document Handling fee (1003800062	Σ	OPEN
ExamOne US Paramedical		
<u>Date</u> 01/27/2011 07:48 PM 02/03/2011 10:17 AM 02/03/2011 10:17 AM	Message Original Order confirmed: Transmission received for transaction code OO from INGO Appointment made: Preset Appt: 02-10-2011 04:00:00 PM via ScheduleNow at hom CMC-Initial order read in: Preset Appt: 02-10-2011 04:00:00 PM via ScheduleNow a	е



Example of the App Packet Transmission



Paperwork Requiren	nent (1003800210	<u>))</u>	OMPLETE		
ExamOne ReviewNow					
	<u>Date</u>	Message			
12/20/2	:010 03:20 PM	Original Order Confirmed : Transmission received for transaction code OO from INC	502		
01/05/2	011 11:58 AM	Open : service complete 1/03			
01/06/2	:011 03:01 PM	In Good Order: APPI client signed wrong line/transmitted per ING			
01/29/2	011 09:19 AM	Complete: issued 01/19/11 "Case transmitted to ING"			

Paperwork Requirement (1003800210)					
ExamOne ReviewNow					
	<u>Date</u> 01/10/2011 05:56 PM 01/19/2011 09:01 AM 01/20/2011 11:34 AM	Message Original Order Confirmed: Transmission received for transaction code OO from ING02 Open: service complete 1/17 In Good Order: Transmitted to carrier "Case transmitted to ING"	2		

Paperwork Requirement (1003800210	1		<u>OPEN</u>
ExamOne ReviewNow			
<u>Date</u>	Message		
01/03/2011 09:35 AM	Original Order Confirmed: Transmission received for trans	action code 00 from ING02	
01/04/2011 08:53 AM	Companion/Case : AD136	'Not transmitted, client want	le.
01/12/2011 04:54 PM	Open : Per exam office/ PI must speak with agent	to speak with agent"	
01/18/2011 01:49 PM	Open : Per exam office/ PI must speak with agent	to speak with agent	
01/21/2011 10:52 AM	Open: Kathy Exam Office 777 left a message for the ager	nt client need	
01/21/2011 10:52 AM	Open : to speak with agent		
01/26/2011 12:49 PM	1st Email to BGA: client have questions need to speak with	h the agent	
01/28/2011 01:19 PM	2nd Email to BGA: client have questions need to speak wit	th the agent	



ING 1st Review



- ✓ Arrival of the case at ING
- ✓ Case Status is now available on our website via Connector or your own Agency Management System
- ✓ GA/Agent collects any subsequent requirements posted by ING Examples:
 - 1. Unable to locate the MVR with the drivers license on application during interview
 - 2. Client answered "I don't know" or "I'm not sure" on the application during interview
 - 3. Licensing and Contracting paperwork has not been submitted-submit a current dated PART 1
 - 4. Underwriter determines additional requirements are needed (ex. 2^{nd/}3rd HOS, Financial Justification, additional bankruptcy details)
 - 5. EFT form completed but not signed. Case Manager will call you and post a requirement
 - 6. Out of State Verification form until this enhancement is implemented in 2Q2011
 - 7. Children's Term Rider Application; if a child currently has life insurance inforce or applied for; collect the state required replacement form for Model Replacement Regulations States ONLY.

ING Underwriter



- ✓ Reviews application and medical data
- ✓ Orders additional data, post requirement for agent, if necessary
- ✓ Risk Assessment of the policy



ING Case Manager



- ✓ Issues policy if UW approves
- ✓ Policy Mailed to GA/Agent
- ✓ Billing begins if EFT bank info received and no delivery requirements are blocking activation



GA/Agent Policy Delivery



- ✓ Delivers policy
- ✓ Review any Amendments
- ✓ Obtains signed Policy Delivery Receipt (PDR)
- ✓ Obtains any additional requirements needed and return to ING
- ✓ Activation of the policy by ING



Agent Calling Tree for Issues



- 1. Agent contacts their GA
- 2. GA contacts their ING Supervisor or Manager
- 3. ING contacts ExamOne for resolution

