Agent pre-qualifies the proposed insured with the medical questions on Life Application.

Agent completes all appropriate paperwork with the proposed insured, including the Quick Selling Guide. Before the interview, give your client a copy of the MIB and FCRA notice (pages 7 and 8 of application).

Agent contacts ESP at 1-855-699-3045 during their regular business hours to conduct the interview. If call goes to voicemail, leave a message for a quicker response.

You will be asked to provide insured, owner, and beneficiary information before handing the phone to the insured.

ESP interviewer obtains permission to record the interview and then completes telephone interview with proposed insured.

During interview an MIB search and prescription-drug search are conducted by ESP.

## Premium Under \$250,000

Interviewer will ask to speak to agent to convey conditional underwriting approval or decline. A decline based on MIB or prescription history may be referred for additional underwriting consideration.

## Premium \$250,000 and Above

(New and existing policy premium combined) requires APS ordered upon EquiTrust receipt of application.

Fax or Mail paper application or submit E-Application within 5 days of completed interview; applies to both approved and declined cases

Check status alerts on EquiTrust Agent App, on Agents.EquiTrust.com, or call EquiTrust at 866-598-3692.

**SALES SUPPORT** 800-811-9733

Fax: 515-226-5103

Standard Mail: EquiTrust Life Insurance Company P.O. Box 14500 Des Moines, IA 50306-3500

Overnight: EquiTrust Life Insurance Company 7100 Westown Pkwy Suite 200 West Des Moines, IA 50266-2521

