

1. WHEN you initiate the sale of a United American product over the phone using the e-App, please adhere to the following guidelines:

- You must be licensed and appointed in the state in which the applicant resides and quote the correct premium rate for that state. You must also be licensed and appointed in your resident state.
- Ensure compliance with all state and federal laws/regulations applicable to the products you're selling.
- Initiating sales via phone are not permitted in Washington State.
- Make sure to check the 'Has not' personally met check box in the 'Agent Verification' section of the application.
- You are confident the applicant qualifies for the plan. That is, the plan is a suitable fit in terms of the applicant's health, lifestyle, risk tolerance, and financial situation.
- Determine whether the applicant has existing coverage that is being replaced and, if so, make sure you conduct a fair and accurate comparison of the applicant's existing coverage to the policy being applied for.
- Do not include any unapproved or non-UA material in the application(s) and other documents to the applicant. Submit any unapproved advertising materials pertaining to UA or its products to the Home Office for approval prior to use.
- Only communicate with the applicant regarding UA products in person, over the phone, via screen sharing, or via postal mail. Personal e-mail or faxes must not be used for this purpose.
- Tell the applicant they will receive an e-mail from iGO Support with instructions for completing the application process after providing information to you.
- Encourage the applicant to review and e-sign the application(s) and other documents promptly. The sooner the Home Office receives the signed forms, the sooner the policy(ies) can be issued.
- Confirm the correct mailing address and e-mail address with the applicant.
- Tell the applicant to expect a call from the Home Office to confirm the information he/she provides for the application. Stress that the applicant cannot be considered until the Home Office call is completed.

2. BEFORE submitting the application(s) and other documents to the applicant for his/her signatures via the eSignature process, confirm compliance with the following guidelines:

- Confirm the applicant's Medicare ID number has been entered correctly.
- Ensure the application(s) and other documents within the e-App are complete and all required questions have been answered. The e-App will not allow you to proceed with the eSignature process if there is any missing information.
- You must be properly licensed and appointed and current with all CE requirements in that state to sell the RFA.
- Mail the following materials, where appropriate and/or requested, to the applicant. Form numbers shown are standard. Use state specials as required:
 - *ProCare Medicare Supplement Brochure (F4931 R10) specific to the state*
 - *Sole Proprietor Form (SP 9-01 R04) if a sole proprietorship*
 - *Reserve Fund Annuity Brochure (F4546 R08)*

Remember, once the eSignature process has begun, changes cannot be made to the application. If changes are necessary, you must, again, speak with the applicant by phone, edit the application by unlocking the case, and restart the eSignature process. SIGN THE APPLICATION(S) AND OTHER DOCUMENTS AFTER RECEIVING ALL OTHER REQUIRED SIGNATURES BEFORE SUBMITTING TO THE HOME OFFICE.