

Heartland Life Insurance Company

Telesales Process

- ▶ Pre-qualify the applicant using the Health Questions in the application, if the client is outside open enrollment, or if he or she is not eligible under guarantee issue.
- ▶ Prior to speaking with your client on the phone, you must have him, or her read the required statement located on the application: *Important Statements to be Read and Signed by the Applicant*. The telephone underwriter will ask your client if they have read the required statement. The telephone underwriter will end the call and inform you that the statement must be read by the client prior to completing the phone interview.
- ▶ Complete the replacement form if the applicant is not eligible for guarantee issue.
- ▶ The premium must be paid by bank draft. Be sure the applicant has their checkbook available to give you the bank name, address, routing number and account number. Do not collect premium or a voided check. Premiums will be deducted automatically for the first time and all months thereafter.

Telesales Phone Number : (866) 916-8818

