



HERITAGE BUILDER ANNUITY VIRTUAL SALES GUIDE



INVESTORS HERITAGE®
Your Future. Our Life's Work.

Technology makes virtual sales feasible for many and can be vital to your business. Investors Heritage accepts business conducted via phone and/or video call for the Heritage Builder Annuity. The following guidelines must be followed.

1 IDENTITY VERIFICATION

As with any sale, producers are required to verify the identity of their client. Documentation should be kept in your files in the event of an audit.

Phone Sales: Verify and document the phone number used to contact your client. A copy of the client's unexpired, government issued photo ID should be retained in your files.

Video Sales: Take a screenshot of your client's face and their unexpired, government issued photo ID. The screenshots should be retained in your files.

2 NON-RESIDENT SALES

Virtual sales present more opportunity for non-resident sales. A producer must follow all guidelines for non-resident sales if the client is not in their resident state at any time during the sales process. This includes the proper licensing, training and appointment in all states where any aspect of the sale occurs. Non-Resident form must be completed and submitted with the application.

3 SALES MATERIALS

As with any sale, you must explain all product features and answer any client questions. All sales material must be approved by Investors Heritage. We provide sales materials in PDF format on the Agent Portal. These can be provided to the client electronically.

4 SIGNATURE REQUIREMENTS

After reviewing all necessary terms of the application and other forms with your client, ask them to sign the forms while you are on the call with them. For video sales, you can witness as the client signs. The forms must then be sent to you for signing. No form should ever be signed by the producer before obtaining the client's signature.

5 CONTRACT DELIVERY

Rules for contract delivery and proof of delivery vary by state. You must follow guidelines for the state of sale. Delivery receipts are required. If you do not deliver the contract personally, you must deliver the contract by USPS, UPS, FedEx or other service, with return receipt requested, to confirm delivery location and time. Contract must be delivered in the state it was executed.

6 PRODUCER REQUIREMENTS

All applicable state requirements and Investors Heritage producer policies apply to phone and virtual sales, including without limitation, training, licensing, information security, non-resident sales, suitability, signatures and delivery. See the Product Guide for more information and requirements. It is important to retain documentation in your files that details each individual sales process. Include in your documentation information regarding client introduction, ID verification, any questions asked by the client, your recommendations and the client decision, as well as all materials required to be submitted to Investors Heritage. Make sure your client has a complete and accurate understanding of the product.

7 CLIENT EXPERIENCE

Your sales presentation does not have to change dramatically. If this is your first venture into virtual sales, we highly recommend testing your video meeting platform and going through the entire process with someone other than your first client. Note any adjustments you need to make to better organize for this new process.

Plan for the unexpected. Technical difficulties may occur. It is best to address this possibility at the beginning of each virtual sale. Have a plan to reconnect should you lose contact during the call.