

*Sales Process and Screen Share Guidelines
("SS Guidelines")*

Company: Washington National Insurance Company (Washington National or Company)

Products: Accident Assure, Washington National Critical Solutions**, Accident Secure PLUS, Washington National Solutions Cancer, Hospital Secure, Pulse Protection Series, Washington National Worksite Critical Illness*, Wage Guard*, Washington National Active Care**, Washington National Hospital Assure, Washington National Providence and Worksite UL2 (WSUL2)^

**Screen Share sales are only permitted for Worksite Critical Illness and Wage Guard on Guaranteed Issue basis only*

***WN Critical Solutions and WN Active Care (ineligible for Screen Share where the applicant's age is 65 and above or the lump-sum coverage amount is above the maximum Screen Share limit of \$50,000)*

^Worksite UL2 (WSUL2) faces amounts limited to:

- Simplified Issue Underwriting: \$100,000 or less*
- Select Simplified Issue Underwriting: \$75,000 or less*
- Guaranteed Issue Underwriting: \$50,000 or less*

Description of Sales Process:

Writing agent and applicant signatories will be in different locations. Writing agent must be licensed in the state of the applicant's location. Writing agent will use Screen Share to present, via OneSource, all insurance application packet documents to applicant signatories and to obtain their e-signatures. Screen Share is computer screen sharing via ZOOM (zoom.us) provided by Zoom Video Communications, Nasdaq: ZM.

One Source will be used to provide the insurance application packet documents, and to collect the applicant signatories' data and e-signatures. The OneSource screens referenced in these SS Guidelines contain electronic versions of the insurance application packet documents the Company requires when taking an application for insurance, plus other required electronic authorizations, disclosures and acknowledgements.

Sales Process Guidelines

The following guidelines should be followed during the solicitation of products referenced above via Screen Share.

1. Applications must be submitted via the Company's One Source software.
2. For life insurance sales, applicant's identity must be verified by agent through webcam on ZOOM or Facetime. Applicant will show driver's license or some form of government photo identification. If identity can not be verified by agent, the life insurance sale cannot be completed.
3. All screens of One Source must be reviewed in their entirety by all application signatories prior to obtaining their e-signatures.

Reviewed By Legal & Field Compliance

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Revised: 4/2/2020

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4. All screens of One Source requiring e-signatures must be provided to applicant signatories to obtain their e-signatures.
5. All questions regarding the applied for product, its features, limitations and riders, if any, should be solicited and addressed prior to obtaining applicant e-signatures.
6. Any forms provided to the applicant, whether required "leave behind" materials or requested forms, will need to be sent via the secure ZOOM environment. These forms will be available via WNBizlink.com
7. All laws and regulations regarding face to face sales of these products are also applicable to the Screen Share sales process.

Screen Share Guidelines

The following guidelines should be followed for the taking of the insurance applications via Screen Share.

1. Writing agent must agree to abide by the Sales Process Guidelines and Screen Share Guidelines.
 - a. If writing life insurance application (WSUL2 and/or Providence), agent must verify identity of applicant by viewing driver's license or other government approved picture I.D. via ZOOM video conferencing, Facetime or some other form of video conferencing. If unable to verify identity, the life insurance sale cannot be completed.
2. All applicant signatories must be able to view, on their own electronic device, all screens of OneSource presented from the writing agent's computer screen.
3. The presentation and viewing of all screens of OneSource must occur at the time they are reviewed and signed by the applicant signatories.
4. All required "leave behind" materials, i.e. HIPAA form, Outline of Coverage, etc. must be sent via the ZOOM environment to the applicant.
5. While on their own electronic device, all applicant signatories must be given control of the writing agent's computer keyboard/mouse through via the Screen Share to electronically sign where required on all screens of One Source.
6. Writing agent must use ZOOM (zoom.us) provided by Zoom Video Communications, Nasdaq:ZM, for the Screen Sharing.
7. Writing agent will provide Company, upon request, all documentation and information requested regarding (i.) its procedures in using ZOOM for the taking of insurance applications for Company products, (ii.) any ZOOM Session ID associated with a submitted One Source application, and (iii.) its use of ZOOM in the taking of applications for Company insurance products.

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*Sales Process and Screen Share Statement of
Understanding*

I have read, understand and agree to abide by the Sales Process Guidelines and Screen Share Guidelines. I understand and agree that the Company may change these Guidelines from time to time, and may discontinue acceptance of applications using the described sales process at any time. I agree abide by such changes, if any, to maintain my privilege to submit insurance applications using the Screen Share process.

Agent Signature

Date

Agent Name and Number