



ASSURANT
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New Business Update #1003 Final Need

To: Final Need Agents
From: American Memorial Life Insurance Company (AML)
RE: **Faxing in New Business Applications**

We strive to continue to operate more efficiently and effectively for you and your team; therefore, we now have the ability to accept faxed applications for insurance. For additional information, please see the attached Agent Guidelines for Faxing New Business document.

Here is an Overview of the Guidelines:

- Fax only New Business Applications to **605-719-0610**.
- Fax using originals and retain originals until the policy has been issued.
- Faxed applications require electronic initial payment methods: PAC or credit card.
- Each Fax must have a cover page; contain only one application and if applicable, any required documents related to that application. If there are multiple applications, send a separate fax with cover page for each application.
 - On the cover page, note the date/time the ESP interview was completed.
 - Send Fax with the best resolution available on the sending machine. Make sure the tops of all documents are fed into fax machine first and all documents are facing the same direction.
 - Fax must be legible with all pertinent data visible, including form number.
 - If the Fax does not meet our quality standards, the Fax will need to be resent in its entirety (i.e. we will not ask you to send only page 3 of the application. All pages will need to be resent).
 - Do not mail the original application unless it is requested. If requested, before mailing, write "FAXED APP" at the top of the first page of the application to clearly identify the application was previously faxed.

If you have any questions, please contact our Customer Service at 1-800-585-8385.

We look forward to working with you and your team and hope that this new benefit will be of assistance.



Agent Guidelines for Faxing New Business

1. Faxed applications require electronic initial payment methods; PAC or credit card.
2. Each Fax must have a cover page; contain only one application and if applicable, any required documents related to that application. If there are multiple applications, send a separate fax with cover page for each application.
 - On the cover page, note the date/time the ESP interview was completed.
3. Send Fax with the best resolution available on the sending machine. Fax quality is important because a copy of the application is included and becomes part of the policy.
 - Fax must be legible with all pertinent data visible, including form number.
 - If the Fax does not meet our quality standards, the Fax will need to be resent in its entirety (i.e. we will not ask you to send only page 3 of the application. All pages will need to be resent).
4. Do not mail the original application unless it's requested.
 - If requested, before mailing, write "FAXED APP" at the top of the first page of the application to clearly identify the application was previously faxed.
5. Send new business faxes to (605) 719-0610.
 - For additional correspondence (i.e. policy maintenance, claims, etc.) fax to (605) 719-0603.
 - Just in Time agent appointment paperwork should be faxed separately to (605) 719-0607. Write "Just in Time" on the cover page.
6. Assuming all documentation requirements are met, faxed applications will be processed after the interview information from ESP is received in our office.
 - To see the timing of commission payments, refer to the Commission Payment Timeline information on page 2.
7. Failure to follow these fax guidelines can result in the delay of your business being issued.

NOTE: Faxes are processed in a central location before being delivered to the New Issue Team. Therefore, the New Issue Team will not be able to answer questions concerning recently sent faxes.

American Memorial Life Insurance Company reserves the right to change these guidelines as needed.

Agent Guidelines for Faxing New Business

Commission Payment Timeline

Weekly Commissions

Weekly commission cycles are processed every Thursday night, commission checks and statements are mailed on Friday. If the agent is set up on direct deposit, payment appears in their bank account on the following Tuesday.

To ensure commissions are paid as explained above, the following conditions must be met:

- ESP phone interview must be completed by 8:30 pm (Mountain Time) Tuesday
- Application must be received in our office by 10:00 am (Mountain Time) Thursday
- All documentation requirements must be met

NOTE: All agents are set up on a weekly commission cycle unless specified by the agent or general agent in writing to AML.

Bi-weekly Commissions

Bi-weekly commission cycles are processed every Tuesday and Friday night, commission checks and statements are mailed on Wednesday and Monday respectively. If the agent is set up on direct deposit, payment appears in their bank account on Wednesdays or Fridays.

To ensure commissions are paid as explained above, the following conditions must be met:

Wednesday payment

- ESP phone interview is completed by 8:30 pm (Mountain Time) Monday-Wednesday of the week prior to Wednesday's payment
- Application must be received in our office by 10:00 am (Mountain Time) on Friday of the week prior to Wednesday's payment
- All documentation requirements must be met

Friday payment

- ESP phone interview is completed by 8:30 pm (Mountain Time) Thursday-Friday of the week prior to Friday's payment
- Application must be received in our office by 10:00 am (Mountain Time) on Tuesday of the week prior to Friday's payment
- All documentation requirements must be met