



ASSURANT®

**Final Expense Product Update  
#1056-Video Conference Sales  
April 29, 2020**

**To:** All Assurant Final Expense Agents  
**Cc:** ESP, Customer Operations, Agency, New Business, Sales Support  
**From:** Assurant/American Memorial Life Insurance Company (AMLIC)  
**Re:** Final Expense Sales Conducted via Video Conference - EXTENDED

Assurant continues to recognize the current need for flexibility, adaptability, and creativity to accommodate the sales process. We continue to monitor the developments and impacts of the current pandemic environment, and respond in a manner to best position support for our partners and for our customers.

As you are aware, Assurant recently temporarily introduced the ability to consider a video conference sale as a "face-to-face" sale versus a "non-seen" sale. This allowed for higher face amounts to be sold using technology. The voice authorization (telephone only) limit remained at \$15,000.

Effective immediately, the temporary accommodation will be extended to continue in effect through **May 31, 2020**.

As a reminder, this chart outlines the video conference and telephone sales limits:

**Level Benefit Whole Life  
(Age Range: 0 -85)**

<b>Ages</b>	<b>Max/Life - Video Conference</b>	<b>Max/Life - Telephone Only</b>	<b>Min/Life</b>
0 - 60	25,000	15,000	5,000
61 - 80	25,000	15,000	3,000
81 - 85	20,000	15,000	3,000

**Modified Benefit Whole Life - ROP Benefit  
(Age Range: 40 - 80)**

<b>Ages</b>	<b>Max/Life - Video Conference</b>	<b>Max/Life - Telephone Only</b>	<b>Min/Life</b>
40 - 60	15,000	15,000	5,000
61 - 70	15,000	15,000	3,000
71 - 80	10,000	10,000	3,000

If you have any questions regarding this information, please contact the Assurant Home Office at 800-621-7162.

Thank you for the continued partnership.

Assurant Sales Support Team

**\*\*REMINDER\*\***

**Voice Authorization / Video Conference Sales Process Outline**

- Both the Level Benefit and Modified Benefit Plans can be sold via video conference or telephone.
- Agent contacts client via video conference or telephone to pre-qualify.
- After pre-qualification, agent contacts ESP to conduct a 3-way call with client and ESP.
- ESP will complete the PHI with respective coverage decision.
- Agent completes application and indicates "Voice Authorization" or "Video Conference Sale" as the insured's signature – see examples below.
- Agent sends in completed insurance application to Assurant Home Office to match up with the PHI from ESP.
- Policy is issued and mailed to the Insured with the Medical Authorization for the client to sign and send back in the postage paid envelope.

**Voice Authorization Limits and Signatures**

- Face amount is limited to \$15,000 for telephone sale (or product age band max limit)
- Agent completes application and indicates "Voice Authorization" – see examples below

SIGNATURES:		
Proposed Insured Signature	Voice Authorization	Date 2/28/20
Owner Signature (If different from Proposed Insured)		Date
Witness or Licensed Agent Signature	John Doe - Agent	Date 2/28/20
Signed at:	Atlanta	GA
	City	State

**Video Conference Sale Limits and Signatures**

- Face amount is limited to \$25,000 for video conference sale (or product age band max limit)
- Agent notate the signature as a "Video Conference Sale" - see example below.

SIGNATURES:		
Proposed Insured Signature	Video Conference Sale	Date 3/1/20
Owner Signature (If different from Proposed Insured)		Date
Witness or Licensed Agent Signature	Jane Smith - Agent	Date 3/1/20
Signed at:	Rapid City	SD
	City	State