SLICE

SENIOR LIFE INSURANCE COMPANY ENROLLMENT

Guide for Agents

Version: 10.1

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1 PURPOSE

This document serves to provide information to end-users making use of the **Senior Life Insurance Company Enrollment App (SLICE).** SLICE is an Apple iPad and iPhone application designed to facilitate quicker, more efficient, and more accurate enrollment of new applicants for Senior Life Insurance Company Agents. It serves as both a presentation and information gathering tool, utilizing Senior Life's current business rules.

In this document, you will find the following:

- Installation instructions
- Device compatibility information
- Detailed information on the functions of each screen on the app
- Answers for the most frequent questions regarding SLICE

2 SYSTEM REQUIREMENTS

Below are the necessary hardware and system software requirements to run SLICE. Failure to meet these hardware minimums may affect the performance and behavior of the SLICE app.

2.1 REQUIRED HARDWARE

An Apple iPad or iPhone with a minimum of **32GB (gigabyte)** storage capacity. At least **2GB (gigabyte)** of free storage space is recommended for installation. Installing, updating, or submitting policies from the SLICE app will require access to a wireless internet connection (Wi-Fi, *recommended*) or cellular network.

2.1.1 How to Check Storage Space

Go to Settings > General > [Device] Storage.

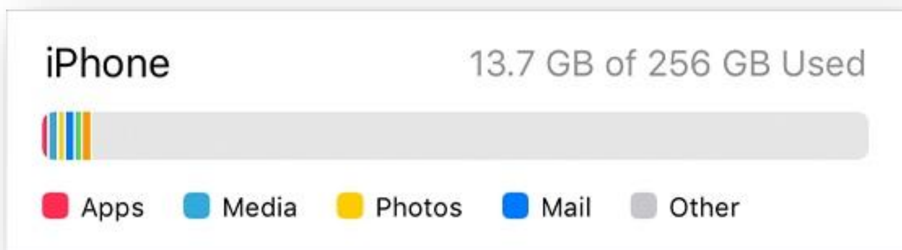


Figure 1: The device lists the used storage and the total storage.

For additional information, please check: https://support.apple.com/en-us/HT201656

2.2 REQUIRED SOFTWARE

Minimum iOS requirement for SLICE app is iOS 12.0. However, iPads and iPhones used to access SLICE Mobile and Agent Portal will need to be using at least iOS version 15.2.0 (recommended). If your iPad/iPhone cannot be updated to iOS 12.0 or higher, you will need to replace your older device, or access SLICE Telesales and Agent Portal via your computer.

If you have any questions about whether your device is at the minimum required version, under "Settings" on your device, choose "General", then "About" and check your devices

“Software Version” to be sure it is iOS 12.0 or higher. If you need further help, please contact itsupport@srlife.net.

Supported OS versions –

iOS: iOS 12, iOS 13, iOS 14, iOS 15, iOS 16, iOS 17, iOS 18 or later.

iPadOS: iPadOS 13, iPadOS 14, iPadOS 15, iPadOS 16, iPadOS 17, iPadOS 18 or later.

2.2.1 How to Check Software Version

Go to Settings > General > About and check beside where it says ‘Version’.

2.3 COMPATIBLE DEVICES MODELS

Supported iPhones:

iPhone 6, iPhone 6 Plus, iPhone 6s, iPhone 6s Plus, iPhone SE (1st generation), iPhone 7, iPhone 7 Plus, iPhone 8, iPhone 8 Plus, iPhone X, iPhone XS, iPhone XS Max, iPhone XR, iPhone 11, iPhone 11 Pro, iPhone 11 Pro Max, iPhone SE (2nd generation), iPhone 12, iPhone 12 mini, iPhone 12 Pro, iPhone 12 Pro Max, iPhone 13, iPhone 13 mini, iPhone 13 Pro, iPhone 13 Pro Max, iPhone SE (3rd generation), iPhone 14, iPhone 14 Plus, iPhone 14 Pro, iPhone 14 Pro Max, iPhone 15, iPhone 15 Plus, iPhone 15 Pro, iPhone 15 Pro Max, iPhone 16, iPhone 16 Plus, iPhone 16 Pro, iPhone 16 Pro Max.

Supported iPads:

iPad mini 2, iPad mini 3, iPad mini 4, iPad mini (5th generation), iPad mini (6th generation), iPad Air, iPad Air 2, iPad Air (3rd generation), iPad Air (4th generation), iPad Air (5th generation), iPad (5th generation), iPad (6th generation), iPad (7th generation), iPad (8th generation), iPad (9th generation), iPad (10th generation), iPad Pro (9.7-inch), iPad Pro (10.5-inch), iPad Pro (11-inch, 1st generation), iPad Pro (11-inch, 2nd generation), iPad Pro (11-inch, 3rd generation), iPad Pro (11-inch, 4th generation), iPad Pro (11-inch, 5th generation), iPad Pro (12.9-inch, 1st generation), iPad Pro (12.9-inch, 2nd generation), iPad Pro (12.9-inch, 3rd generation), iPad Pro (12.9-inch, 4th generation), iPad Pro (12.9-inch, 5th generation), iPad Pro (12.9-inch, 6th generation), iPad Pro (13-inch, 1st generation), iPad Air (6th generation).

3 INSTALLATION

The following are steps to take before installing and using SLICE to save time and have everything business ready.

3.1 SET UP DEVICE PASSCODE

SLICE requires that the user's device has a passcode to prevent anyone from using the device to write unauthorized business. Passcodes may be set upon initial device set-up. If already done, this step may be skipped.

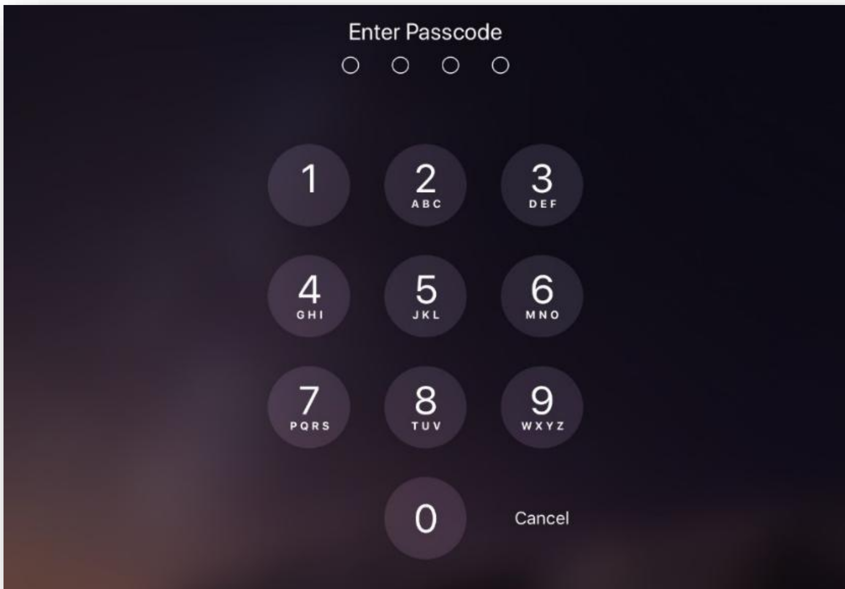


Figure 2: Passcode Screen on Device Start

If the user tries to use the app without a passcode, an error message will display to inform the user that they cannot use the app without first setting up a passcode.

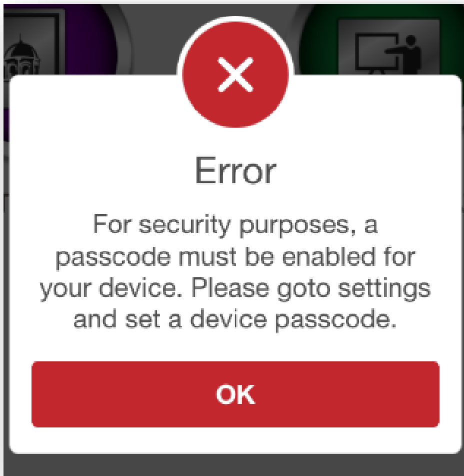


Figure 3: SLICE Informing the User That They Need a Passcode

Pressing "OK" on the message will open the Touch ID & Passcode settings page. It is here where a user can turn their passcode on by tapping "Turn Passcode On" and choosing a numeric or alphanumeric passcode.

Figure 4: Passcode Settings Page

3.2 UNINSTALL PREVIOUS SLICE VERSION

If you have previously downloaded the SLICE App from this link, you may need to delete the existing version on your device and reinstall SLICE using the same link. To uninstall the app, hold down the app's icon on the home screen (or alternatively hold down the Home button on the device) until all the icons begin to jiggle. Click an app's delete button (x) in the upper-left corner of the icon.

3.3 DOWNLOAD SLICE FROM THE AGENT PORTAL

Login to the Agent Portal website from your device and click the SLICE APP DOWNLOAD button and then tap 'Install' on the prompt.

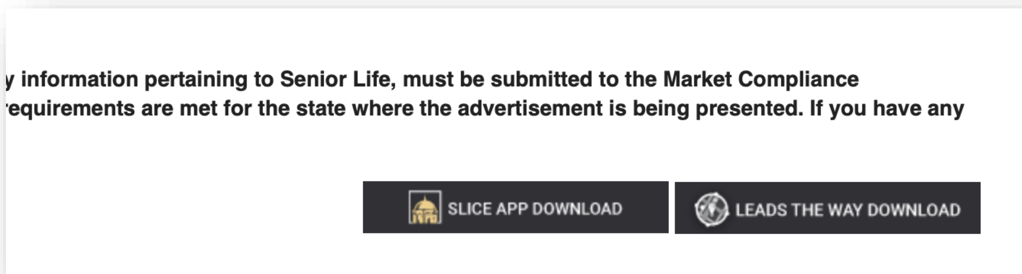


Figure 5: SLICE Download button on the Agent Portal.

Simply follow any instructions released by Senior Life for how to go about downloading the latest version of the App. These instructions will be sent to your e-mail, so please look out for such messages!

3.4 INITIAL SET-UP

To begin, follow the link included in this email or on the Senior Life Agent Resource Web Page. Once there, tap the **iOS Download** button to download the application.

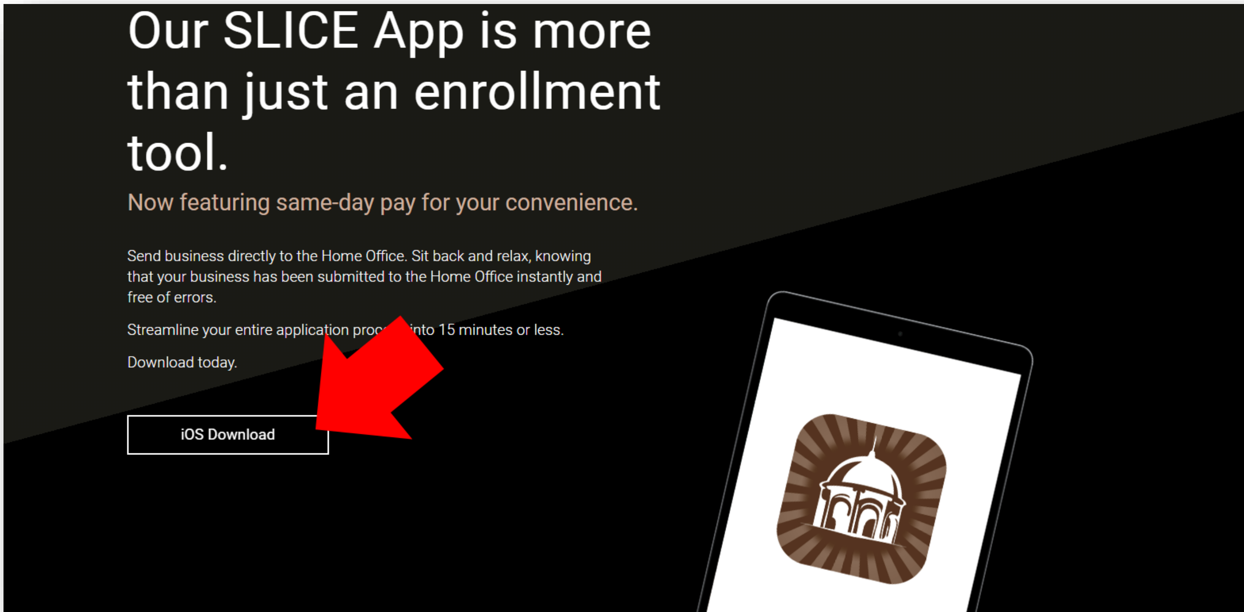


Figure 6: SLICE Download Page

Once the application has completed its download, the device will present a prompt upon trying to start SLICE, asking you to "trust" the source of the application before it can run.

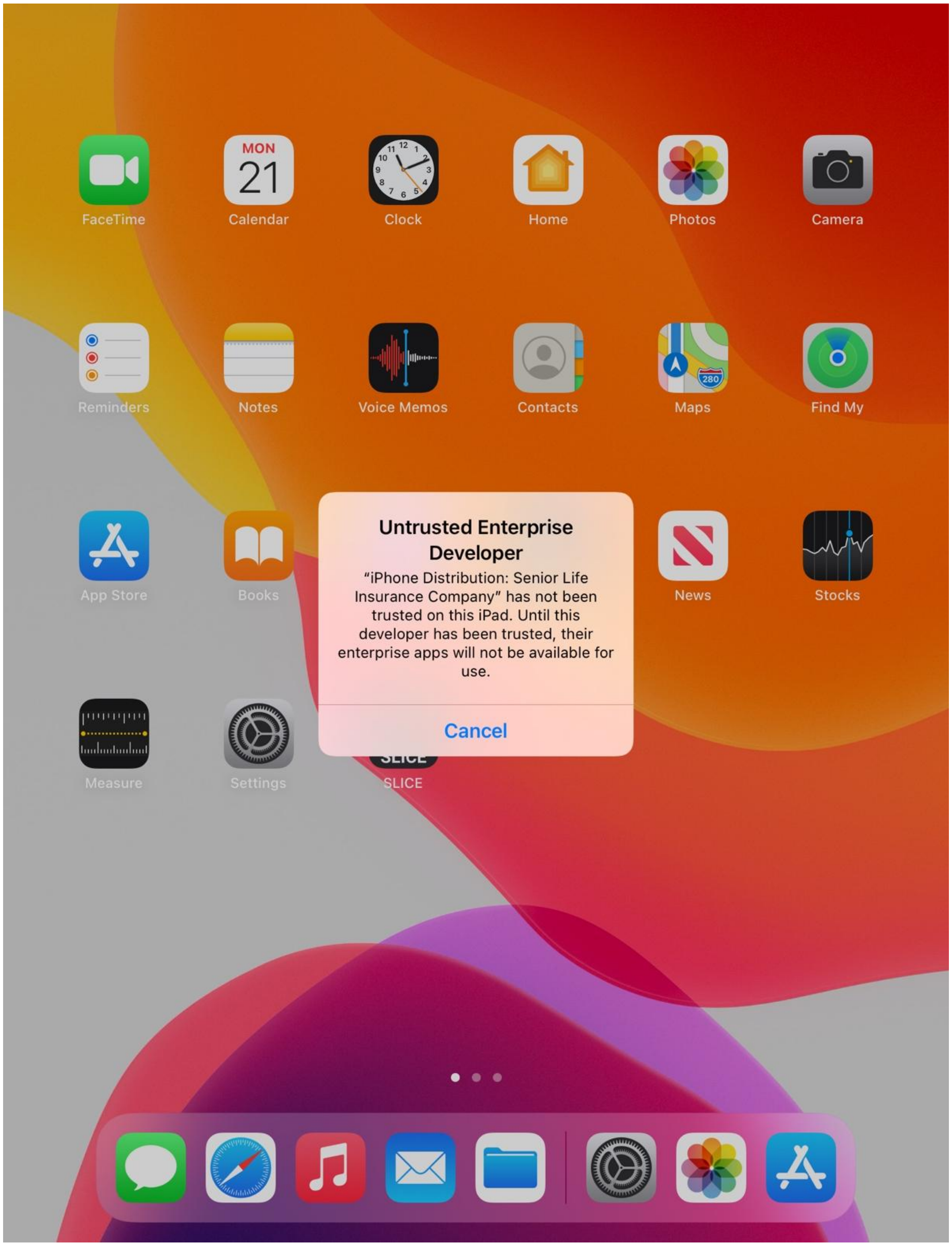


Figure 7: Untrusted Enterprise Developer Notice

To do this, the user needs to tap the **Settings** application on their device's home screen. This will open a screen like the one seen below. The user then needs to look under **General** and then under **VPN & Device Management**.

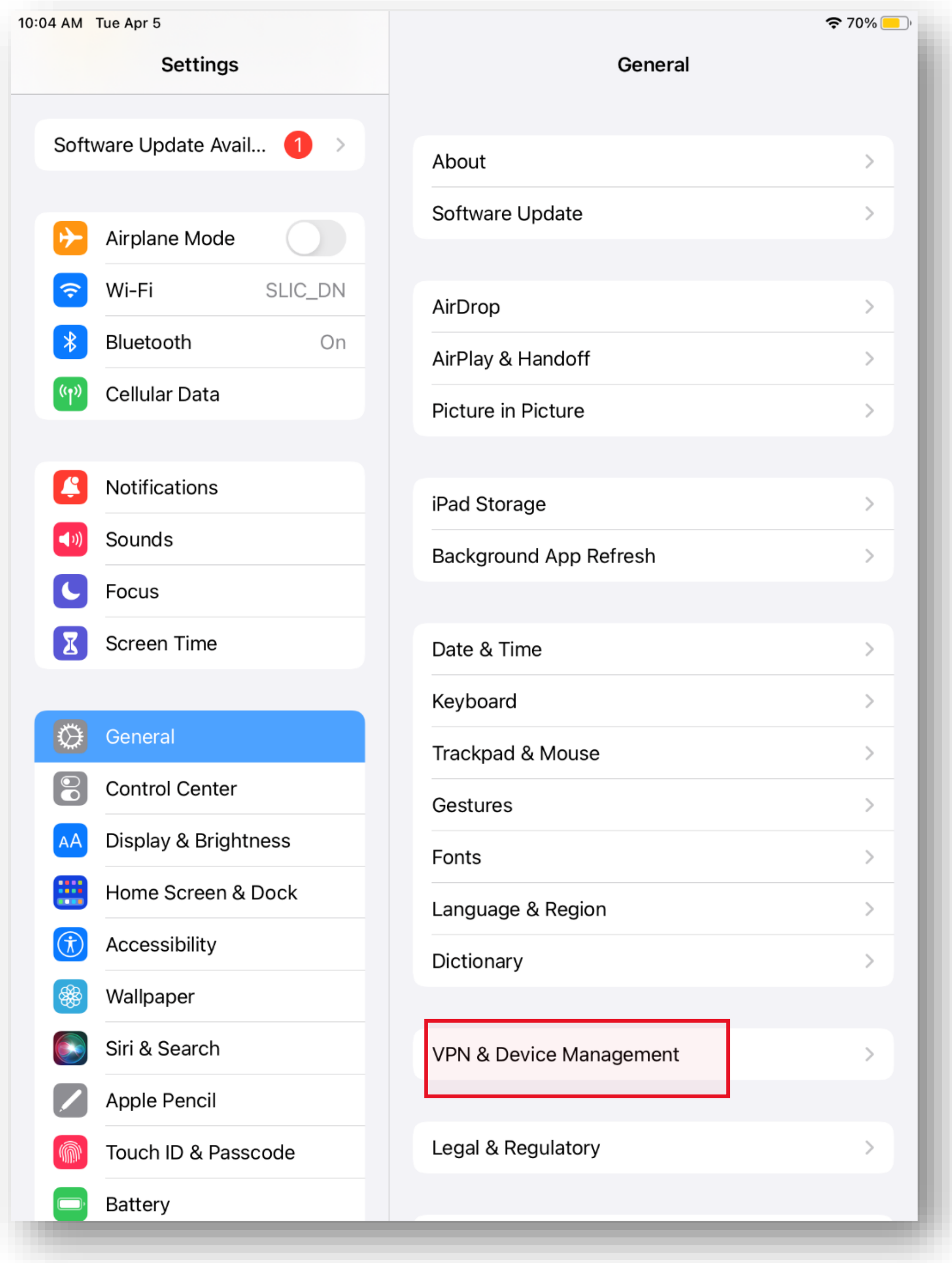


Figure 8: VPN & Device Management

Once there, tap on **Senior Life Insurance Company** listed under the **Enterprise App** section.

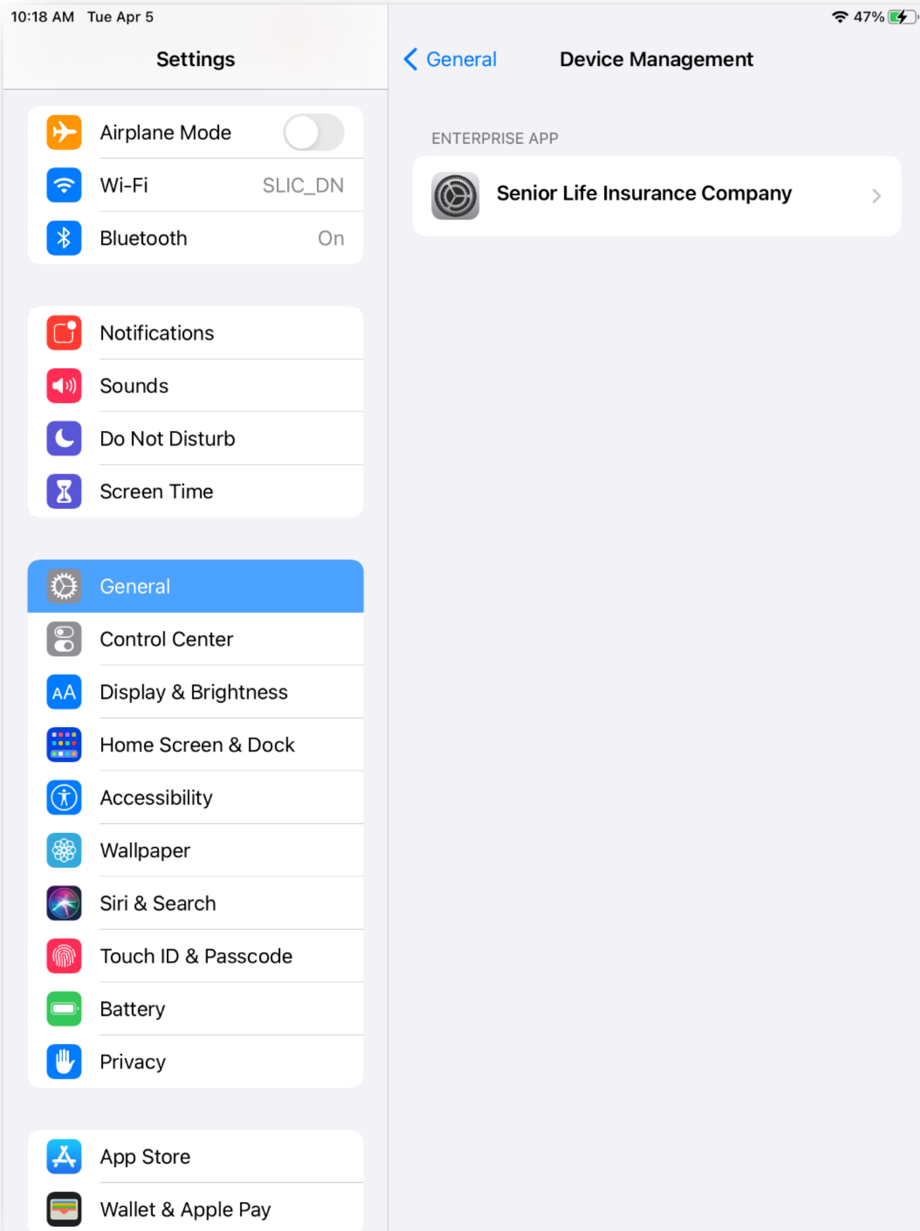


Figure 9: VPN & Device Management Page

Next, you will see a page which has a button stating **Trust "Senior Life Insurance Company"**. Tap it and a prompt will appear presenting an option to **Trust** the App.

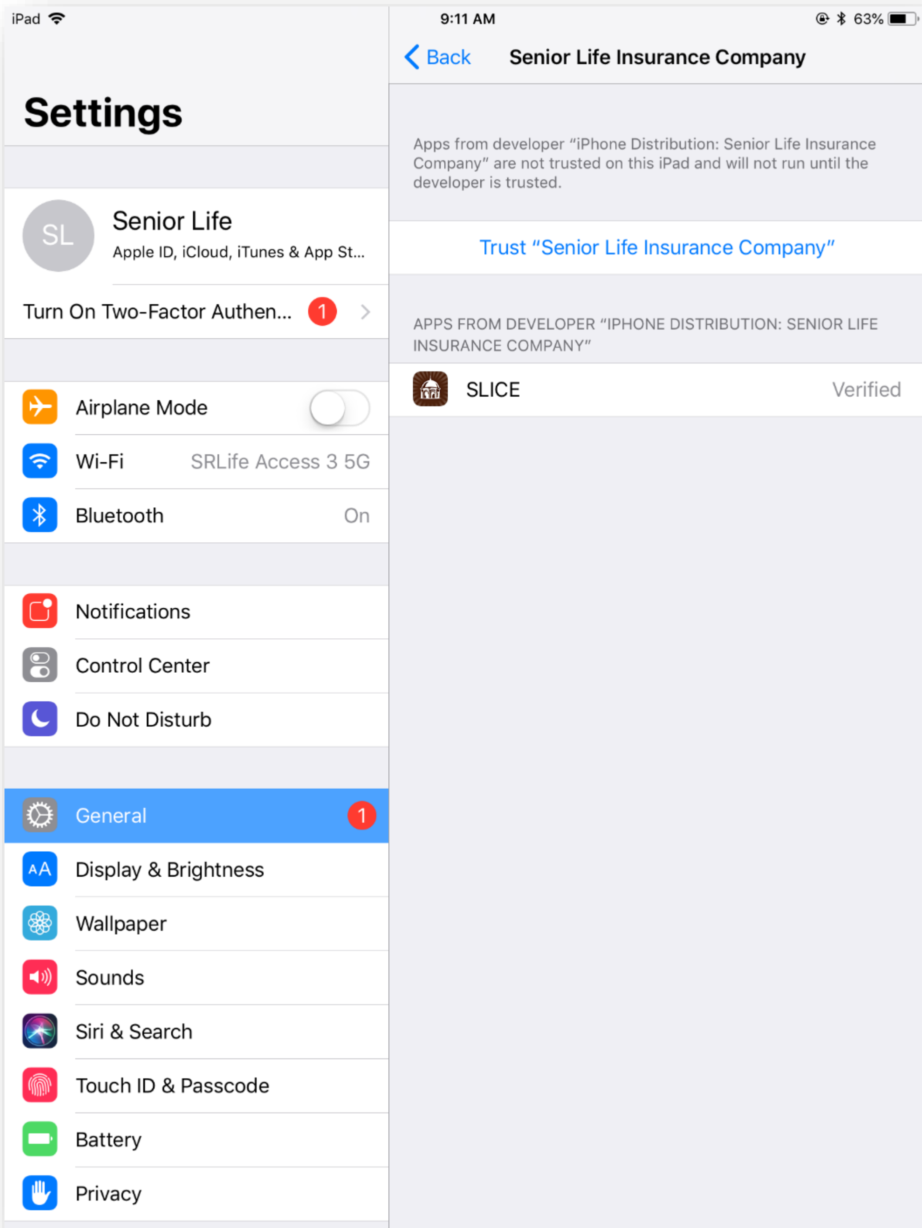


Figure 10: Page to Trust Senior Life Insurance Company

Tap **Trust** to enable the SLICE App to function.

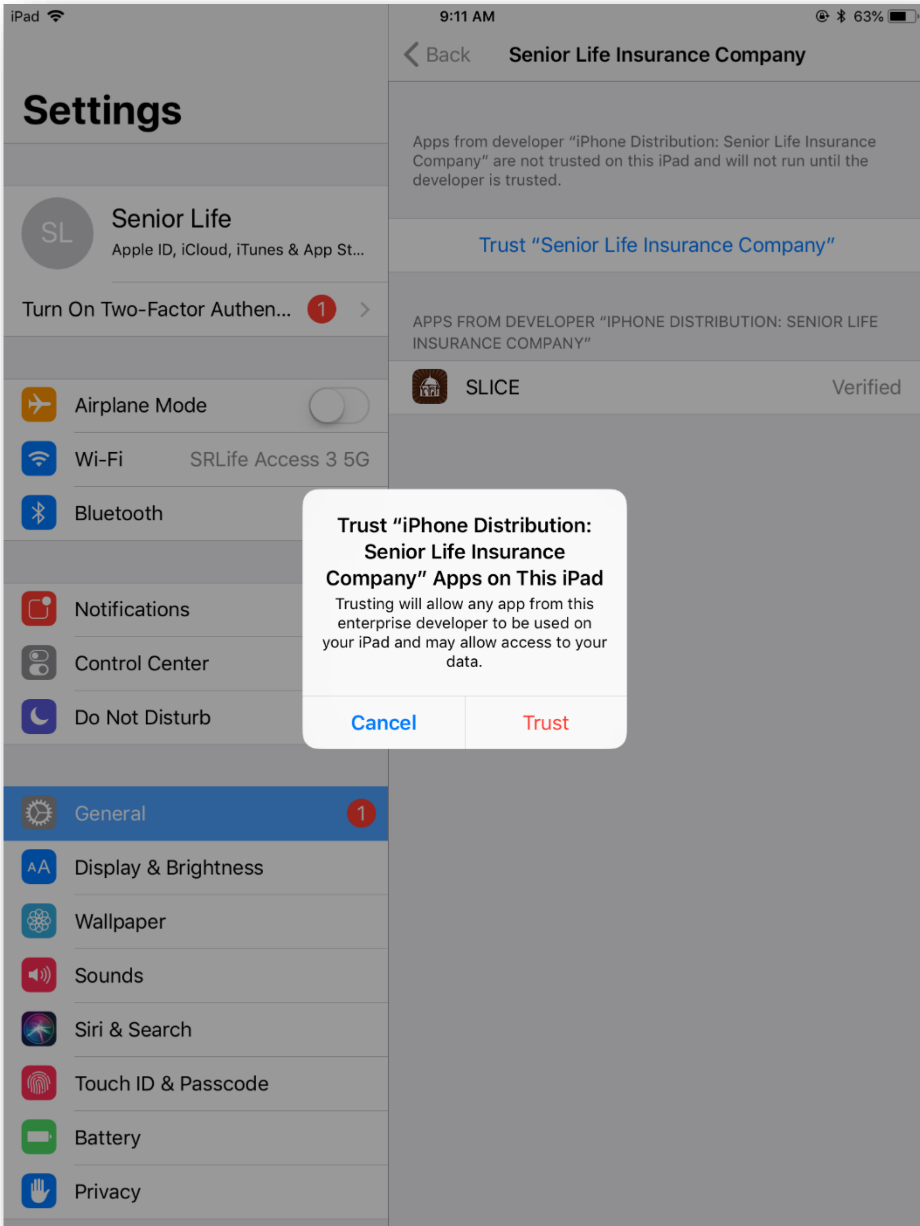


Figure 11: Prompt to Trust Senior Life Insurance Company

Once they allow for the application to be trusted, SLICE will now be ready for use.

Once the app has been installed and trusted, it will need to be opened and logged into to perform an initial set-up. This set-up will download the files necessary to write business on the application. This is a lengthy process and must be run to completion. See UPDATING FILES for more information.

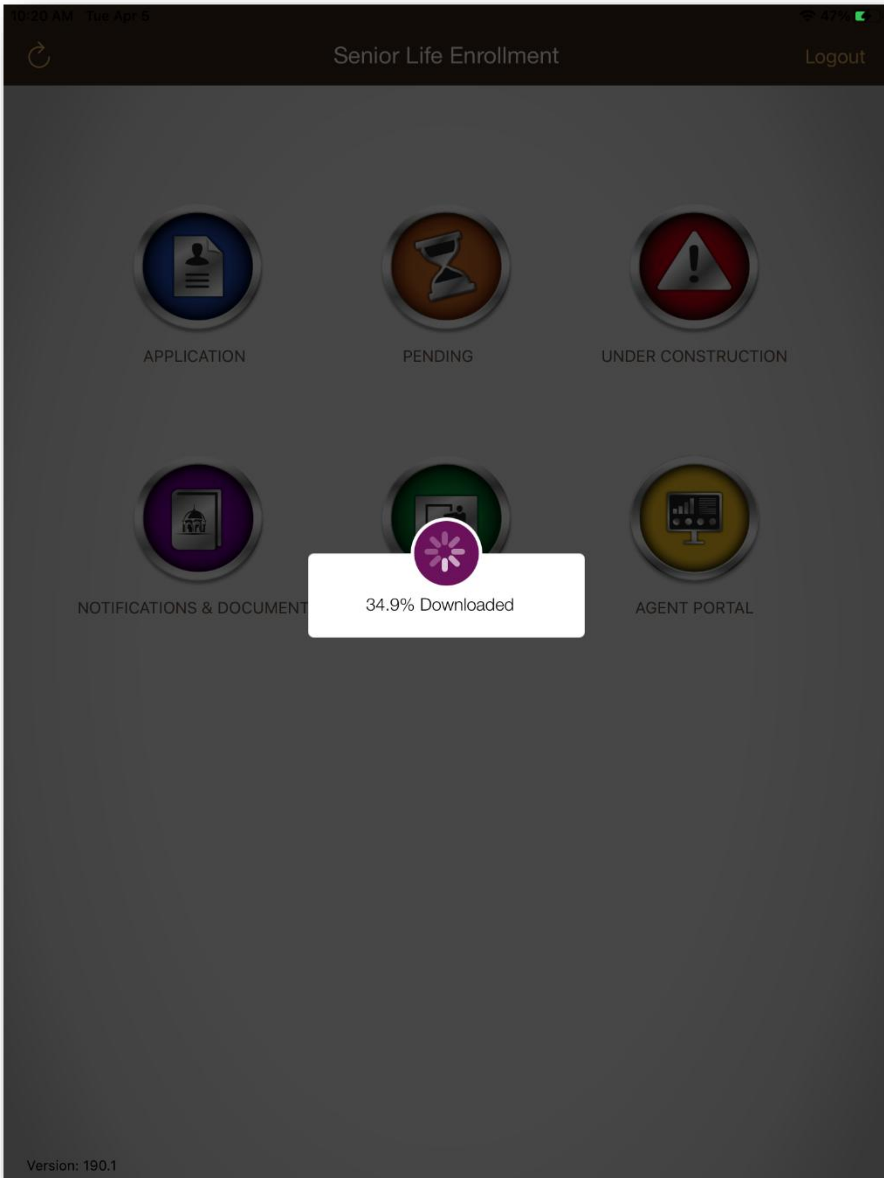


Figure 12: SLICE performing an update download

4 UNINSTALLING

To uninstall the app, hold down the app's icon on the home screen and a small window will appear giving you the option to 'Delete App'. Tapping this button will allow you to delete the SLICE app.

When uninstalling SL Enrollment, all Under Construction Applications ***will*** *be deleted along with the app! Be sure that all incomplete apps are completed and have the "SENT" status or are in the Pending Apps section.*

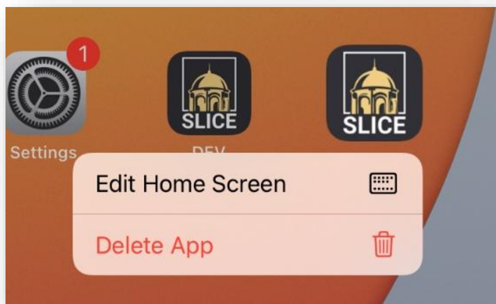


Figure 13: iOS 11 Home Screen with Delete App for SLICE

5 UPDATING

There are two kinds of updates the app can have:

1. The app itself has an update. Simply follow the instructions presented in INSTALLATION above.
2. The files used by the app, such as the application PDFs, which are downloaded in a process controlled by the app itself. This is discussed in UPDATING FILES in a later chapter.

6 LOGIN

When opening the SLICE app for the first time following a new install, they will see the following screen asking for them to provide their **Agent Number** and **Password.** Your password is the same password used to access the Agent Portal. If the agent is connected to an internet-capable Wi-Fi connection or cellular network, upon pressing **LOGIN**, the agent's information will be verified by the web service to allow them access to the device. This access will last for **24 hours** before an agent must log in again.

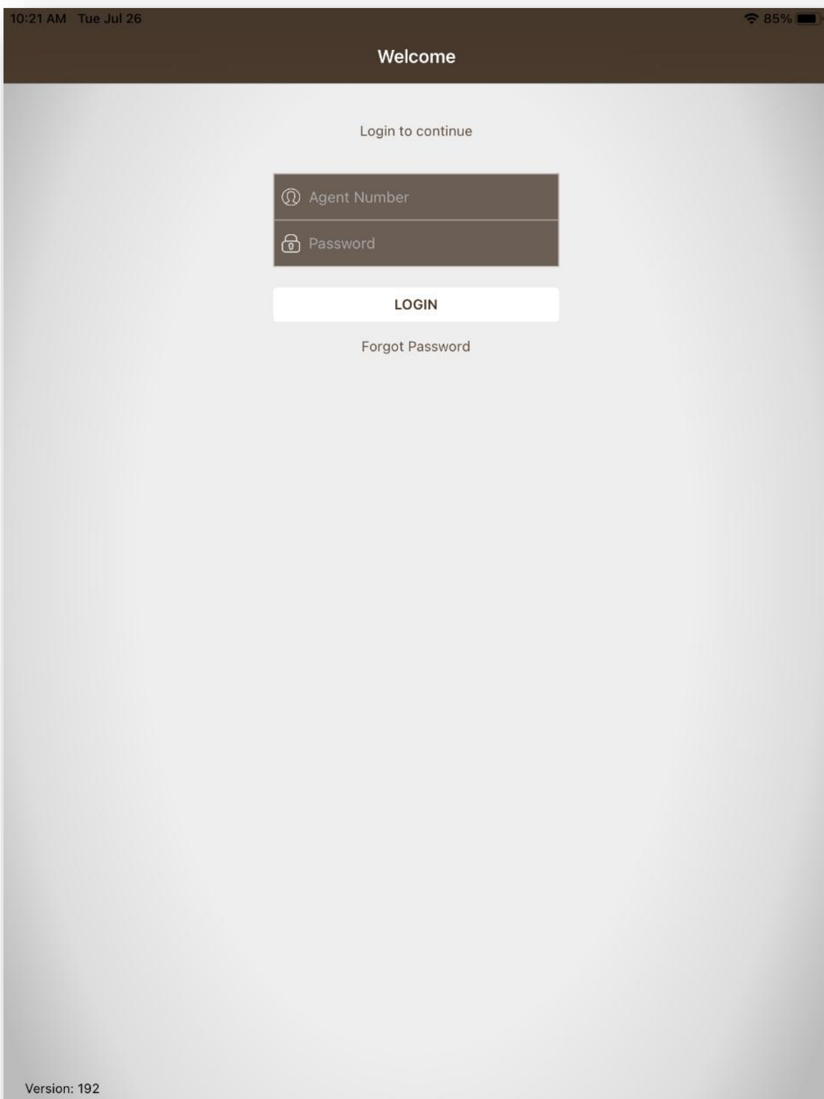
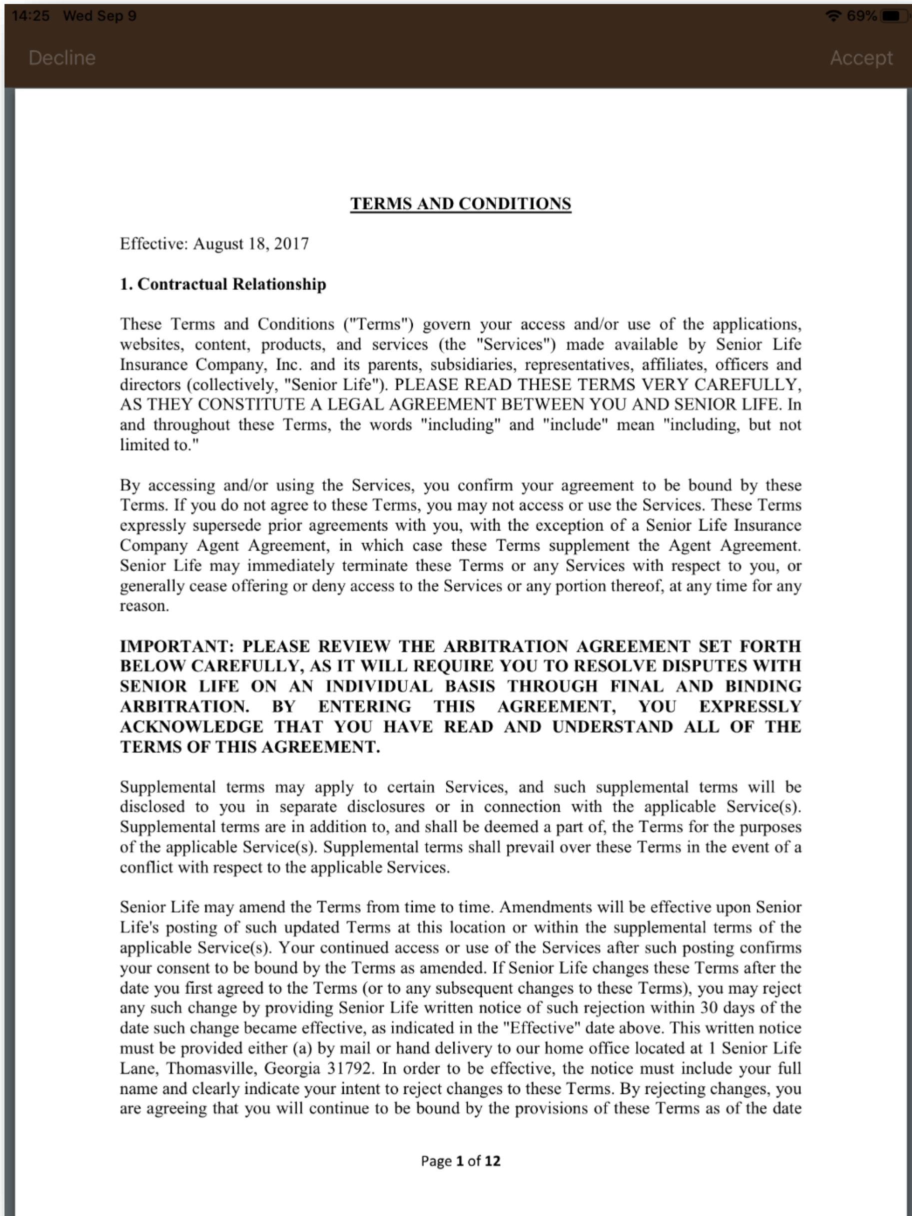


Figure 14: App Login Screen

6.1 TERMS AND CONDITIONS

When logging in to the SLICE mobile app or SLICE telesales for the first time, users will be required to read and agree with the terms and conditions presented before them before they can use the services they provide. Declining the terms and conditions will log users out of the system. The buttons to accept or decline the terms and conditions requires users to scroll to the bottom of the terms and conditions document first.

Any time new or additional terms and conditions are added, all users will have to agree to these again even if they had done so previously.



TERMS AND CONDITIONS

Effective: August 18, 2017

1. Contractual Relationship

These Terms and Conditions ("Terms") govern your access and/or use of the applications, websites, content, products, and services (the "Services") made available by Senior Life Insurance Company, Inc. and its parents, subsidiaries, representatives, affiliates, officers and directors (collectively, "Senior Life"). PLEASE READ THESE TERMS VERY CAREFULLY, AS THEY CONSTITUTE A LEGAL AGREEMENT BETWEEN YOU AND SENIOR LIFE. In and throughout these Terms, the words "including" and "include" mean "including, but not limited to."

By accessing and/or using the Services, you confirm your agreement to be bound by these Terms. If you do not agree to these Terms, you may not access or use the Services. These Terms expressly supersede prior agreements with you, with the exception of a Senior Life Insurance Company Agent Agreement, in which case these Terms supplement the Agent Agreement. Senior Life may immediately terminate these Terms or any Services with respect to you, or generally cease offering or deny access to the Services or any portion thereof, at any time for any reason.

IMPORTANT: PLEASE REVIEW THE ARBITRATION AGREEMENT SET FORTH BELOW CAREFULLY, AS IT WILL REQUIRE YOU TO RESOLVE DISPUTES WITH SENIOR LIFE ON AN INDIVIDUAL BASIS THROUGH FINAL AND BINDING ARBITRATION. BY ENTERING THIS AGREEMENT, YOU EXPRESSLY ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND ALL OF THE TERMS OF THIS AGREEMENT.

Supplemental terms may apply to certain Services, and such supplemental terms will be disclosed to you in separate disclosures or in connection with the applicable Service(s). Supplemental terms are in addition to, and shall be deemed a part of, the Terms for the purposes of the applicable Service(s). Supplemental terms shall prevail over these Terms in the event of a conflict with respect to the applicable Services.

Senior Life may amend the Terms from time to time. Amendments will be effective upon Senior Life's posting of such updated Terms at this location or within the supplemental terms of the applicable Service(s). Your continued access or use of the Services after such posting confirms your consent to be bound by the Terms as amended. If Senior Life changes these Terms after the date you first agreed to the Terms (or to any subsequent changes to these Terms), you may reject any such change by providing Senior Life written notice of such rejection within 30 days of the date such change became effective, as indicated in the "Effective" date above. This written notice must be provided either (a) by mail or hand delivery to our home office located at 1 Senior Life Lane, Thomasville, Georgia 31792. In order to be effective, the notice must include your full name and clearly indicate your intent to reject changes to these Terms. By rejecting changes, you are agreeing that you will continue to be bound by the provisions of these Terms as of the date

Page **1** of **12**

Figure 15: Senior Life Terms and Conditions

6.2 RECOVER PASSWORD

If an agent has forgotten their password, they need to call the home office at **(229) 228-6936** and ask for the **Licensing Department**.

6.3 VERSION NUMBER

On the bottom-left corner of the login page is the current version number of the app. This information is useful for troubleshooting and should be mentioned when asking for support for the app.

7 NAVIGATION

7.1 HOME

The home screen is the primary navigation hub of SLICE. There are eight major components of the home screen which are detailed below.

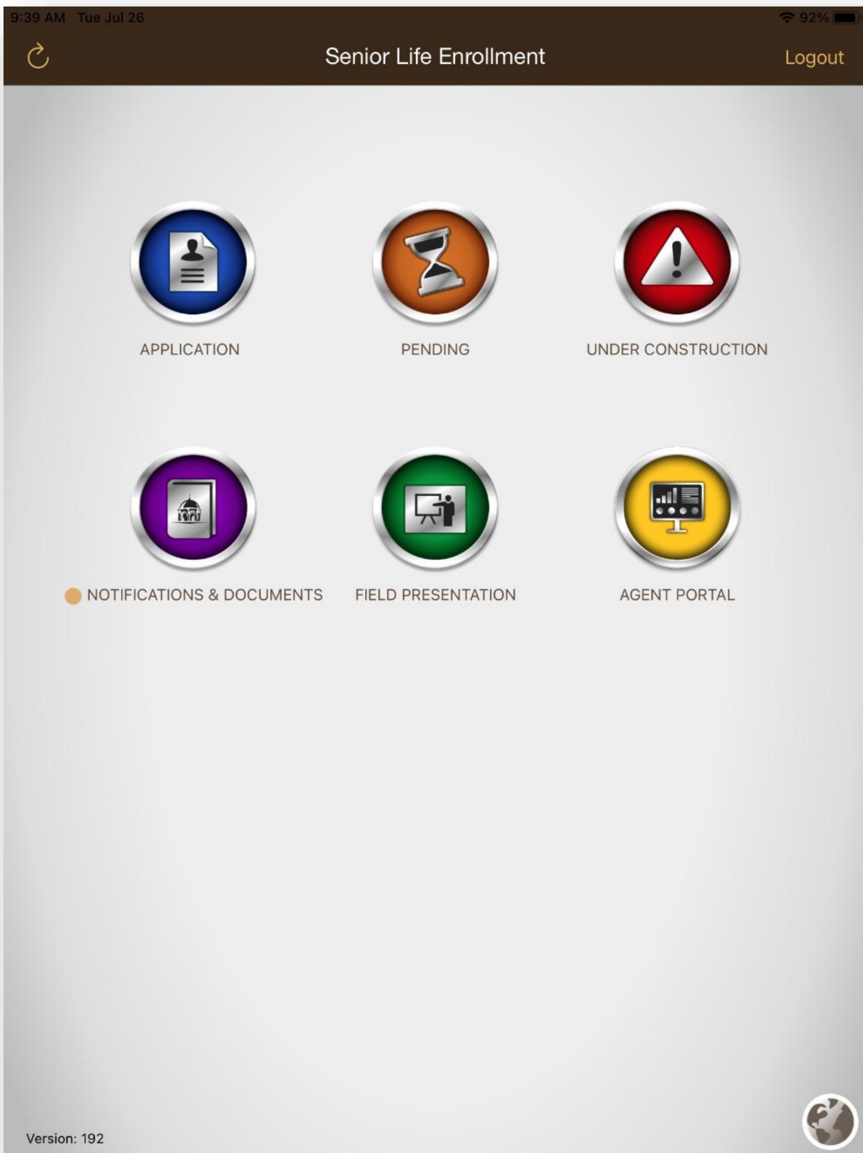


Figure 16: App Home Screen

7.1.1 Returning to the Home Screen

To return to the home screen, use either of the following methods:

- Tap the back button in the upper-left hand corner of the app screen until you return to the home screen.
- Tap the home button in the bottom-left hand corner of the app screen.

If returning to the home screen during the qualifying process, all information for the application will not be saved.

7.2 REFRESH

The refresh button, which is used to manually initiate a download of the application's files. Details on this function can be found in UPDATING FILES.

7.3 LOGOUT

The logout button is used by the agent to log out of the application. This function is only available on the **Home page**. Details on this function can be found in LOGOUT.

7.4 APPLICATION

The application icon, which is used to write new applications. Details on this function can be found in APPLICATION.

7.5 PENDING

The pending icon, which displays the status of applications which have been sent and are awaiting approval by underwriting. Details on this function can be found in PENDING.

7.6 UNDER CONSTRUCTION

The Under Construction icon displays incomplete applications and applications which have been sent from the device or not. Details on this function can be found in **UNDER CONSTRUCTION**.

7.7 NOTIFICATIONS & DOCUMENTS

The Notifications & Documents section. Here, agents can find useful PDF files, such as the agent manual, rates charts, The Scoop, and much more. While open, the agent will not be able to write new applications until they return to the **Home** page. Details on this function can be found in NOTIFICATIONS AND DOCUMENTS.

7.8 FIELD PRESENTATION

The field presentation icon, which opens a PDF version of a field presentation. While open, the agent will not be able to write new applications until they return to the **Home** page.

7.9 AGENT PORTAL

The agent portal icon opens the Agent Portal website on the device's default web browser.

7.10 APPLICATION LANGUAGE PREFERENCE

The language the entire SLICE App is set to use. This selection will set the language to the various labels, scripts, lists, presentations, and PDFs (when available) in that application. Once the application gets into the formal section, the language option cannot be changed.

The options are as follows:

- English
- Spanish

Figure 17: Language Selection

7.11 VERSION NUMBER

Just like on the login page, on the bottom-left corner of the home page is the current version number of the app. This information is useful for troubleshooting and should be mentioned when asking for support for the app.

8 UPDATING FILES

The file update feature is used to keep all the files necessary for the mobile application to function up to date. These files include, but are not limited to:

- PDF Applications and Forms
- Plan Rates File
- Plan and State Specific Messages

Thus, it is vital that the mobile application **always be up to date** to prevent user from using incorrect data when selling an insurance application.

Performing an update will require the device to have a working connection to the internet. The length of time the update takes will depend on how many files the application needs to grab. A complete download of all the files will take at least half an hour while downloading only a few files can take a few seconds.

8.1 AUTOMATIC UPDATE

Any time the user logs into the app, it will perform a check to see if there are any updates available to download.

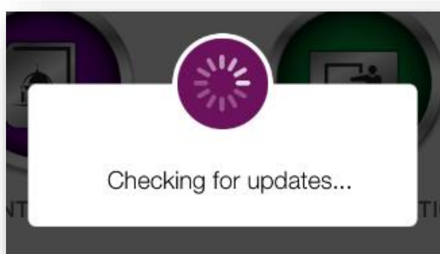


Figure 18: SL Enrollment File Download Pop-up

8.2 MANUAL UPDATE

Should an agent desire to run an update manually, on the **home** page, they need to press the  button in the upper-left corner.

8.3 DOWNLOAD ERROR

If some of the files fail to be downloaded to the device, a red pop-up will appear on-screen informing the user that a specific number of files failed to download and that they need to initiate a manual update and try again.

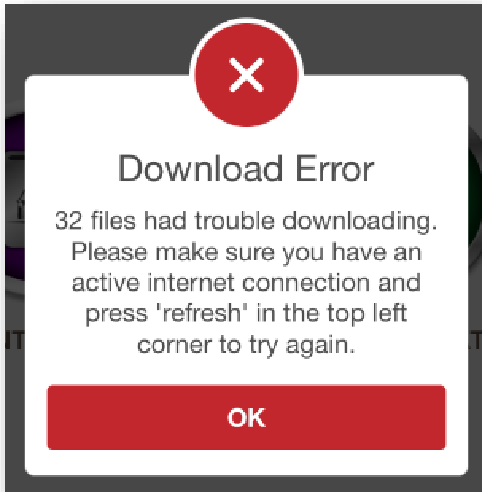


Figure 19: File Download Error Pop-up

8.4 DOWNLOAD FAILURE

If the download fails, then tap the  button in the upper-left corner of the screen to attempt the process again. Be sure that the device is properly connected to the internet.

9 LOGOUT

To log out, users must tap on the **Logout** button in the upper-right corner of the home. Logging out will end the current session.

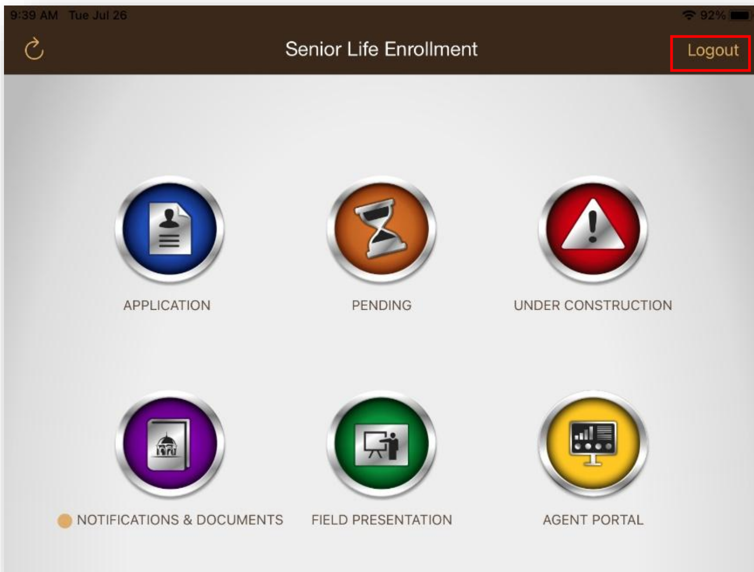


Figure 20: SL Enrollment Home Screen with Logout Highlighted

The user will be prompted to confirm their logout in a pop-up box.

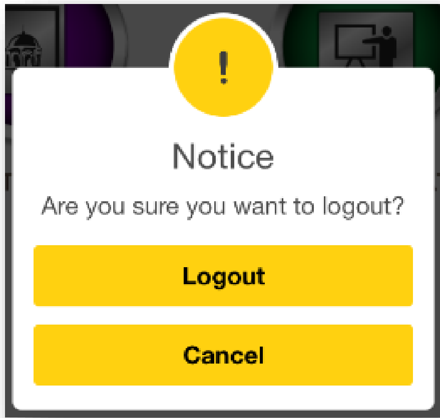


Figure 21: Logout Prompt

9.1 AUTOMATIC LOGOUT

The device will log out at 5:00AM each morning Monday through Friday. They do not need to login on Saturday through Sunday. Any changes to this schedule will be announced ahead of time. Automatic logout will require the user to log in again following the same steps described in LOGOUT.

10 APPLICATION

10.1 PRE-QUALIFYING QUESTIONS

The following sections outline the pages for the pre-qualifying questions in the mobile application.

10.1.1 Proposed Insured

The Proposed Insured page is the first step of writing a new application. Its purpose is to gather preliminary information regarding the proposed insured and the application owner.

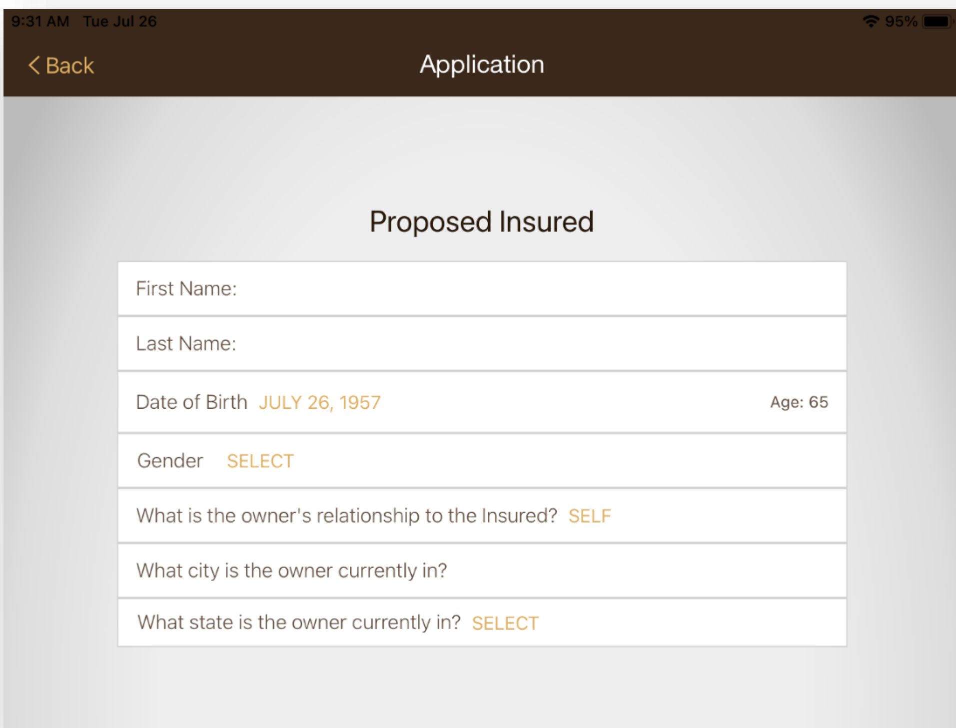


Figure 22: Proposed Insured Page

10.1.1.1 First Name

The first name of the Proposed Insured.

10.1.1.2 Last Name

The last name of the Proposed Insured.

10.1.1.3 Date of Birth

The date of birth of the Proposed Insured. The drop-down box allows users to select from existing dates.

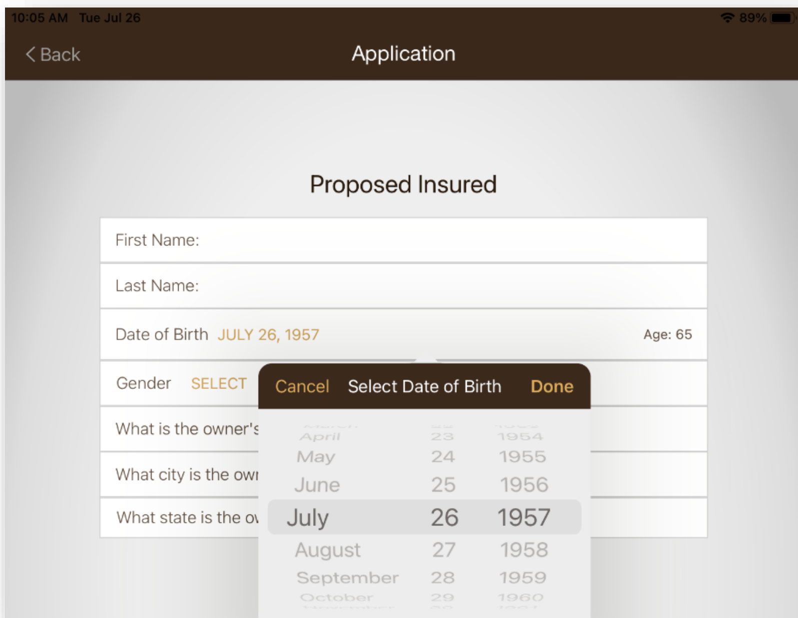


Figure 23: Proposed Insured Date of Birth Drop Down Box

Additionally, the drop down does not allow the following:

- Birth Dates **cannot** be selected beyond the current date
- Birth Dates of the Proposed Insured **cannot** be that it makes them **older than 85 years old**.

10.1.1.4 Gender

The gender of the Proposed Insured. The drop-down box allows users to select from either **Male** or **Female**.

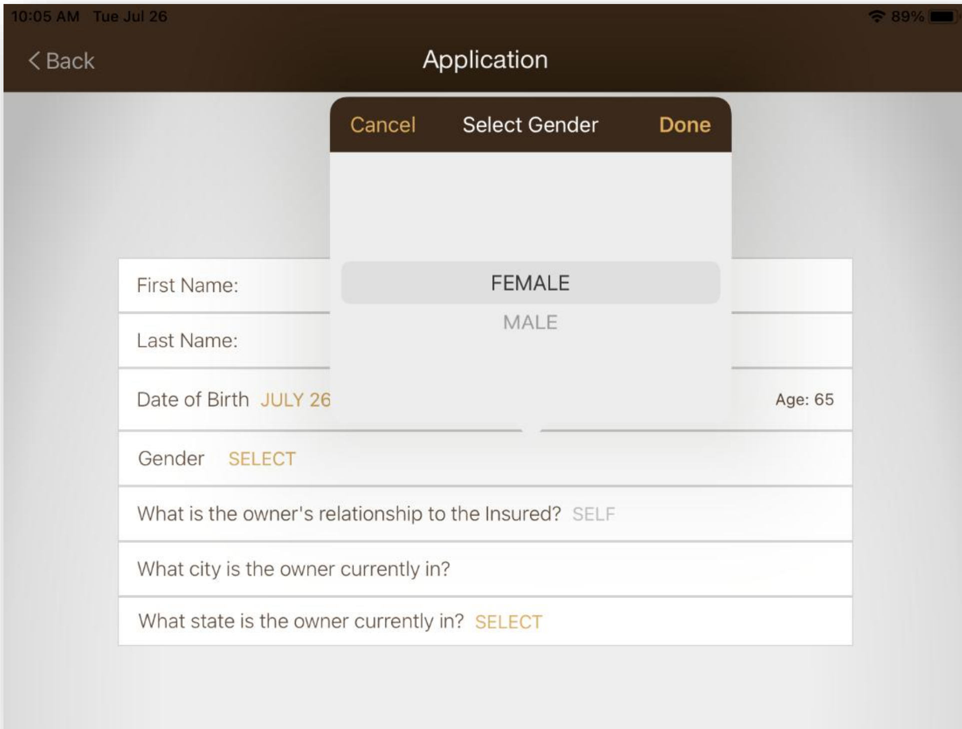


Figure 24: Proposed Insured Gender Drop Down

10.1.1.5 What is the Owner's Relationship to the Insured?

This is used to determine the owner's relationship to the proposed insured for determining the kinds of plans the insured qualifies for. The drop-down box presents the following options in this order:

- Self
- Aunt
- Brother
- Child
- Cousin
- Father
- Fiancé
- Grandchild
- Grandparent
- Mother
- Power of Attorney
- Sister

- Spouse
- Uncle

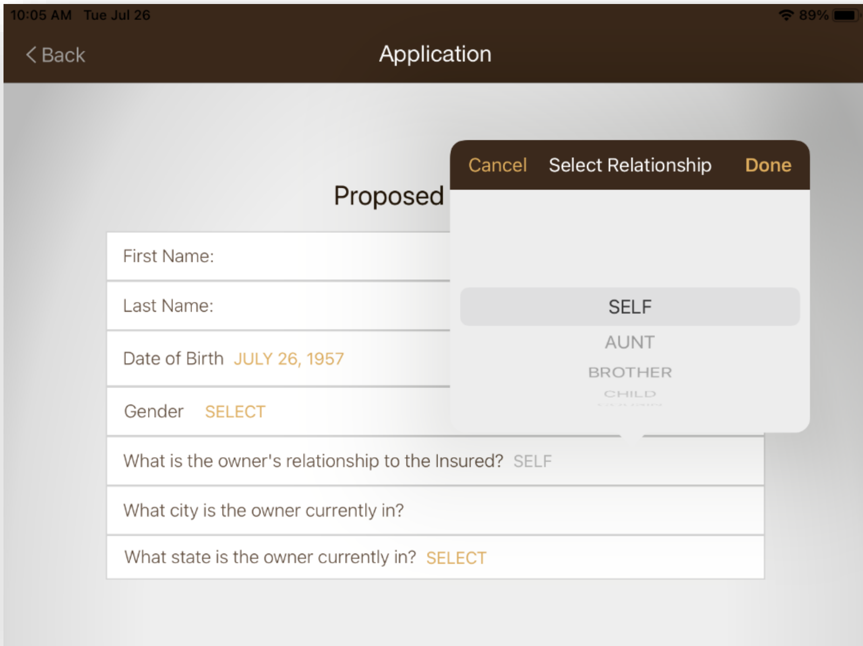


Figure 25: Relationship to Proposed Insured Selection

10.1.1.6 What city is the owner currently in?

The city that the Application Owner is currently present in at the time of writing the application.

10.1.1.7 What state is the owner currently in?

The state where the Application Owner is currently present at the time of writing the application. The drop-down box allows agents to select from all the states that they are licensed in. If the state features a '(J)' to its right in the drop-down, it indicates that the state is a 'Just-in-Time' state, meaning that the agent will be required to pay state licensing fees for the first successfully written policy in that state from SLICE.

10.1.1.8 Proposed Insured Complete

When filled out, a next button will appear in the upper-right corner of the app, allowing you to continue. If any fields are blank, the button will not appear.

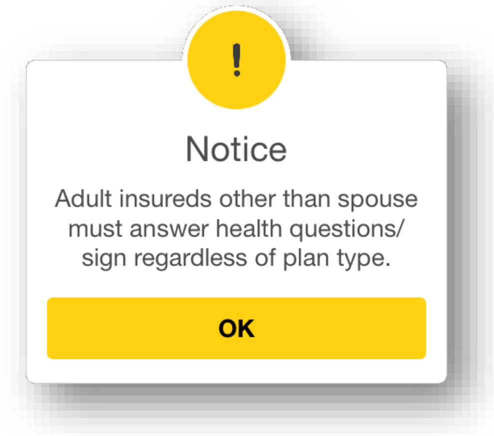


Figure 26: Notice Which Appears on Pressing Next

10.1.2 Hospitalizations

These are questions regarding hospitalizations and nursing facilities. Depending on the answer provided, another question may appear to further qualify the insured.

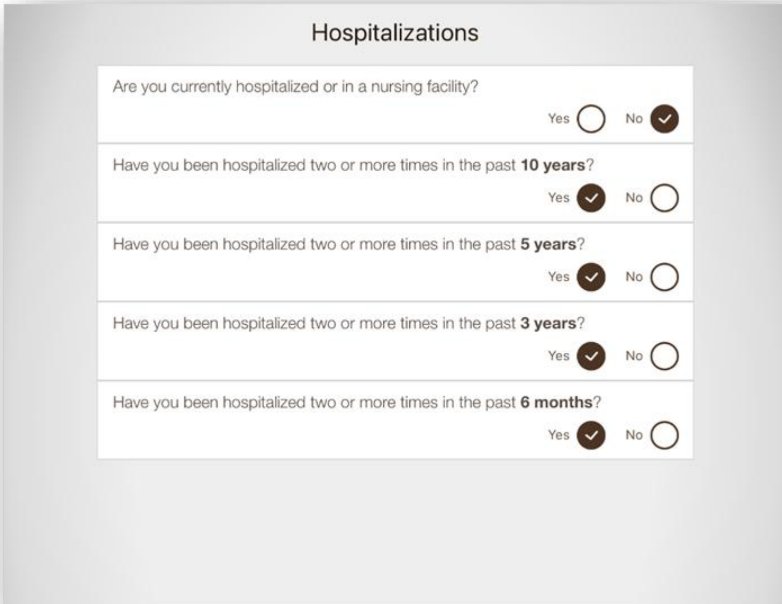


Figure 27: Hospitalization Questions

10.1.3 Health

Serious health questions are a series of Yes or No questions regarding the current condition of the applicant.

10.1.3.1 Cancer and Stroke Questions

Each answer of "Yes" will prompt another question to appear, asking for more information on how recently the applicant suffered from cancer or a stroke. Once this is complete, the next button will appear in the upper-right corner.

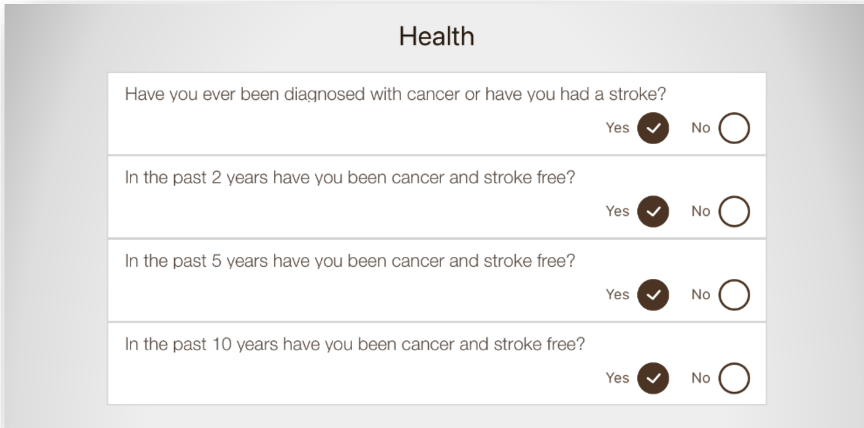


Figure 28: Preliminary Health Questions with the Cancer and Stroke Questions Revealed

10.1.4 Tobacco and Nicotine

Answering 'No' to the use of nicotine will prompt the user to answer questions on the last time they used tobacco and nicotine.

Figure 29: Tobacco and Nicotine Page with all questions revealed.

10.1.5 Height, Weight, and Medications

This section is to gather information regarding the proposed insured's height, weight, and medication usage.

10.1.5.1 Height

The height of the proposed insured in feet and inches. The drop-down box has a range of 1'5'' to 6'11".

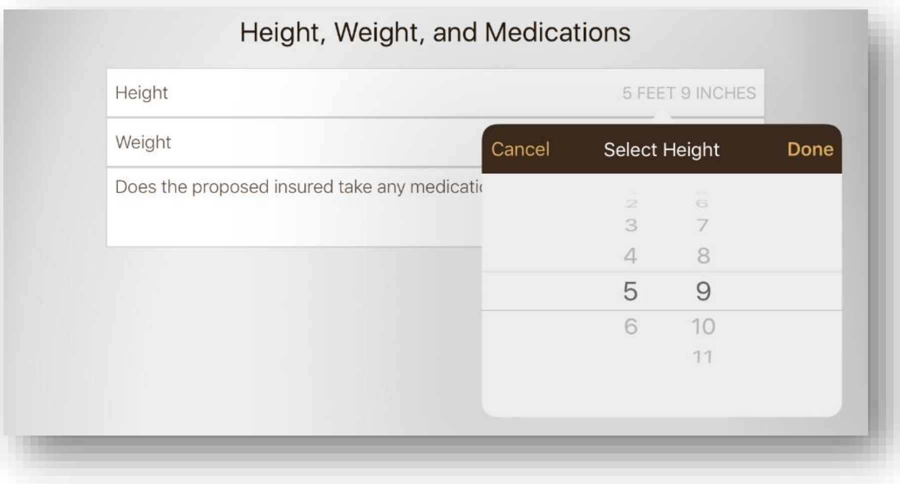


Figure 30: Preliminary Height Drop Down Box

10.1.5.2 Weight

The weight of the proposed insured pounds. The drop-down box has a range of 1 to 420 pounds.

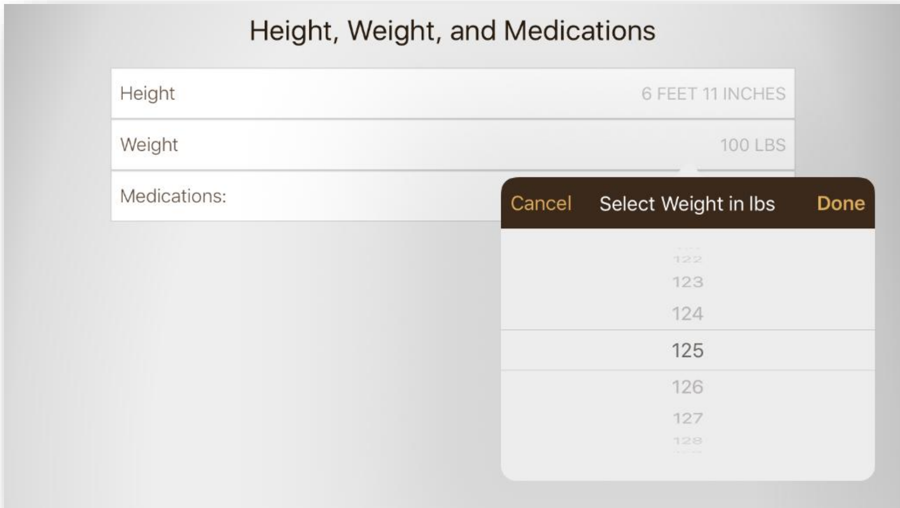


Figure 31: Preliminary Weight Drop Down Box

10.1.5.3 Medications

10.1.5.3.1 Listed Medications

Should the applicant have medications they take, they will first look at the list of medications the application has in its files. Once displayed, such as in the figure below, the agent can navigate through the list until they find the medication or use the search function highlighted below.

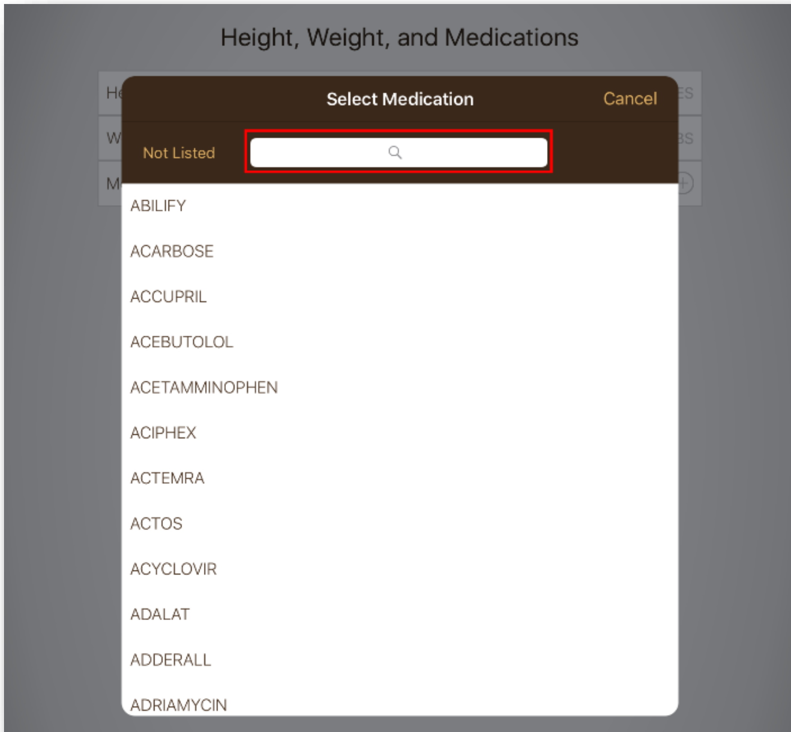


Figure 32: Preliminary Medication Selection

Once a medication has been selected, the specific usage of the select medication will be asked by the application. These uses are listed by the application. Should the medication not be listed, a **Not Listed** medication will need to be created which provides those details.

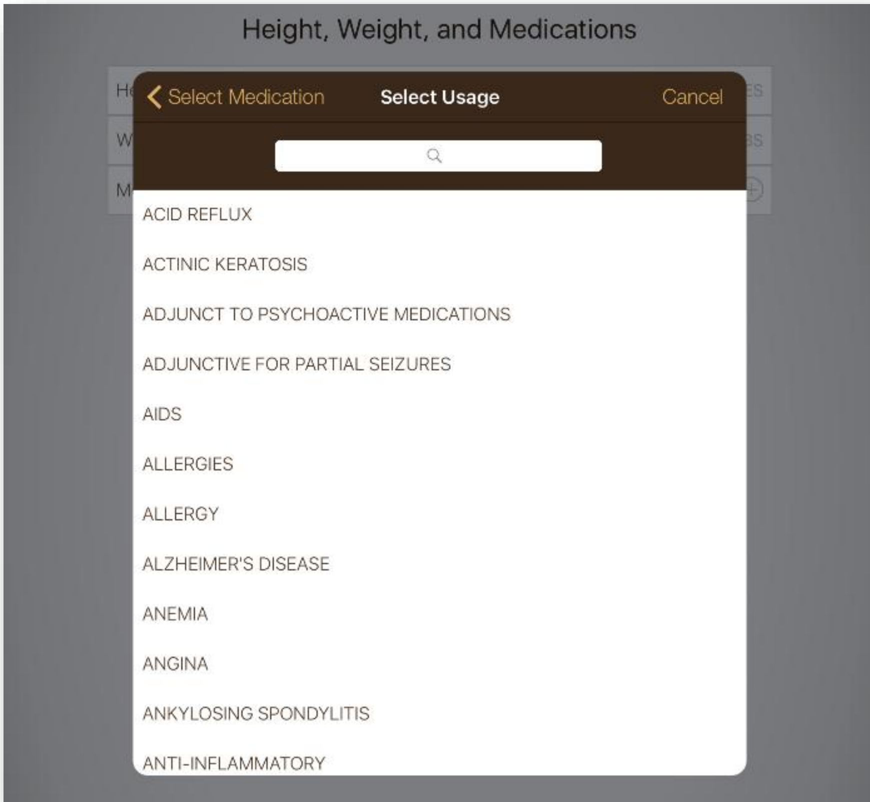


Figure 33: Preliminary Medication Usage Selection

Once this has been done, the medication will be listed on the Height, Weight, and Medication screen.

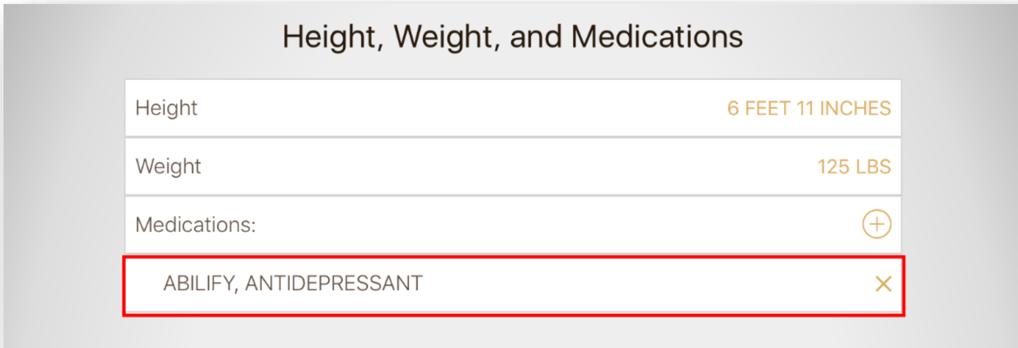


Figure 34: Medication Selected

Should a medication need to be removed, pressing the ✕ on the right of the entry will remove it from the list.

10.1.5.3.2 Not Listed Medications

If a medication or usage for a medication is not listed, the agent can request an override. When on the medication selection screen, a **Not Listed** button, as highlighted in the figure below, can be pressed to begin this process.

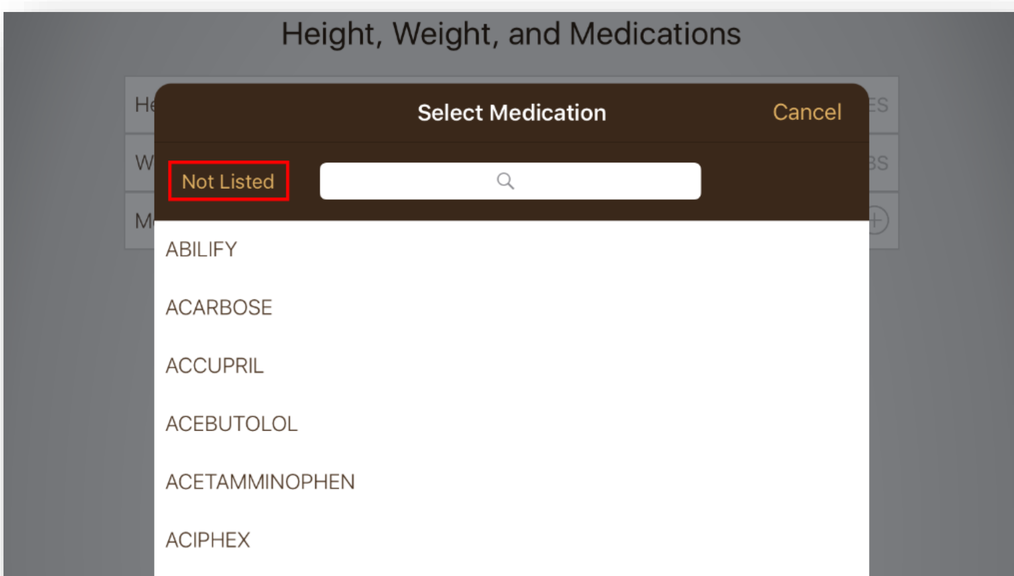


Figure 35: Not Listed Button Highlighted on the Select Medication Page

Once **Not Listed** has been selected, the user must then choose the usage the unlisted medication covers. These usages are predefined by Senior Life Insurance Company.

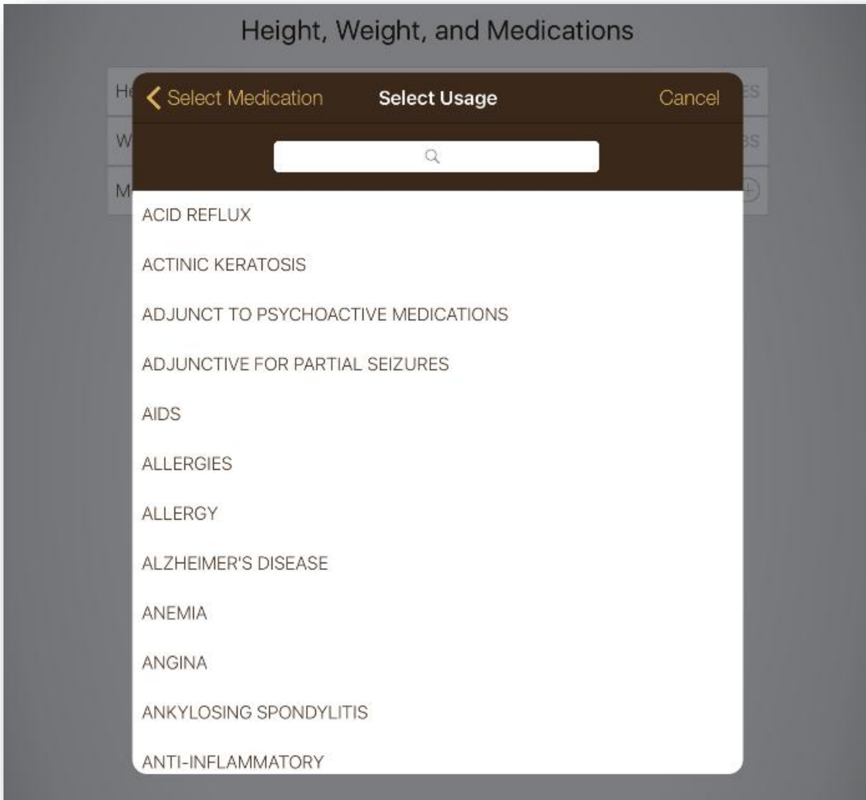


Figure 36: Select Usage for Not Listed Medication

After the usage has been selected, the user must then press the **Request Exception** button in the upper-left corner as pictured below. This will open a pop-up.

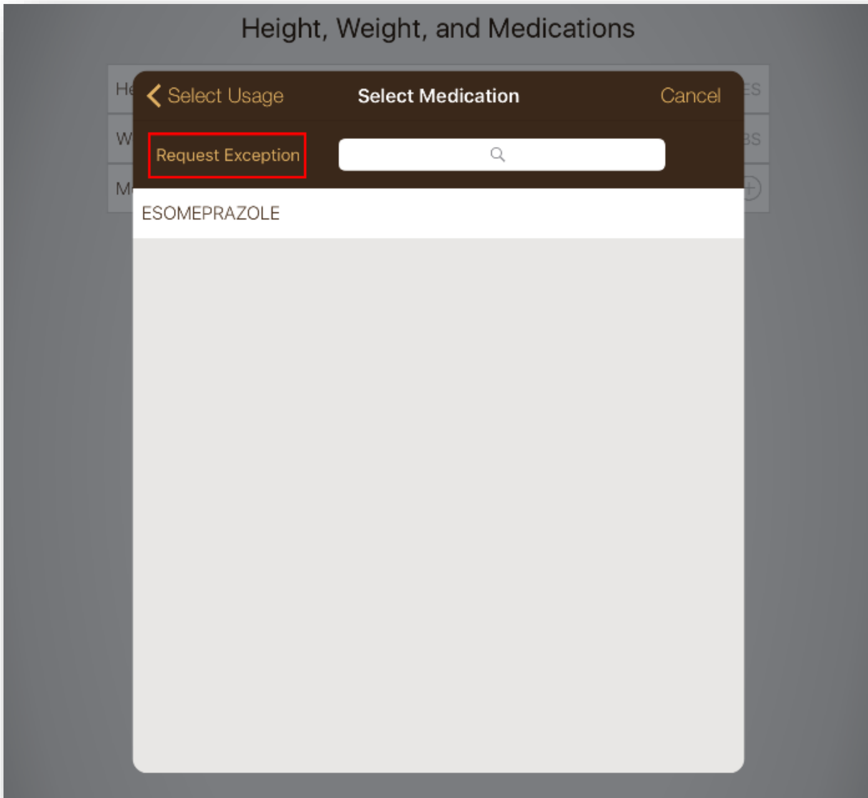


Figure 37: Usage Selected; Request Exception

This new pop-up asks that the user provide the name of this medication. Once this has been completed and the **Request Exception** button in the pop-up has been selected, the medication and its usage will be added to the list like any medicine selected from the list provided by the application.

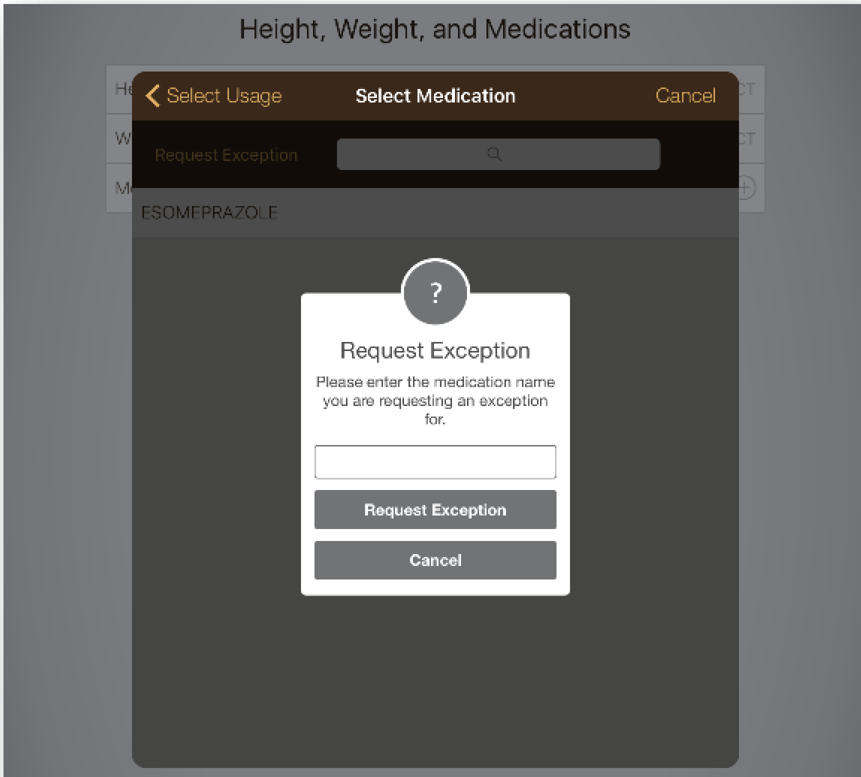


Figure 38: Prompt to Enter the Name of the Not Listed Medication

Once entered, the medication which the user is requesting an exception for will be listed alongside any other medications. **All medication exceptions will require Senior Life Insurance to send the application to Underwriting for review.**

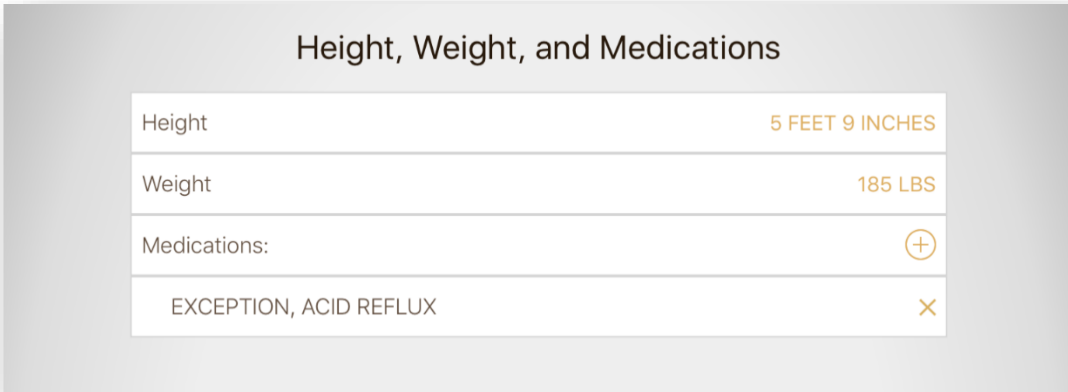


Figure 39: Medication Exception Added to List of Medications

10.2 PRODUCT SELECTION

Following the preliminary questions, a list of plans will be generated which the applicant qualifies for based on their responses. Agents will need to refer to the **Agent Manual** for the details of each plan and what allows an applicant to qualify for them. If there are any questions regarding the Agent Manual, the agent will need to contact **Agent Support**.

Figure 40: Product Selection Page Based on Answers to Previous Questions

10.2.1 Whole Life Plans

10.2.1.1 Immediate Benefit Plans

- Ultimate Preferred Whole Life
- Super Preferred Whole Life
- Preferred Whole Life
- Standard Whole Life
- 20 Pay Standard Whole Life

10.2.1.2 Limited Benefit Plans

- Modified Whole Life
- Easy Issue Whole Life
- Guaranteed Issue Whole Life

10.2.2 Term Life Plans

10.2.2.1 Immediate Benefit Plans

- 20 Year Term Life
- Return of Premium 20 Year Term Life
- Term to Age 90
- Term to Age 100

10.2.3 Plan Selection

Upon choosing a plan, a pop-up will appear. The contents of the pop-up vary based on the plan selected, but they serve to inform the user of plan-specific rules which they need to be aware of when writing an application for this plan. Pressing "Proceed" will continue with the process while "Back" will return to plan selection.

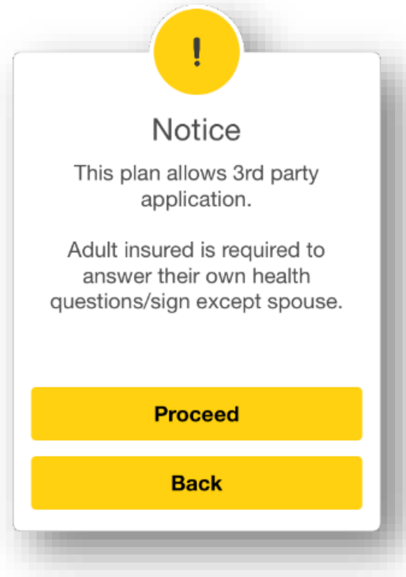


Figure 41: Plan Selection Notice for Standard Whole Life

These notifications state conditions required by the plan of those involved in the application process. Depending on the state which the owner is in, there might be state **and** plan specific notifications. Specific details are listed in the **agent manual**.

10.2.4 Plan Features and Benefits

Following plan selection, a PDF will appear detailing the general features and benefits for the selected plan. It is simply to provide the agent a quick overview of the product.

Figure 42: Features and Benefits PDF

10.2.5 Preliminary Rates

The preliminary rates are to give the applicant the ability to see the kinds of rates they have available to them based on their selected plan and choice of additional riders and services. Note that this option can be skipped in the qualifying section should an applicant not want to commit to a rate. Rate selection is available later in the application processes. Additionally, the selected rate can be changed later, too.

10.2.5.1 Default Options

By default, three rate options are presented. Selecting (or deselecting) additional riders and services will adjust the presented rates automatically, so that the applicant will always be presented accurate rates.

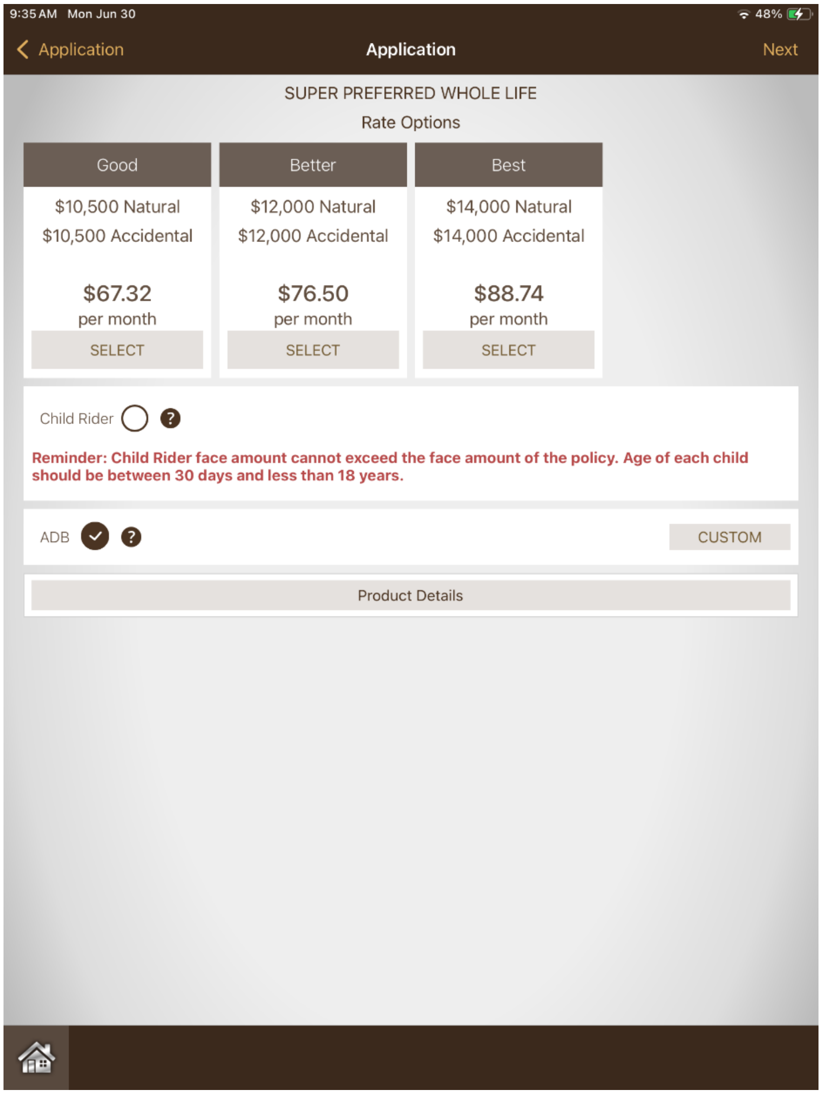


Figure 43: Rate Options Page

10.2.5.2 Custom Rates

Should the original three options not align with the needs of the applicant, the Custom Rates option is there to give both the agent and applicant flexibility. To choose a custom rate, simply select the "custom" button on the right side of the screen.

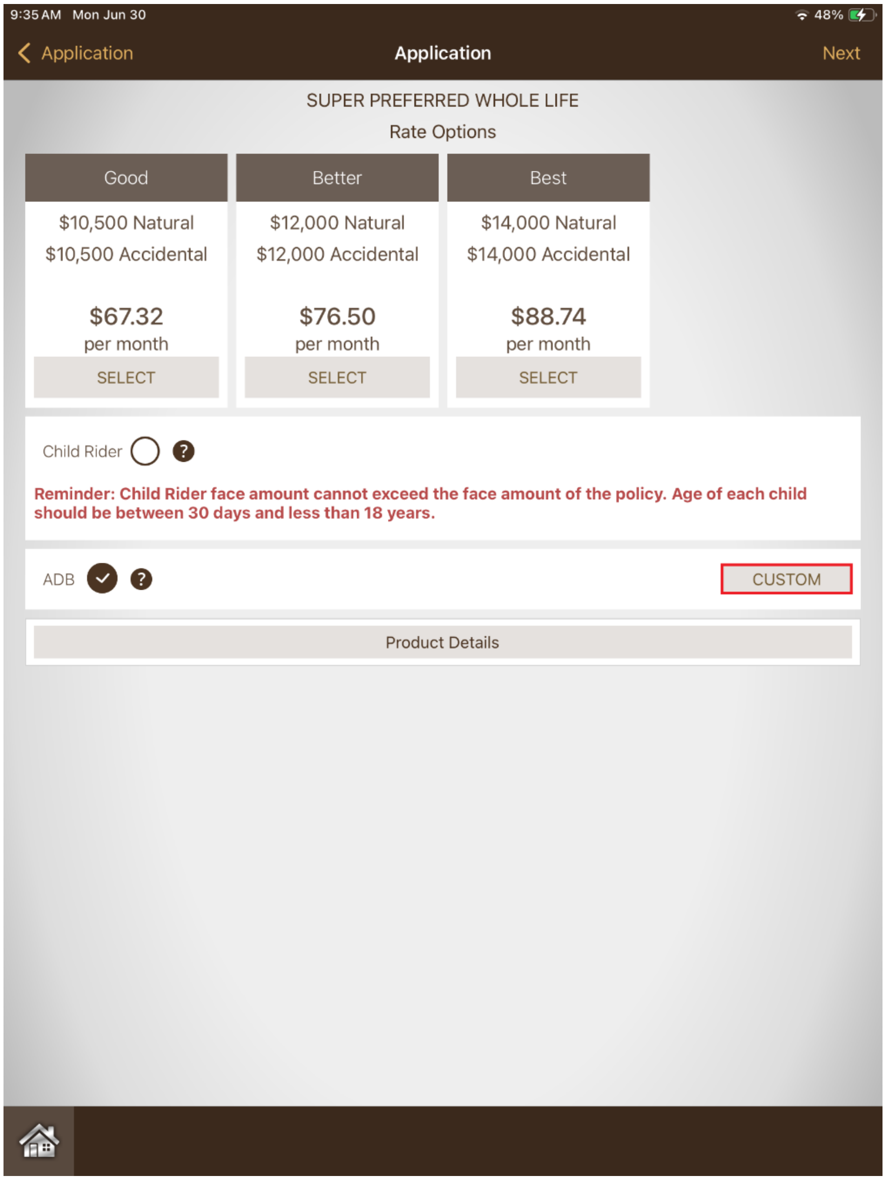


Figure 44: Custom Rate Button

Once pressed, a selection wheel will appear to allow for the selection of a custom rate. The amounts available depend on the plan selected. These ranges are discussed in the Agent Manual.

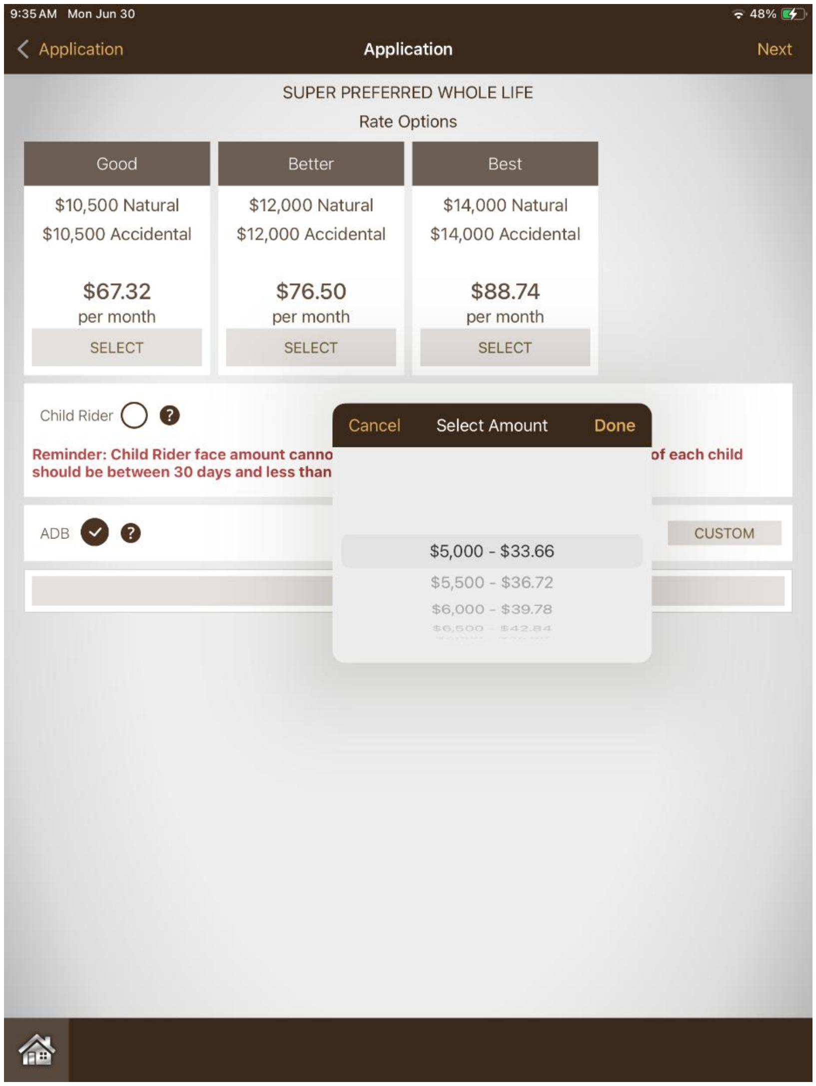


Figure 45: Custom Rate Selection Wheel

Once a custom rate is selected, it will appear beside the original three options and, like the others, automatically adjust to the selection of ADB.

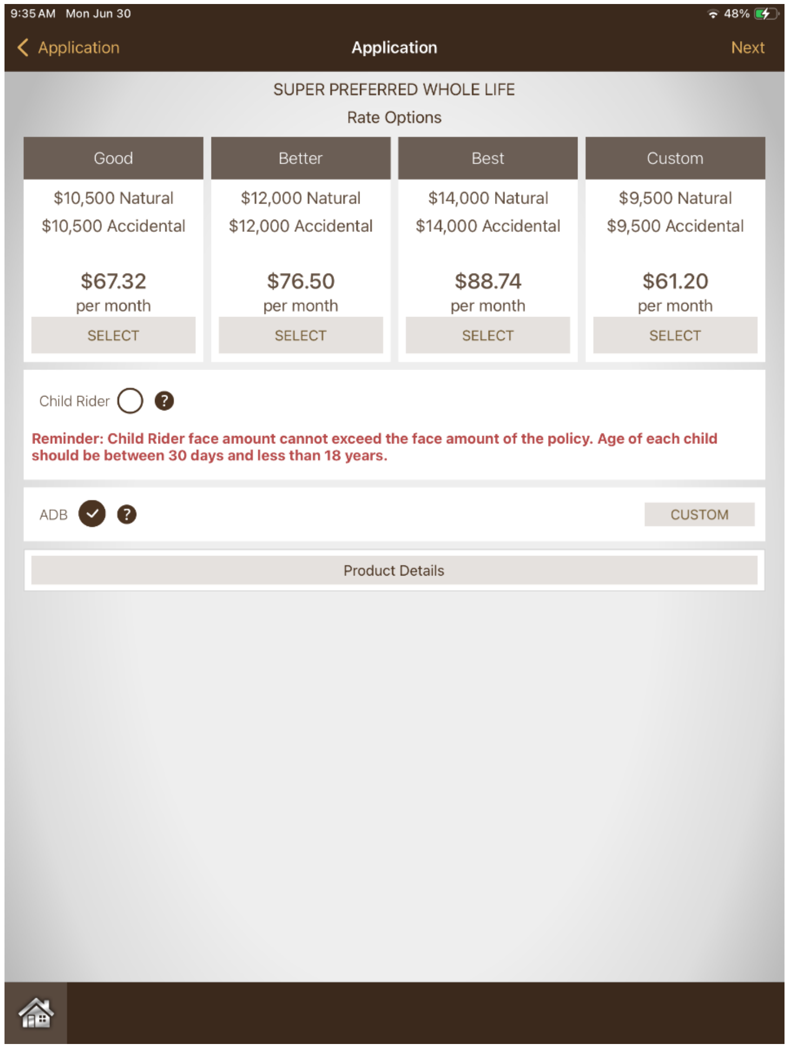


Figure 46: Custom Rate Option Now Present

10.2.6 Additional Options and Riders

Applications can include several additions in the form of Riders and services. These options are listed in the box below the rates and can be selected based on what the insured wishes. Additional options may incur an additional cost, which will be displayed in the rates table.

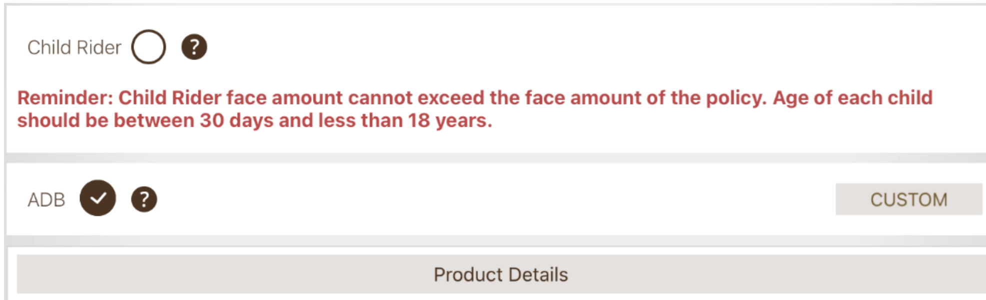


Figure 47: Riders and Additional Services

10.2.6.1 Accidental Death Benefit (ADB)

By default, ADB is selected. This option gives the proposed insured an Accidental Death Benefit of the amount listed in the Option box as "Accidental". The ? beside ADB provides an informative blurb about what ADB entails.

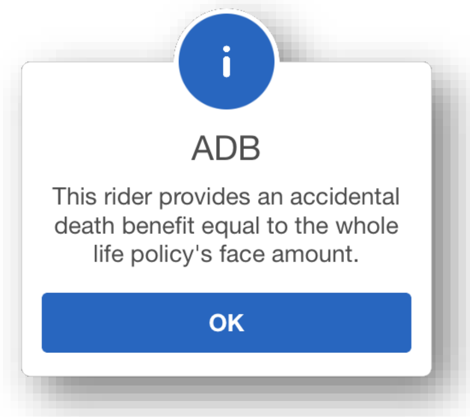


Figure 48: ADB Notice

10.2.6.2 Child Rider

This option allows for a Child Rider to be included in the application. By default, the Child Rider is not selected. The Child Rider requires that a face amount be selected for the rider, along with the number of children will be covered under the rider.

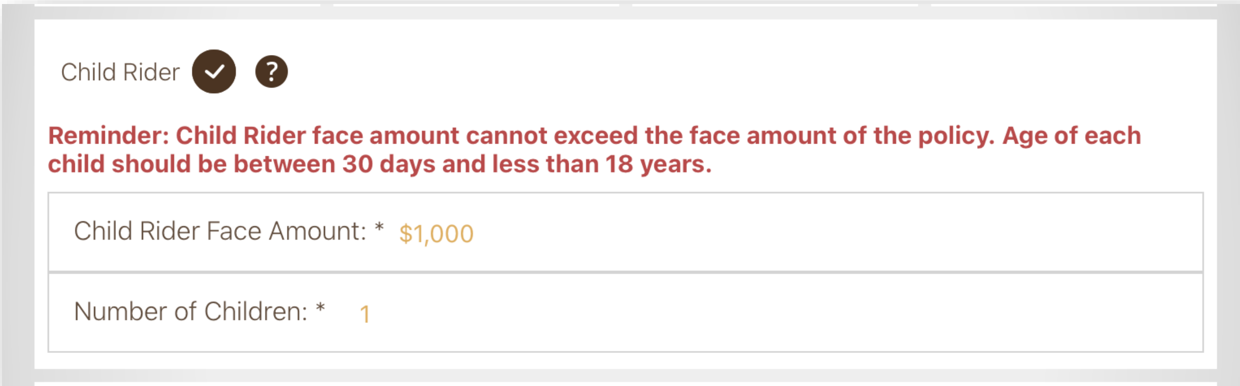


Figure 49: Child Rider Face Amount and Child Count Selection

To be eligible for the rider, the children must be older than 30 days and younger than 18 years of age. Additionally, their relationship to the insured must be from the following list:

- Child
- Grandchild
- Stepchild

Up to eighty children are supported by the rider. In the formal application section, under Health Information, information for each child will be gathered.

10.2.7 Details Buttons

Should an applicant require more information about their selected plan, the associated details button can be pressed. Doing so will open the information PDFs which were shown in the qualifying process.

10.3 FORMAL APPLICATION PROCESS

The formal application process is broken up into separate tabs, as described in the following sections.

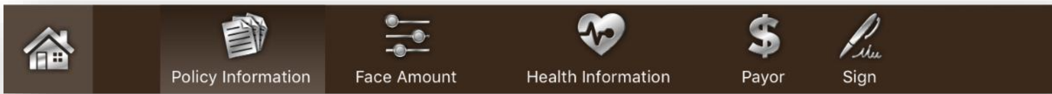


Figure 50: Formal Application Navigation Bar

These tabs can be switched to at any time. Within each tab is several subsections which relates to the tab. As each subsection is completed, a  will appear on the right to signify that all the mandatory fields (the ones marked with an asterisk (*)) have been addressed. When all the subsections in a tab have been completed, the tab will be marked with a check mark, such as this one for Policy Information .

10.3.1 Policy Information

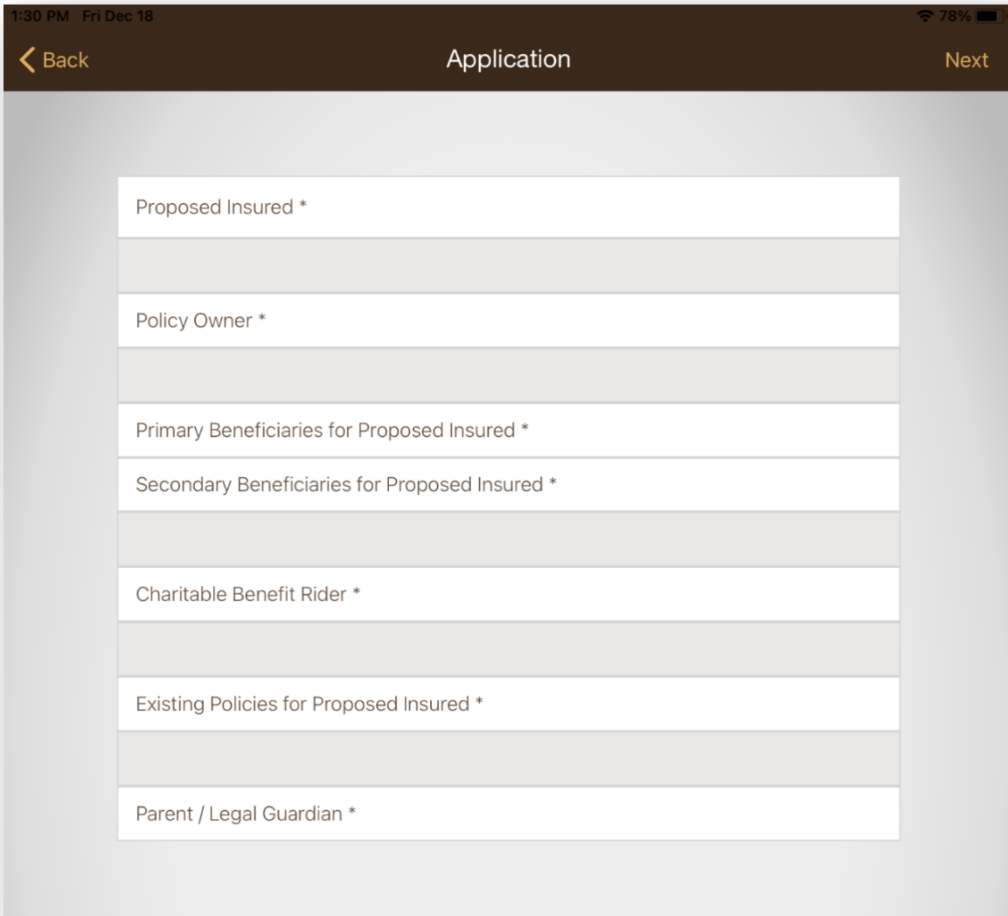


Figure 51: Policy Information Page

10.3.1.1 Proposed Insured

The first and last name fields, as well as the Date of Birth, Gender, Height, Weight, State, and State Owner Currently is in have been carried over from the start of the application process. While the name fields can be adjusted, the other fields are locked in, as their information was used to determine for which plans the proposed insured qualified. Changes to those fields would mean starting over.

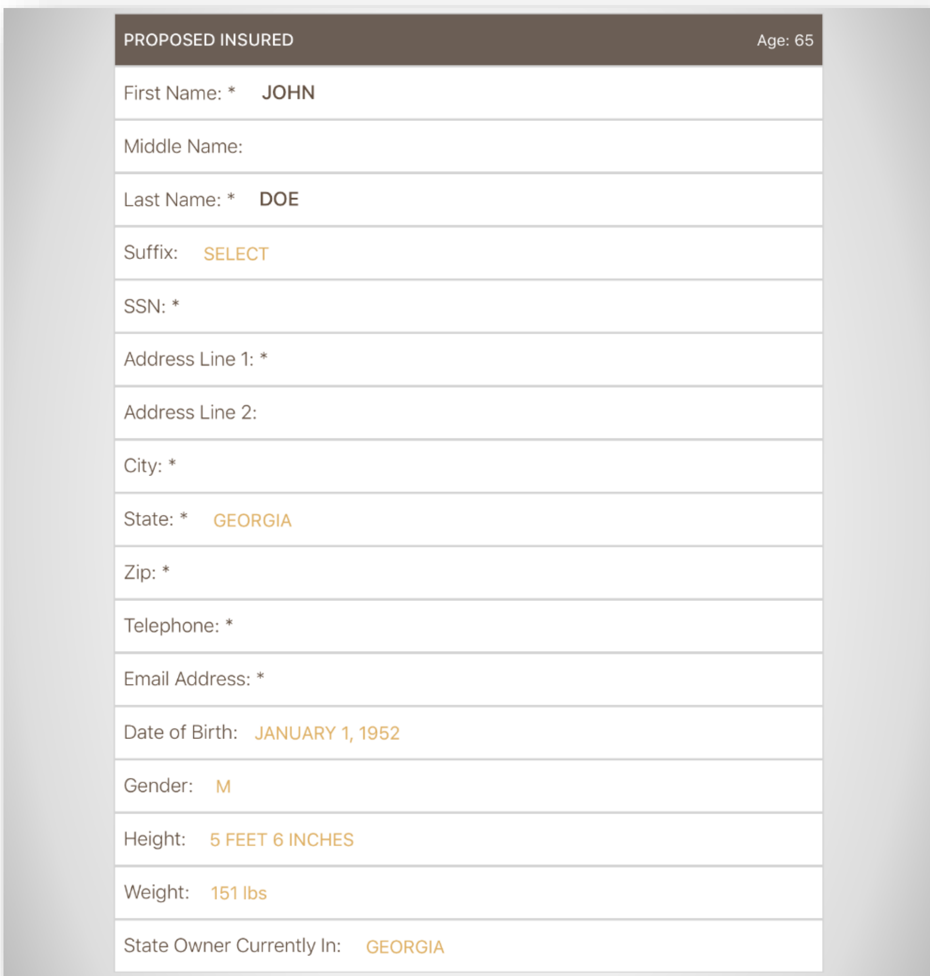


Figure 52: Proposed Insured Page

As mentioned earlier, all fields featuring an asterisk (*) are mandatory. Those without them, such as Suffix, Address Line 2, and Email Address, can be left blank.

10.3.1.1.1 Suffix

Name suffixes are chosen from the following list. This list is the same across all instances of the Suffix field. If left blank, **NONE** is automatically chosen.

- Junior (JR)
- Senior (SR)
- II
- III
- IV
- NONE

10.3.1.1.2 Social Security Number (SSN)

A Social Security Number is not considered valid if it contains any of the following combinations:

- Numbers with all zeros in any digit group (000-##-####, ###-00-####, ###-##-0000).
- Numbers with 666 or 900-999 (Individual Taxpayer Identification Number) in the first digit group.
- Must be 9 numeric digits
- Cannot be any of the known fakes.
    - "078051120" — Woolworth Wallet Fiasco
    - "219099999" — Was used in an ad by the Social Security Administration

A user must provide a valid SSN that meets these requirements as described by the United States Social Security Office.

10.3.1.1.3 Email

All email addresses must follow the “example@email.com” format to be considered valid by the app.

10.3.1.2 Policy Owner

This is the section for the Policy Owner. Much of the same information that is provided by the proposed insured is asked of the application owner. The only new field is Mother's Maiden Name, which is used for security purposes at Senior Life Insurance Company.

Should the owner be "Self", the information provided in the Proposed Insured page will be carried over, requiring only Mother's Maiden Name to be provided.

Figure 53: Policy Owner Page

Additionally, two questions ask the Policy Owner to opt-into phone and email communication from Senior Life insurance company should they be checked. A consent statement can be viewed when tapping the 'i' icon next to the checkbox asking the owner if they wish to receive phone communications from Senior Life.

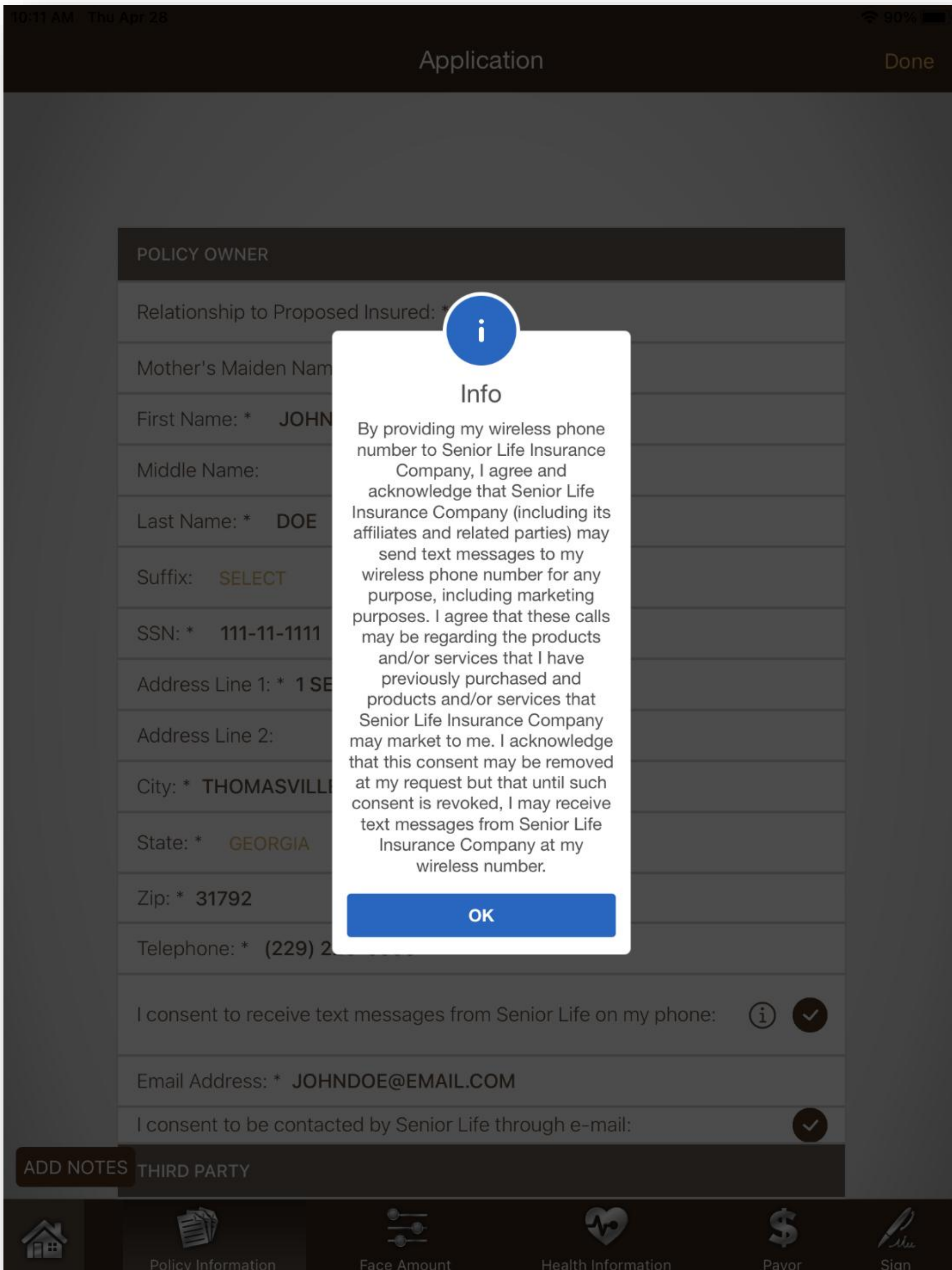


Figure 54: Email and Text Messaging Consent Statement

10.3.1.3 Primary Beneficiaries for Proposed Insured

For the primary beneficiary, the information is like the information provided for the proposed insured. The only new field is the relationship to proposed insured. The selection is as follows:

- Aunt
- Cousin
- Daughter
- Funeral Home*
- Grandchild
- Grandparent
- Parent
- Sibling
- Son
- Spouse
- Uncle
- Other*

There are two unique cases to make note of: ***Funeral Home*** and ***Other***.

Funeral Home is an option which is available in certain states. In cases where it is not available, it will not be listed. Further information on this can be found in the agent manual.

'Other' is for cases where the relationship is not a listed option, allowing the user to provide their own. A field will appear below the relationship to proposed insured selection to allow the user to provide information, but they must fill in the field if it is selected.

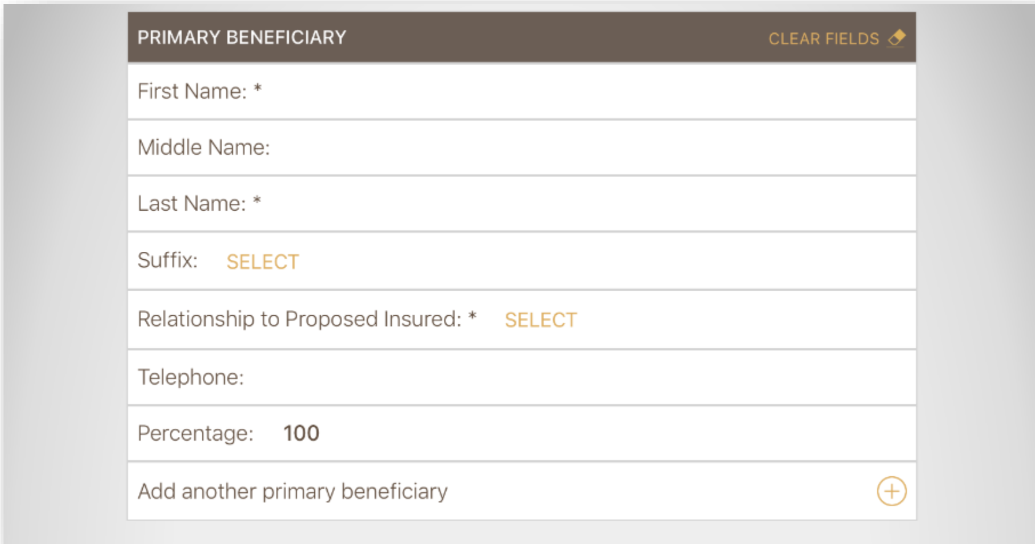


Figure 55: Primary Beneficiary Page

10.3.1.3.1 Adding Additional Primary Beneficiaries

If there are multiple primary beneficiaries, they are added to the same Primary Beneficiary page by pressing the (+) button on the "Add another primary beneficiary" section. If you wish to delete the additional beneficiaries, use the button over the beneficiary entry to delete it.

All beneficiary percentages must total **100%**. For example, primary beneficiary #1 can have 70% and primary beneficiary #2 must have 30%, totaling 100%.

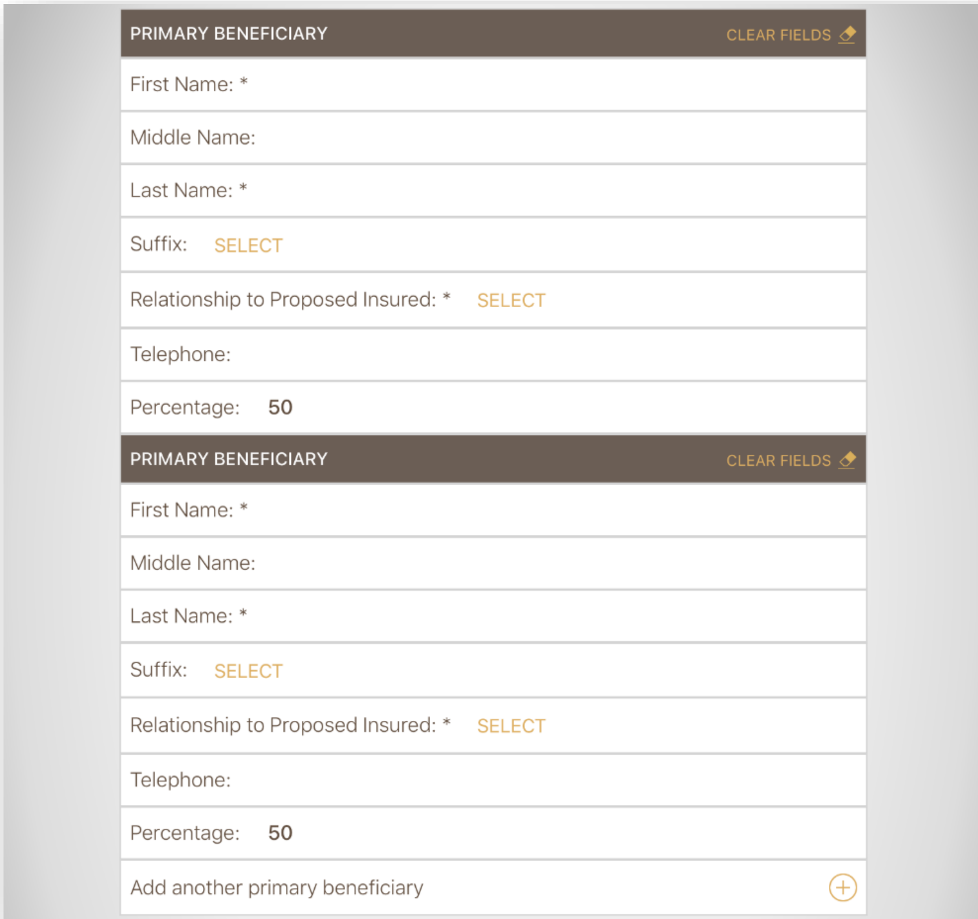


Figure 56: Adding an Additional Primary Beneficiary

10.3.1.4 Secondary Beneficiaries for Proposed Insured

Secondary beneficiaries are functionally identical to Primary Beneficiaries. The key difference is the initial question asked regarding making the estate the secondary beneficiary. This is due to the mandatory nature of secondary beneficiaries in the app, yet there are proposed insureds who simply lack a secondary to choose.

10.3.1.4.1 Make Estate Secondary Beneficiary

When selecting “Yes” to the question, no further information needs to be provided.

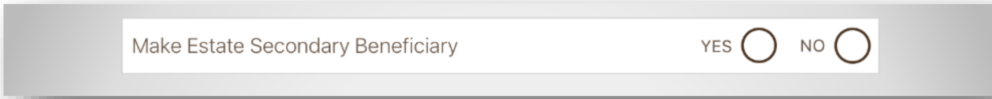


Figure 57: Option to make Estate the Secondary Beneficiary

10.3.1.4.2 Secondary Beneficiary

If the user answers "No" to the estate question, entry fields for entering a secondary beneficiary will appear, with the option to include multiples. Refer to Primary Beneficiary for Proposed Insured for information regarding functionality.

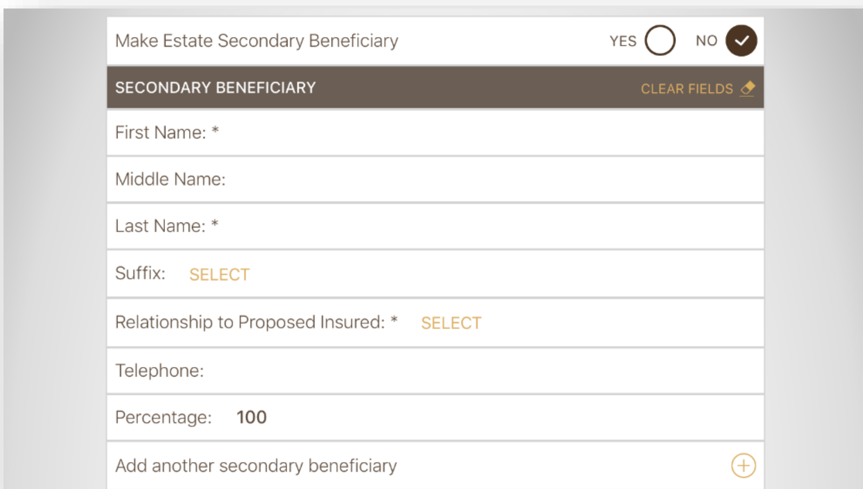


Figure 58: Selecting "No" for estate reveals entry fields

10.3.1.5 Charitable Benefit Rider

Adding a Charitable Benefit Rider allows the proposed insured to choose a charity of their choice to have as a beneficiary for their policy.

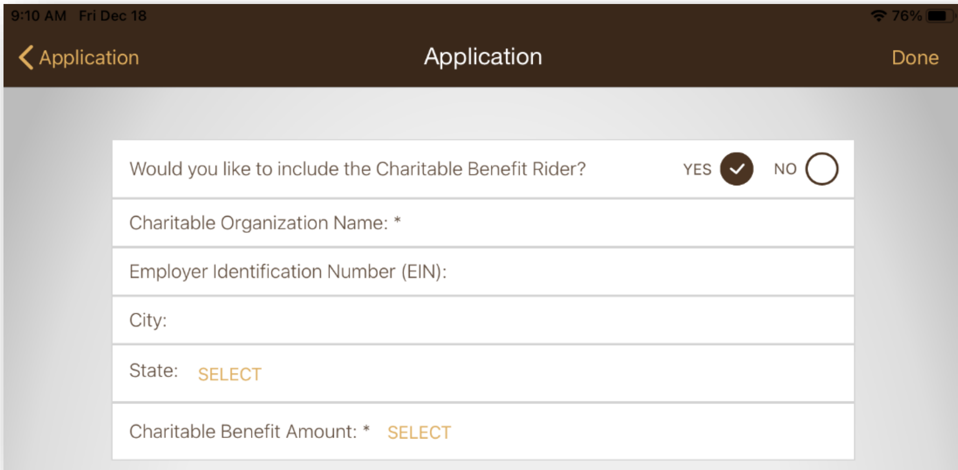


Figure 59: Charitable Benefit Rider Page

10.3.1.6 Existing Applications for Proposed Insured

The Existing Applications for Proposed Insured page not only allows for the proposed insured to declare any currently existing End of Life applications, but also choose whether they wish to use the Automatic Premium Loan Provision.

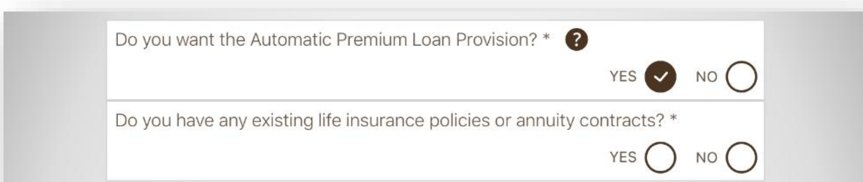


Figure 60: APL and Existing Applications

10.3.1.6.1 Automatic Premium Loan Provision (APL)

This option allows for the user to choose the APL option. Unlike the other options, this does not affect the monthly premium and is not available for all plans. APL is discussed in the **Agent Manual**.

The ? beside APL provides an informative blurb about what APL entails.

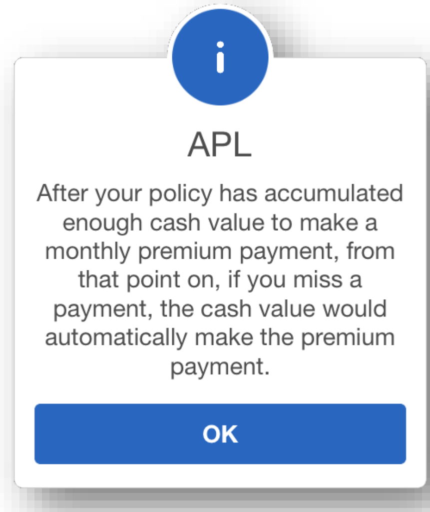


Figure 61: APL Notification

10.3.1.6.2 Existing Applications

If the proposed insured has one or more existing insurance applications, they will provide that information after answering "yes" to the question. Specific information regarding their existing policies about the existing application so that the proposed insured's existing insurance company can be notified by Senior Life about the replacement.

10.3.1.6.3 Replacement Notice Short or Long

The insured chooses if they want to be read the long or condensed version of a replacement notice when it comes time to make a recording. By default, it is set to Short.

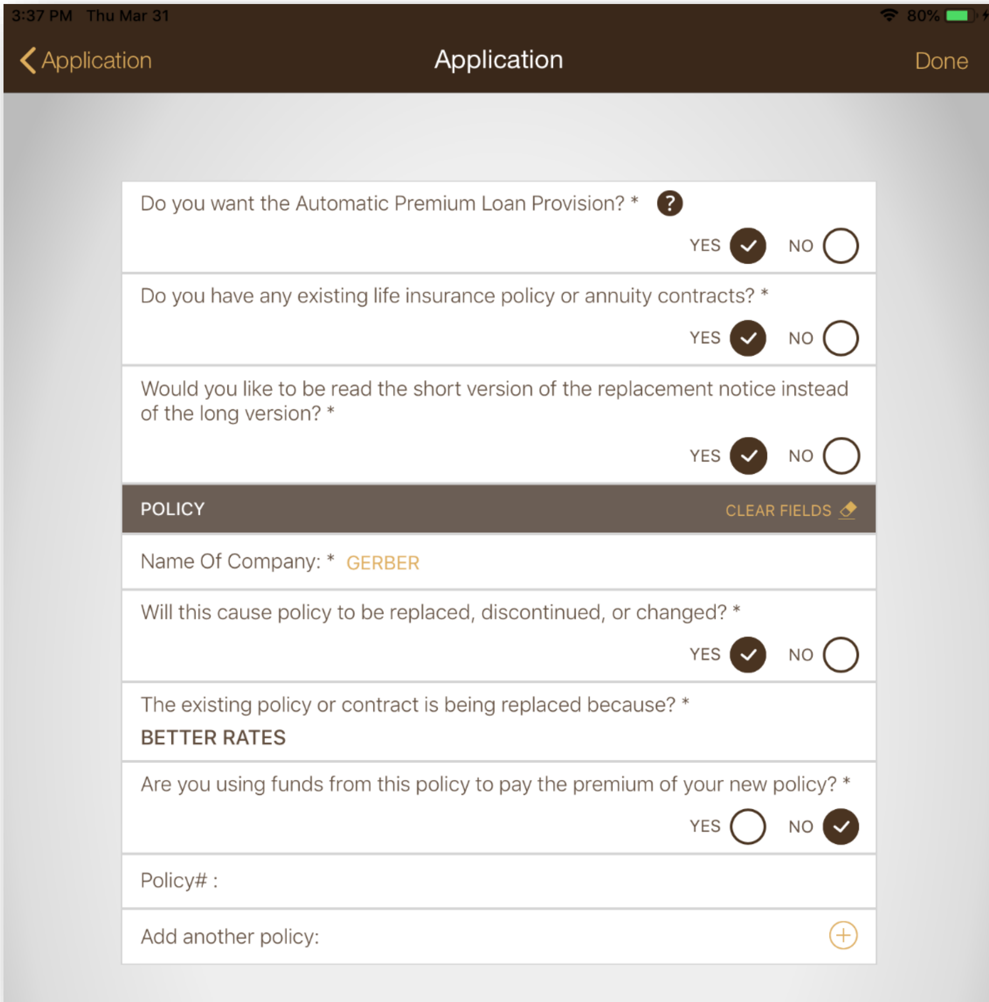


Figure 62: Replacement Option Selected

10.3.1.6.4 Replacing Applications

When choosing to replace an application, a new text box appears asking for the reason for replacement. This is a mandatory field.

Senior Life does not allow for the replacements of certain company's applications. When this happens, a notice will appear informing the user of this fact. However, the app will not prevent the user from moving forward in the application process.

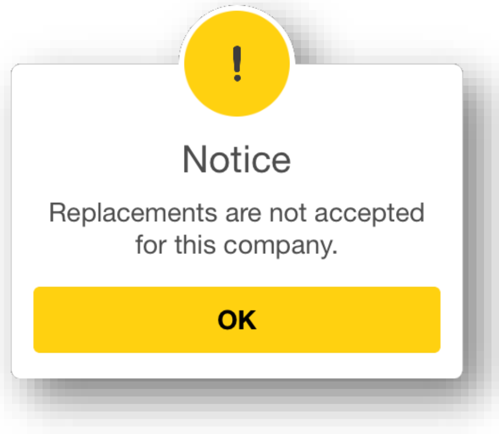


Figure 63: Replacement Not Accepted Notice

10.3.1.7 Parent/Legal Guardian

If the proposed insured is at least 30 days old and less than 18 years old and the application be for the state of Maryland, information on the insured's parent or legal guardian must be collected. Specifically, the information is of any existing insurance policies the parent or legal guardian may have on the minor (up to 7).

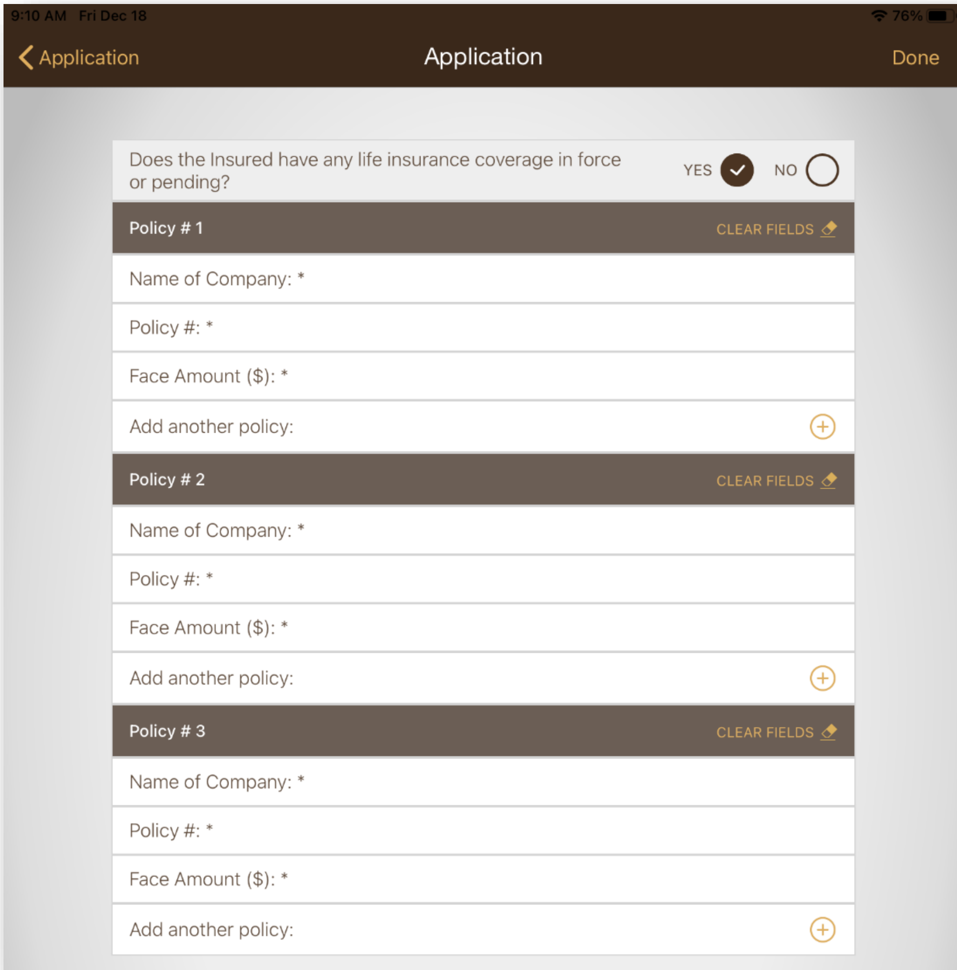


Figure 64: Parent/Legal Guardian for Maryland

10.3.2 Face Amount

10.3.2.1 Face Amount Details

Refer to PRELIMINARY RATES.

10.3.3 Health Information

10.3.3.1 Health Questions for Proposed Insured

This page is dedicated to gathering the answers to the health questions asked of the proposed insured to be certain they qualify for the plan which they have chosen. These questions vary between plans and states.

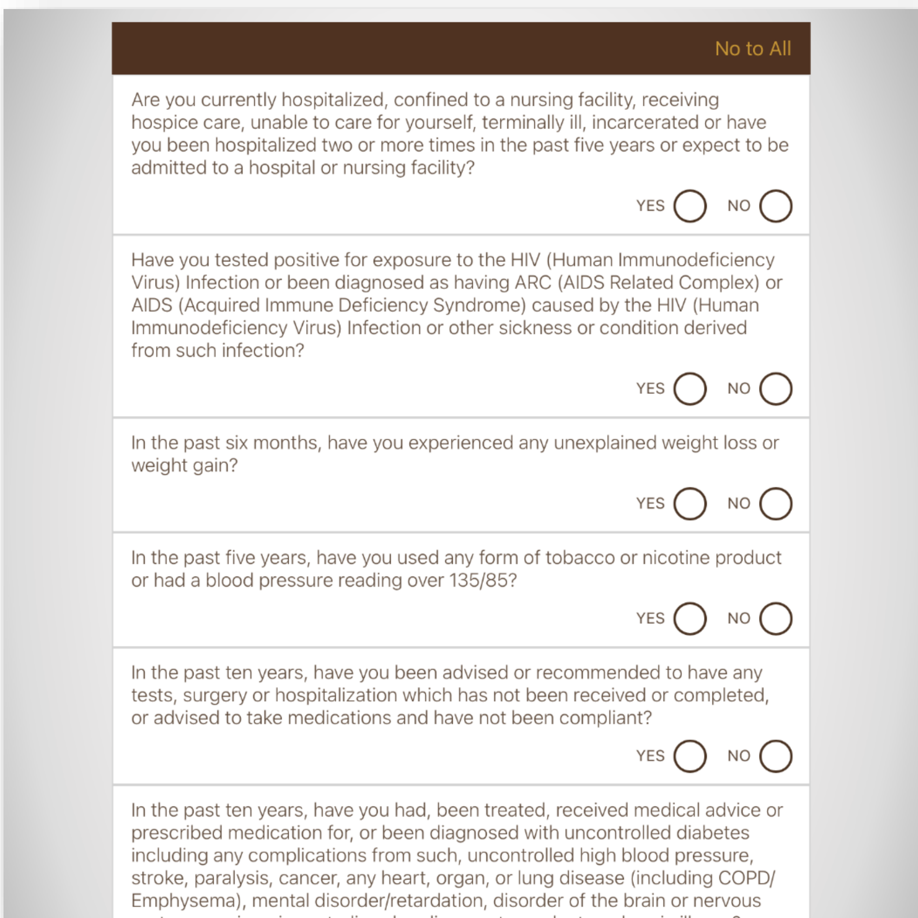


Figure 65: Standard Whole Life Health Questions

Answering "yes" to any plan will present a prompt stating that the applicant no longer qualifies for the originally chosen plan, as seen below. A "No to All" button can be used to swiftly set all the question answers to "no."

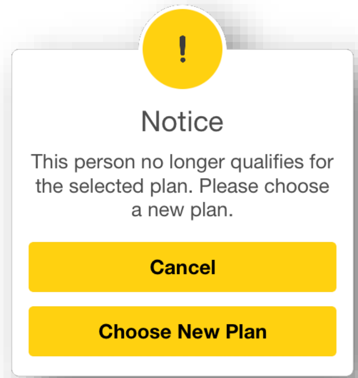


Figure 66: Health Question Prompt

Tapping 'cancel' will reverse the 'yes' selection. Tapping "Choose New Plan" will open another prompt which presents the remaining plans the applicant qualifies for based on the question they answered.

Figure 67: New Plan Selection Prompt

10.3.3.2 Physician and Medications for Proposed Insured

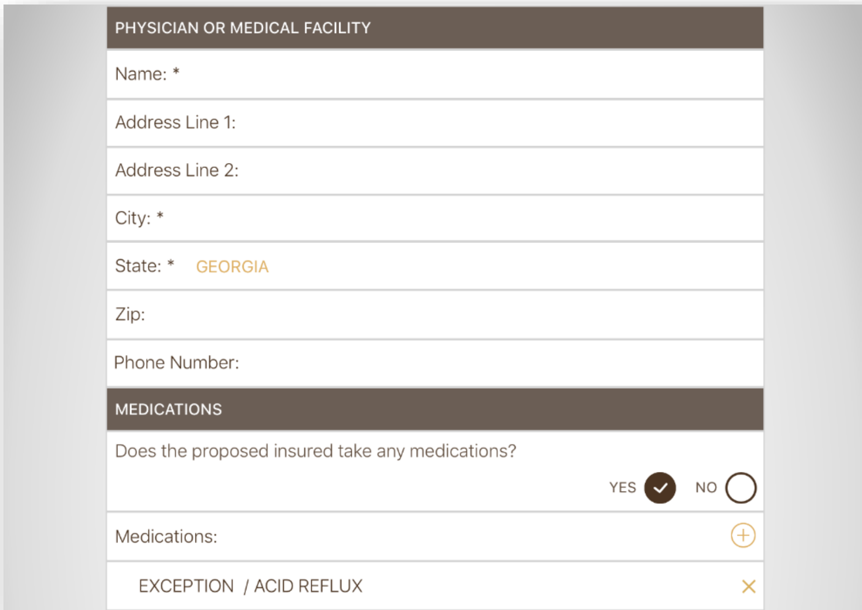


Figure 68: Physician and Medication Information

10.3.3.2.1 Physician or Medical Facility

The physician or medical facility page asks for information regarding the insured's primary medical doctor (or medical facility, if applicable). The State section is pre-populated based on the insured's state, as it is assumed that the insured and their primary medical facility are in the same state. The insured can, however, change the state.

10.3.3.2.2 Medications

The medication information originally entered in prequalifying carries over here and can be edited if necessary. Should a medication be added which goes against the rules of the plan, a prompt appears stating that the selection disqualifies them from the plan.

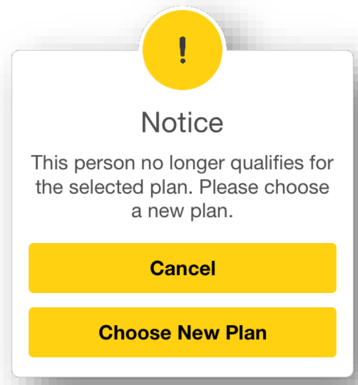


Figure 69: Notice for Violating the Rules of the Current Plan

See MEDICATIONS for details about medication information.

10.3.3.3 Child Rider Health Questions

If a Child Rider was selected, it is in this section where the information about each child is gathered. To be eligible for the rider, the children must be older than 30 days and younger than 18 years of age. This information is detailed below:

- Name
- Relationship to Insured
- Gender
- Date of Birth
- Health Questions

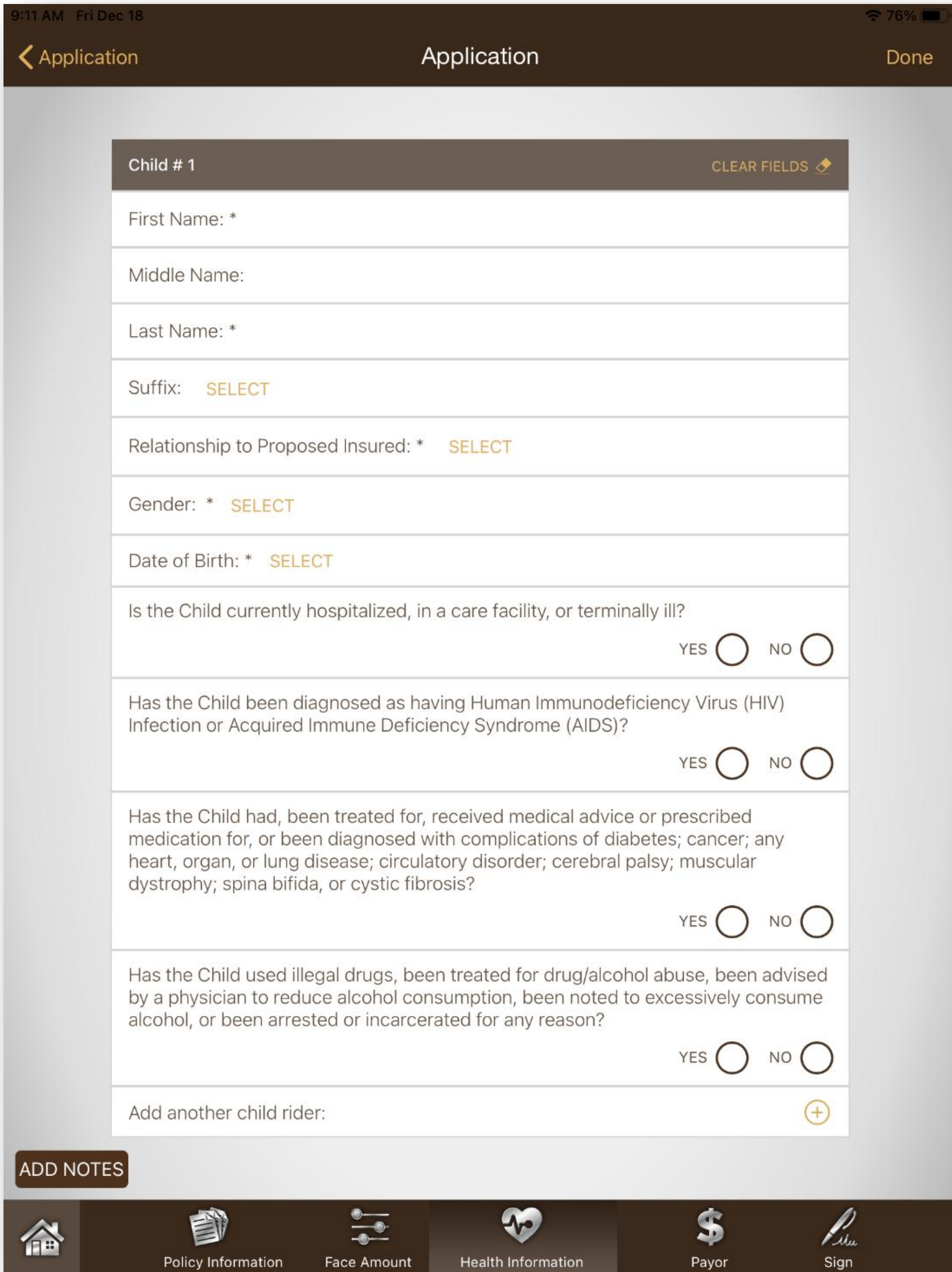


Figure 70: Child Rider Information and Health Questions

10.3.4 Payor

The payor tab is used to collect payment information. Rules for payment, such as what kinds of payment are allowed, and the specifics of due days are based on the rules established by Senior Life Insurance Company.

10.3.4.1 Payor/Proposed Insured & Payor/Owner Relationship

The answer will determine what information will be carried over automatically from previously entered data, be it the insured or the application owner. On applications where the owner is "Self," the second question will not appear as it is redundant.

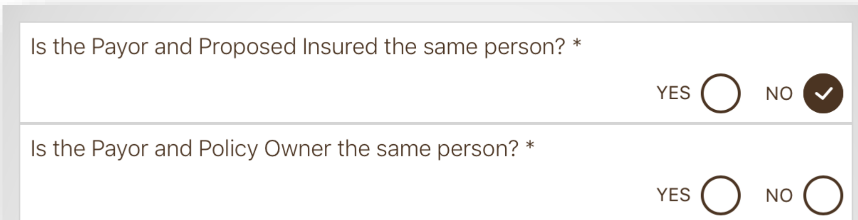


Figure 71: Answering the Questions Regarding Payor Relationship

10.3.4.2 Bank Service Plan

The most common payment options. While most of the information gathered is self-explanatory, there are a few exceptions which need to be addressed:

- **Routing Number** – the supplied routing number must be valid, otherwise it displays a notice.
- **Live Check** - It allows for the user to photograph a written check for submission as payment.
- **Billing Interval Type** – This is the frequency with which the payor wishes to make payments on their chosen product. There are two categories:
    - *Day of Month* – The payor will pay on the selected day, a number between 1 and 28 of each month.
    - *Week & Day* – The payor will pay on a specified day of the week.
        - *Billing Week* – This can be the following values:
            - First
            - Second

- Third
- Fourth
- Last

▪ *Billing Day of Week* – This will be values Monday through Friday.

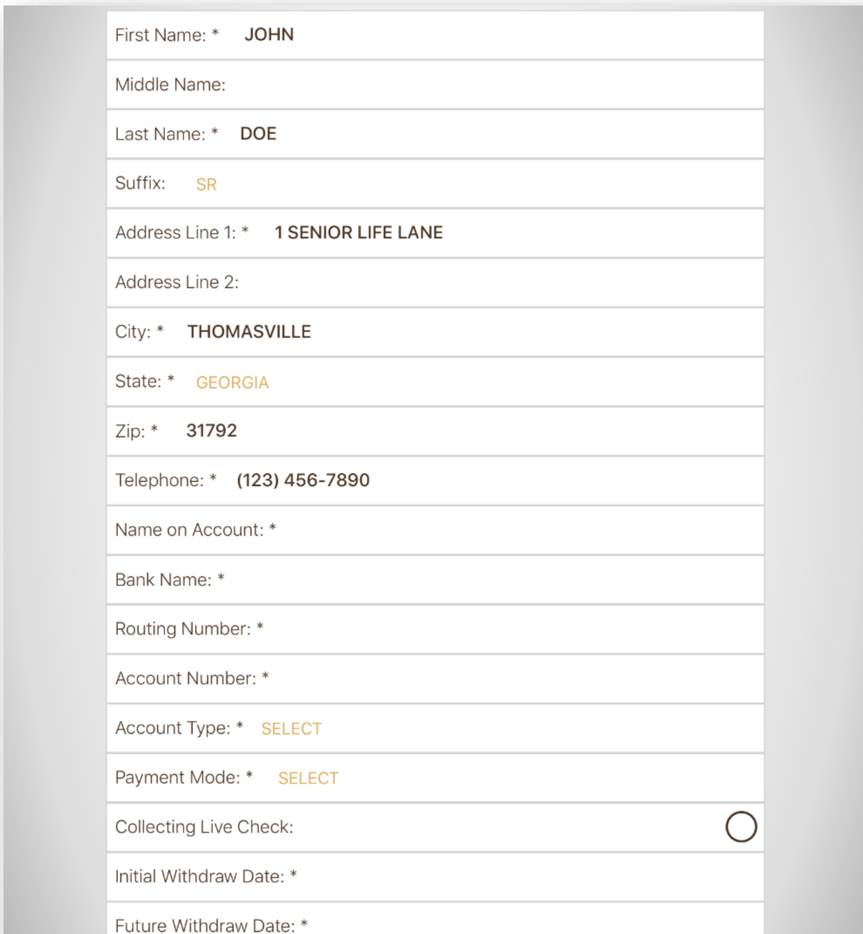


Figure 72: Bank Service Plan Page

10.3.4.3 Live Check

Tapping the circle on the "Collecting Live Check" section in the Bank Service Plan will require access to the device's camera. This allows the device to take a picture of a payor's check to be used for the initial withdrawal.

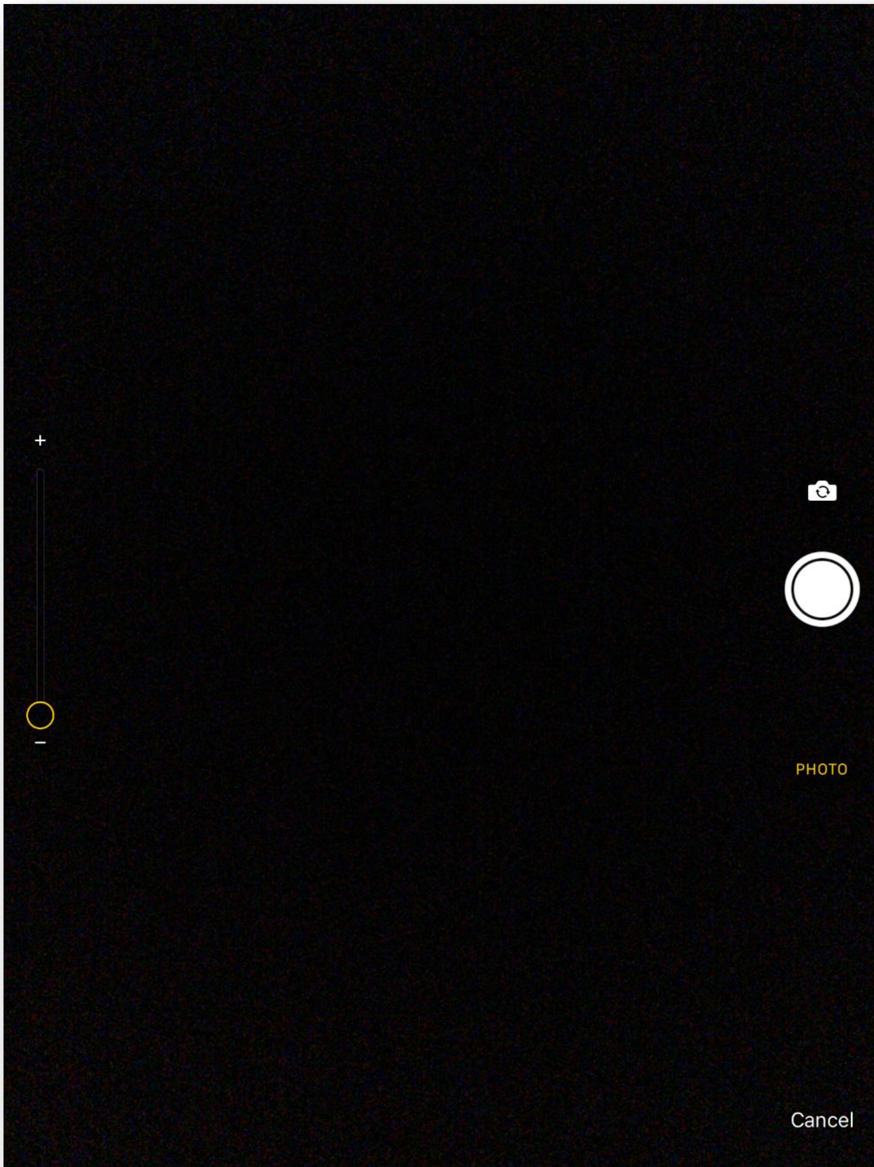


Figure 73: Live Check Camera Page

10.3.4.4 Credit Card

Credit cards are an additional payment option offered by SLICE. Like the Bank Service Plan, some information will be carried forward from earlier in the application to hasten the application process. However, there are additional steps required when paying with a credit card. An internet connection is required to collect credit card information.

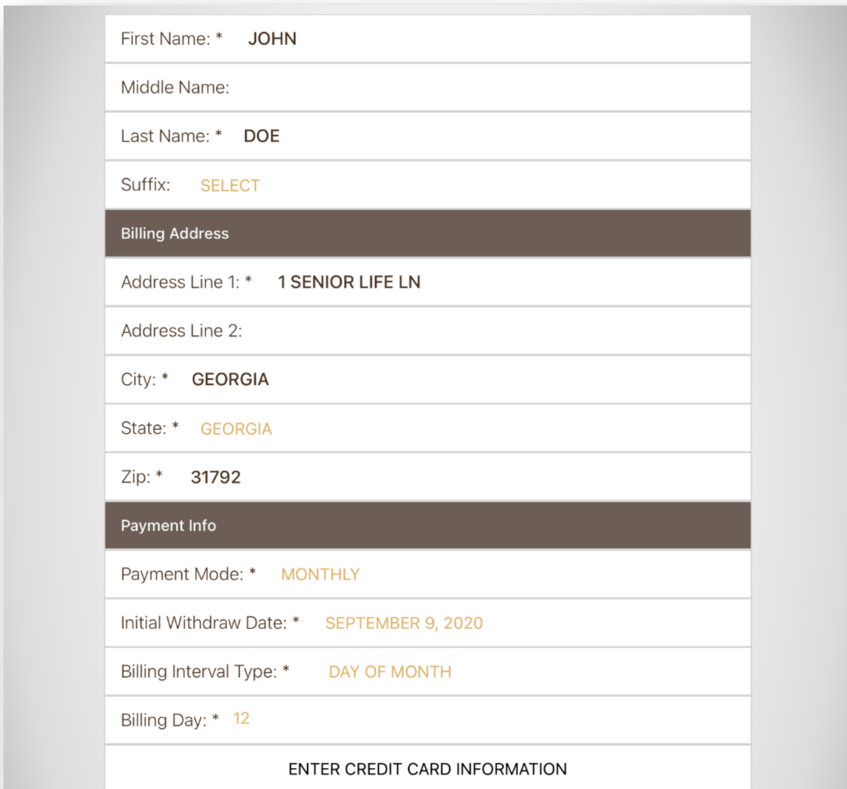


Figure 74: Credit Card payor information screen.

Once the payor's information has been provided, tapping the **'Enter Credit Card Information'** section at the bottom of the screen will bring up another screen. This other screen will be used to gather the credit card's information, such as the credit card number, expiration date, and the CVV.

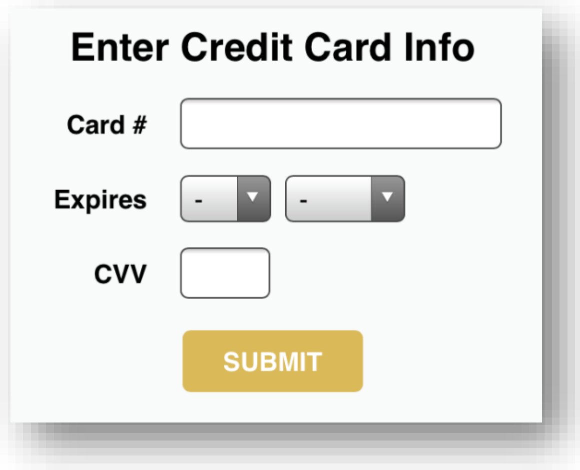


Figure 75: Credit Card information capture screen.

Entering invalid information will result in an error message appearing following pressing the **Submit** button.

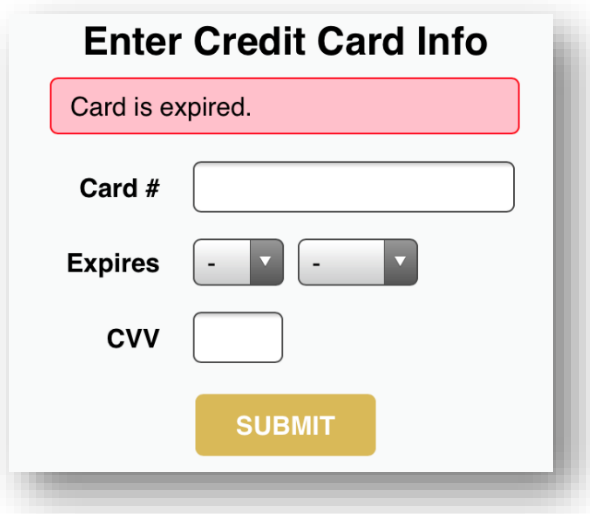


Figure 76: Error message from credit card capture screen.

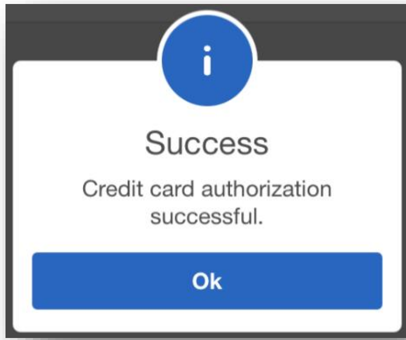


Figure 77: Success message after submitting credit card information.

10.3.5 Sign or Record

This page will not let the user proceed unless all the previous tabs possess a check mark, and the agent needs to select the option appropriate for the Proposed Insured, Payor, and Owner for how they wish to sign/record.

- **Signature –** The individual is present to provide a signature.
- **Recording –** The individual will provide a recorded statement.
- **Not Available –** The individual is not available to provide a signature or statement. This places the application on hold until they are available.

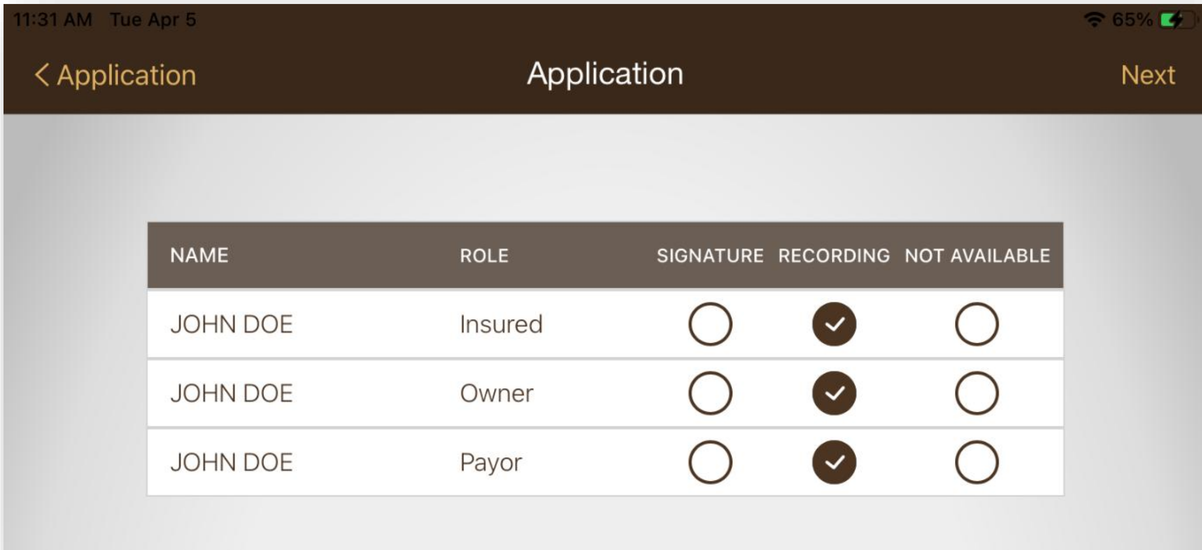


Figure 78: Signature/Recording Check Box

If the Bank Service plan was selected as the payment method for the application, before the application, bank account and funds verification is run. Otherwise, bank account and funds verification are not run.

Should all individuals be present, the app moves on to collecting signatures/recordings and asking them to agree to the Terms and Conditions, which can be viewed by tapping the "Terms and Conditions" Text. Should they not agree, the app will not move forward.

Note that the following prompt will appear warning the user that moving past this point will lock the data. Once confirmed, the data cannot be altered, and any changes will require starting a new application. Be careful to review all data before moving onto the signature portion!

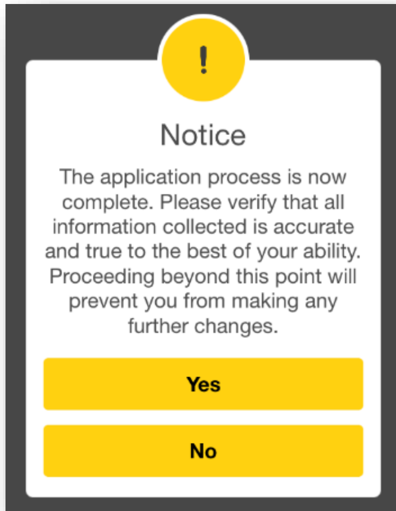


Figure 79: Notification of Information Being Locked

10.3.6 RX Check

The Rx Check checks for any medications that were left off the application and requires an intervention by the agent. On the medication review page, the user will have to indicate why they take the listed medications from the list of usages.

After selecting a usage for each listed medication on this review screen, SLICE will then qualify the user for a new plan if one of the listed medications and/or usages would disqualify them from their current product.

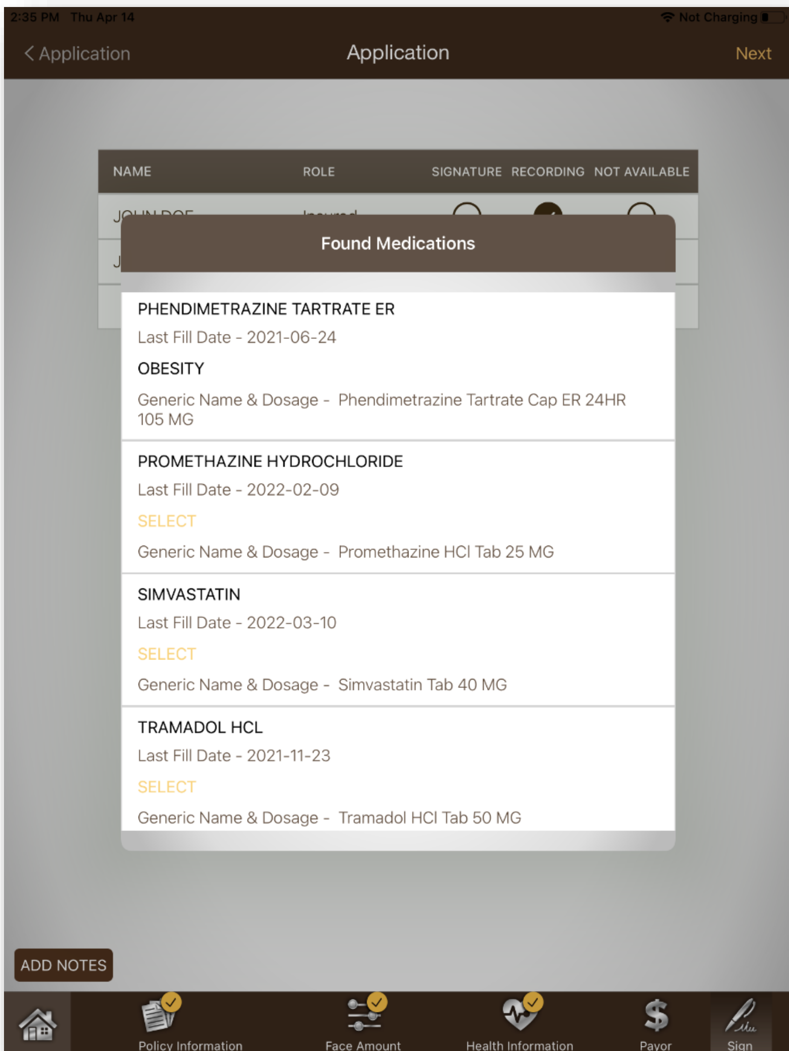


Figure 80: Medication found from RX Check requiring a usage to be provided.

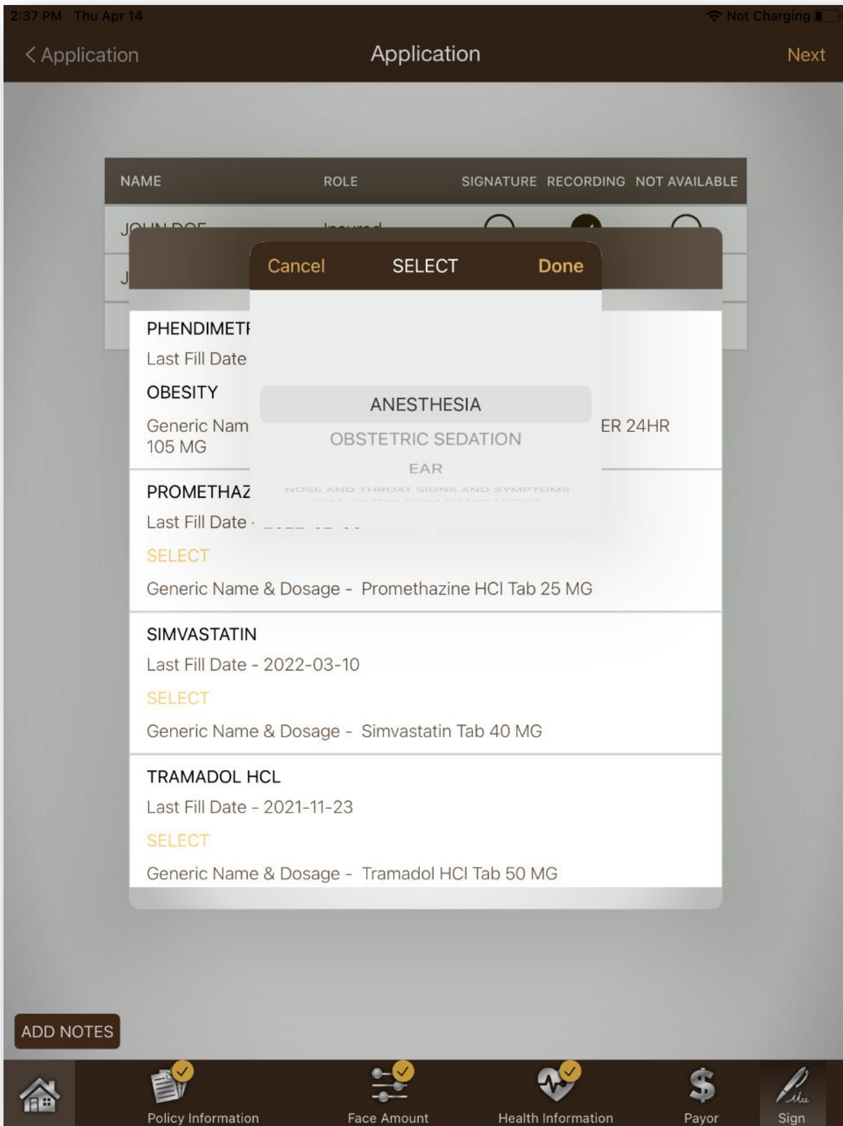


Figure 81: Selecting a usage for a medication.

When the (Rx) service is not responding or is temporarily unavailable, you will see a green ring as the status of Rx check. The application can be submitted without performing Rx check on the device and will instead be done on the underwriting side.

Green Check

- RX applicant information not found (no review required)
- RX medications does not require review (no serious med/usage)

Cross (Intervention required)

- RX check came back with results to review.

Green Ring

- Prescription (Rx) service is not responding or is temporarily unavailable. RX check would be done on the underwriting side.

If the Insured is disqualified from the current plan and chooses a different plan, the owner will have to then re-select the face amount and monthly premium only and do an addendum recording or signature. A pop-up message may be displayed reminding users to re-collect a live check after disqualification when a new plan is selected if Live check was collected before disqualification.

Note: if Live check is not re-collected then the app will be submitted with the payment type as Bank Service Plan (IW) and not Live check.

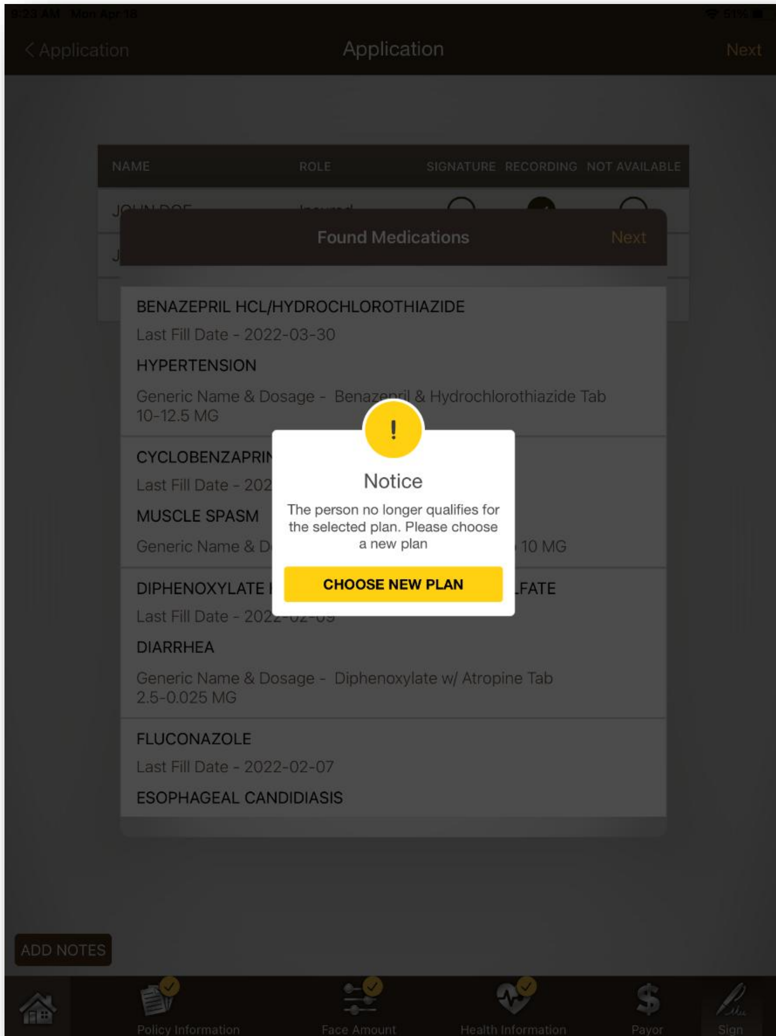


Figure 82: A prompt to select a new plan due to medication disqualification.

This check occurs if the Insured is involved in the recording. After the Insured's Senior Life recording segment, including the HIPAA statement, is complete, the results of the check will be displayed.

10.3.7 Account/Funds Verification

When the recording or signature is about to begin, and the Payor is involved, Account Verification will happen in all instances. Funds verification will take place in addition to Account Verification should the Initial withdrawal date be within two calendar days and the provided financial institution participates in funds verification process. If the funds are insufficient, then the user can either change the account details in Payor section or continue with the application process provided the account is verified and is valid.

Note: Bank Service Plan must be chosen as the Payment Type for Account and Funds verification and the device must have an internet connection.

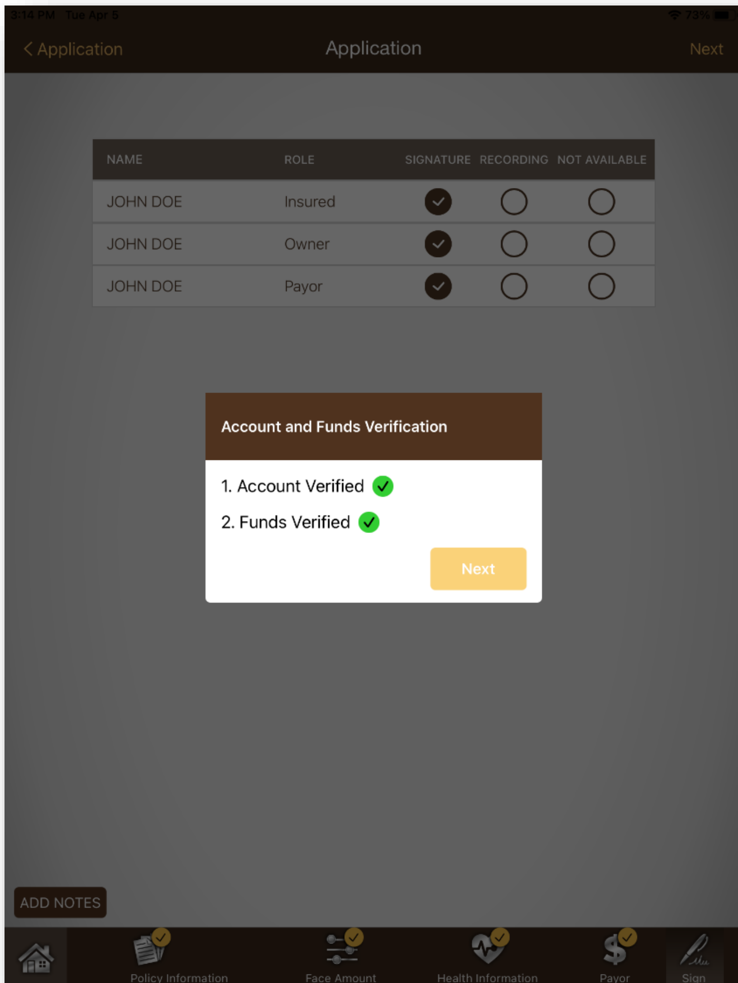


Figure 83: Account/Funds verification status box.

The box which appears indicates the results of the check.

Checkmark

- Account and available funds verification successful.

Cross (Intervention required)

- Account and available funds could not be verified with the information provided.

Green Ring

- The insured's bank does not participate in funds verification process.
- Initial Withdrawal Date (IW) is outside of 2 calendar days from the current date; therefore, funds will not be verified.
- Account/funds verification service failure or any other type of failure (internet issues on the device).

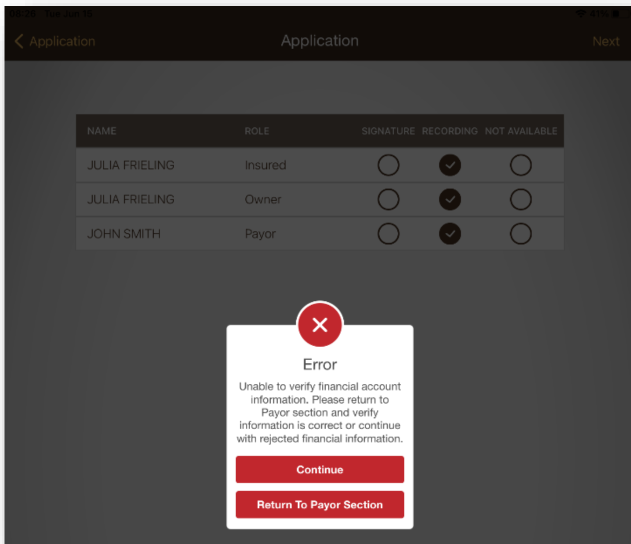


Figure 84: Failure to check the financial information gives users the options to continue or try again.

The insured, payer, owner, and agent all must sign, even if they are the same individual. Once a signature has been collected and the "Next" button has been tapped, it is impossible to take back or remove what was written.

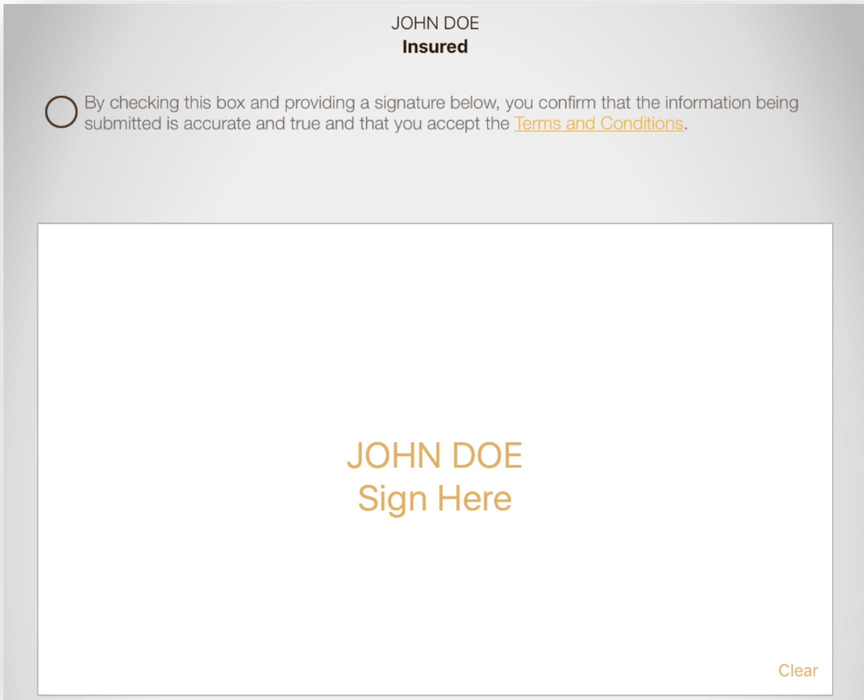


Figure 85: Signature Box

Once all the signatures have been collected, the application PDF will be displayed containing the information collected in the application process. Agents are strongly encouraged to review this information for accuracy.

Alternatively, when a recording is being made for the Insured, Owner, or Payor, instead of a signature, a notification for a recording will be displayed indicating that a recording will be collected.

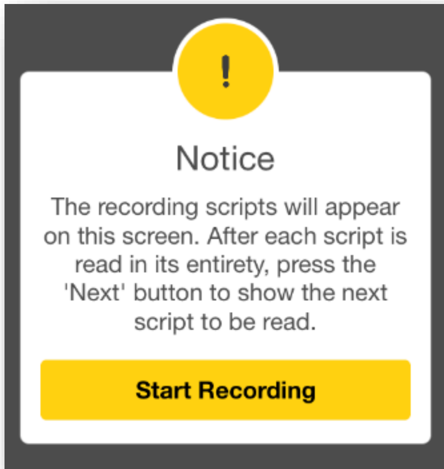


Figure 86: Notice of the Start of Recording

When the recording begins, a series of scripts are displayed for the agent to read to the insured. The red icon in the upper-left indicates that the recording is currently in progress. The text in orange is text which was provided by the insured, owner, or payer during the application process and is used to verify that the information which was provided is correct.

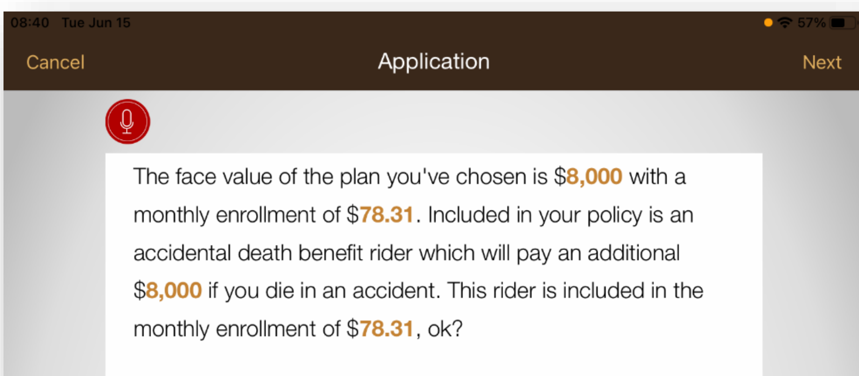
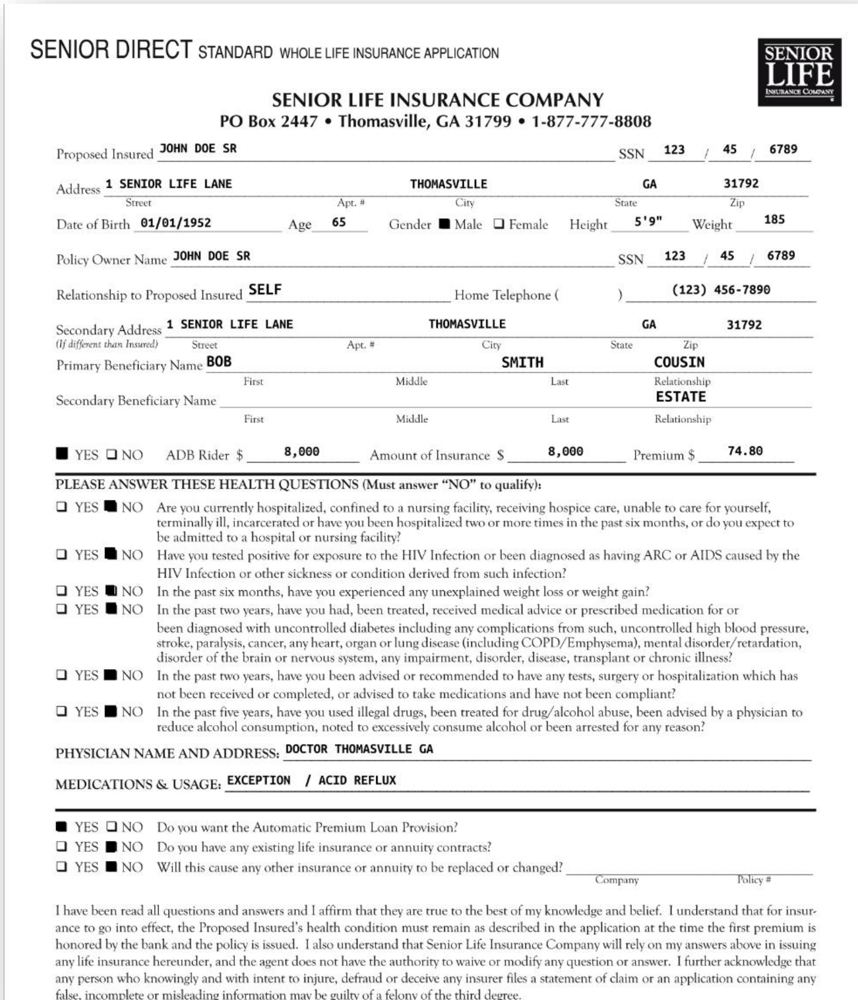


Figure 87: Recording Script Page with Recording in Progress Icon


SENIOR DIRECT STANDARD WHOLE LIFE INSURANCE APPLICATION

SENIOR LIFE INSURANCE COMPANY

PO Box 2447 • Thomasville, GA 31799 • 1-877-777-8808

Proposed Insured JOHN DOE SR SSN 123 / 45 / 6789

Address 1 SENIOR LIFE LANE (Street) (Apt. #) THOMASVILLE (City) GA (State) 31792 (Zip)

Date of Birth 01/01/1952 Age 65 Gender ■ Male ❑ Female Height 5'9" Weight 185

Policy Owner Name JOHN DOE SR SSN 123 / 45 / 6789

Relationship to Proposed Insured SELF Home Telephone ( ) (123) 456-7890

Secondary Address (If different than Insured) 1 SENIOR LIFE LANE (Street) (Apt. #) THOMASVILLE (City) GA (State) 31792 (Zip)

Primary Beneficiary Name BOB (First) (Middle) SMITH (Last) COUSIN (Relationship)

Secondary Beneficiary Name (First) (Middle) (Last) ESTATE (Relationship)

■ YES ❑ NO ADB Rider $ 8,000 Amount of Insurance $ 8,000 Premium $ 74.80

PLEASE ANSWER THESE HEALTH QUESTIONS (Must answer "NO" to qualify):

❑ YES ■ NO Are you currently hospitalized, confined to a nursing facility, receiving hospice care, unable to care for yourself, terminally ill, incarcerated or have you been hospitalized two or more times in the past six months, or do you expect to be admitted to a hospital or nursing facility?

❑ YES ■ NO Have you tested positive for exposure to the HIV Infection or been diagnosed as having ARC or AIDS caused by the HIV Infection or other sickness or condition derived from such infection?

❑ YES ■ NO In the past six months, have you experienced any unexplained weight loss or weight gain?

❑ YES ■ NO In the past two years, have you had, been treated, received medical advice or prescribed medication for or been diagnosed with uncontrolled diabetes including any complications from such, uncontrolled high blood pressure, stroke, paralysis, cancer, any heart, organ or lung disease (including COPD/Emphysema), mental disorder/retardation, disorder of the brain or nervous system, any impairment, disorder, disease, transplant or chronic illness?

❑ YES ■ NO In the past two years, have you been advised or recommended to have any tests, surgery or hospitalization which has not been received or completed, or advised to take medications and have not been compliant?

❑ YES ■ NO In the past five years, have you used illegal drugs, been treated for drug/alcohol abuse, been advised by a physician to reduce alcohol consumption, noted to excessively consume alcohol or been arrested for any reason?

PHYSICIAN NAME AND ADDRESS: DOCTOR THOMASVILLE GA

MEDICATIONS & USAGE: EXCEPTION / ACID REFLUX

■ YES ❑ NO Do you want the Automatic Premium Loan Provision?

❑ YES ■ NO Do you have any existing life insurance or annuity contracts?

❑ YES ■ NO Will this cause any other insurance or annuity to be replaced or changed? (Company) (Policy #)

I have been read all questions and answers and I affirm that they are true to the best of my knowledge and belief. I understand that for insurance to go into effect, the Proposed Insured's health condition must remain as described in the application at the time the first premium is honored by the bank and the policy is issued. I also understand that Senior Life Insurance Company will rely on my answers above in issuing any life insurance hereunder, and the agent does not have the authority to waive or modify any question or answer. I further acknowledge that any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information may be guilty of a felony of the third degree.

Figure 88: Application PDF

Should the information presented be accurate, the individuals specified on the application PDF need to tap the red square on the application PDF to add their signature to the document.

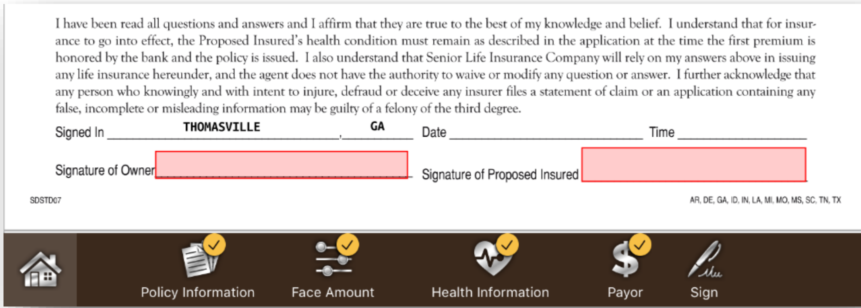


Figure 89: Signature Boxes on the Application PDF

Once the agent signs the application, it will be complete and have a "Ready to Send" message. This is further discussed in TRANSMISSION STATUS.

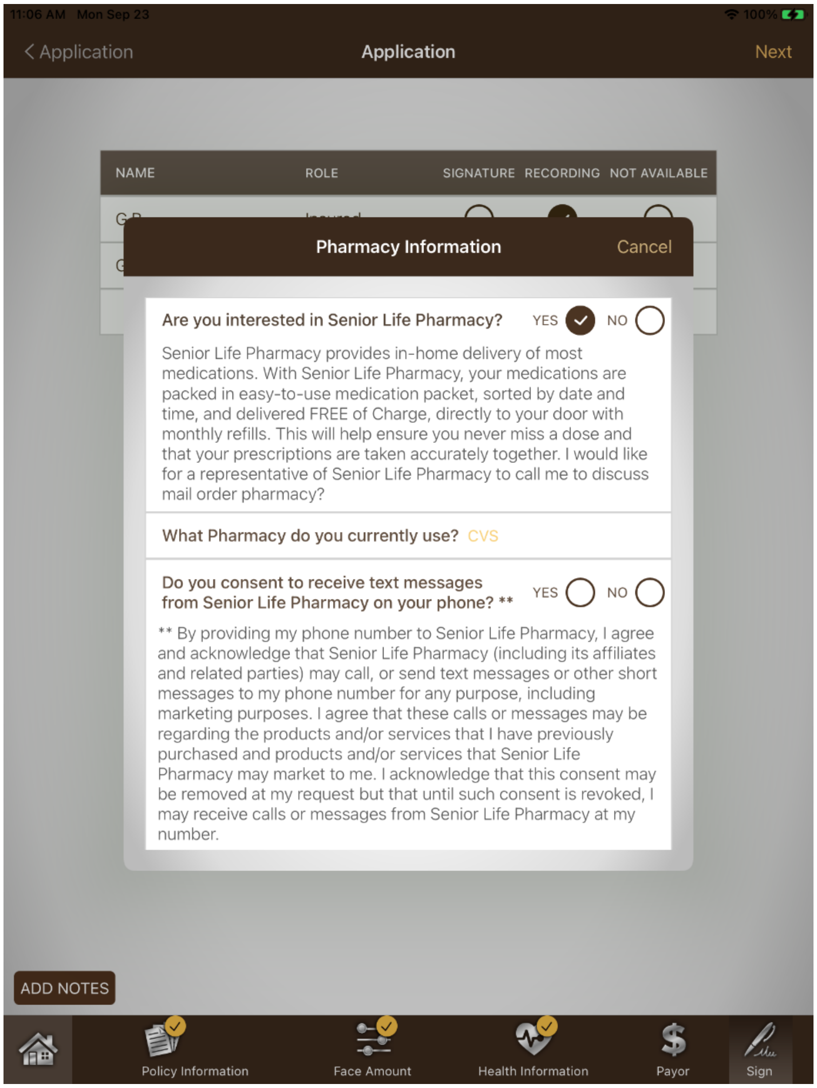
10.3.8 Agent Notes

Should an agent need to specific certain information for underwriting to view, they may provide notes. These notes are only seen by underwriting. Agent notes can be accessed by tapping the Agents Notes button.

10.3.9 Senior Life Pharmacy

Senior Life Pharmacy provides in-home delivery of most medications. With Senior Life Pharmacy, medications are packed in easy-to-use medication packet, sorted by date and time and delivered FREE of charge directly to the insured's door with monthly refills.

Before a recording is made or a signature is captured or after RX check is performed, insureds will be asked if they are interested in Senior Life Pharmacy. Based on their answer, additional information will be collected.



11 PENDING

The pending page is used to see the status of applications which have been received by Senior Life. Each entry lists the following information:

- **Name of Insured –** The name of the Insured on the specific application
- **MEA #** - The number which identifies the application.
- **Product –** The policy product when the application becomes a policy.
- **Policy #** - The policy number when the application becomes a policy.
- **Initial Withdrawal Date –** The chosen initial withdrawal date of the application
- **Issue Date –** The date the application is issued.
- **Transaction Type –** The payment type chosen for the application.
- **Advance –** The advance amount made by the application when it becomes a policy.
- **Note –** Notes returned from Senior Life regarding the application.

11.1 STATUSES

- **Under Review –** Underwriting is reviewing the application.
- **Submitted –** The application has been received, but not been processed.
- **Pending –** Has become an application but waiting for the initial payment.
- **Unsuccessful** - The application has been rejected by underwriting or some other event has occurred. A message will accompany this instructing the agent as to what to do.

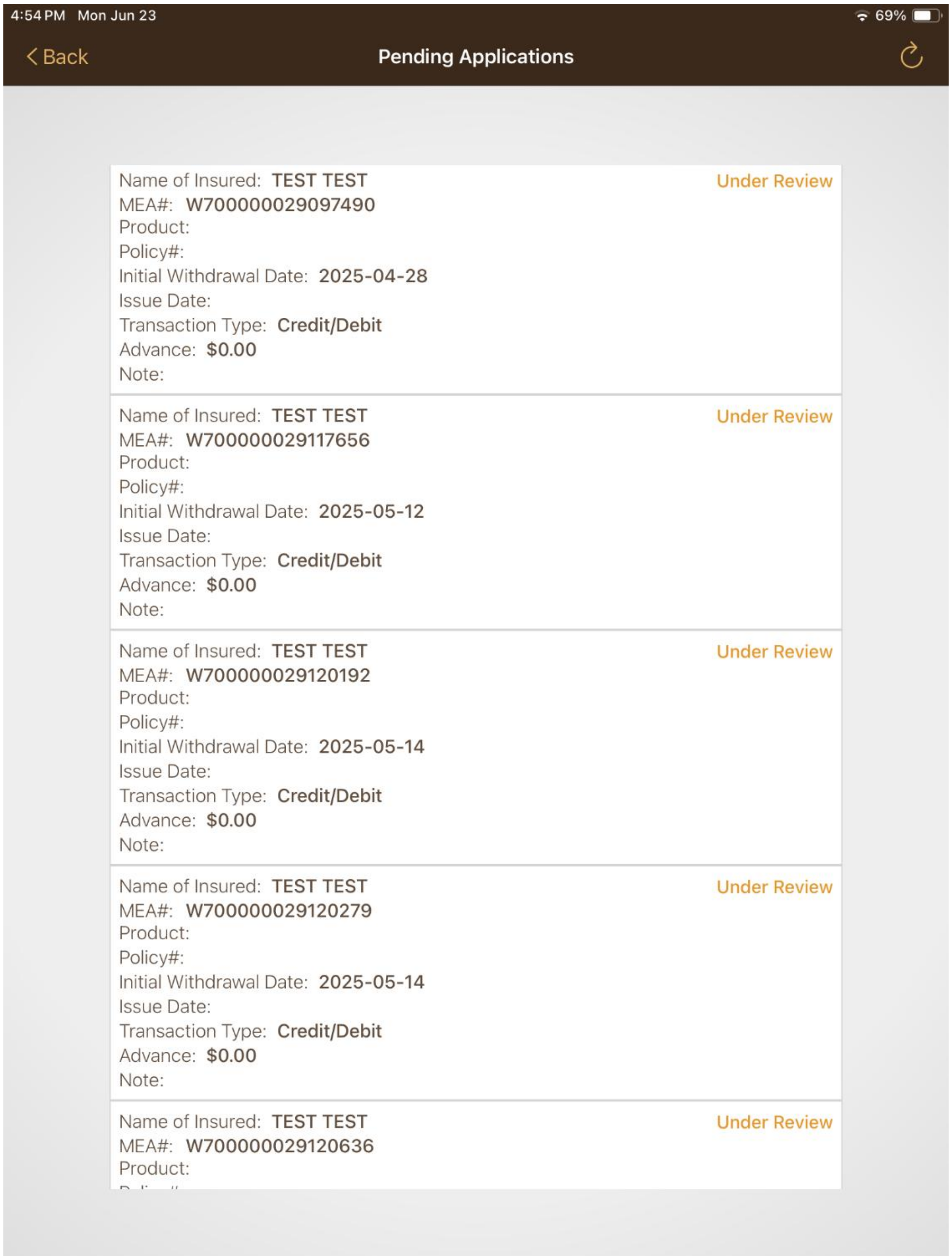


Figure 90: Pending Applications Page

12 UNDER CONSTRUCTION

The Under Construction Section serves multiple purposes. It stores incomplete applications and shows applications which are ready to send from the device and ones which have been sent, but not processed.

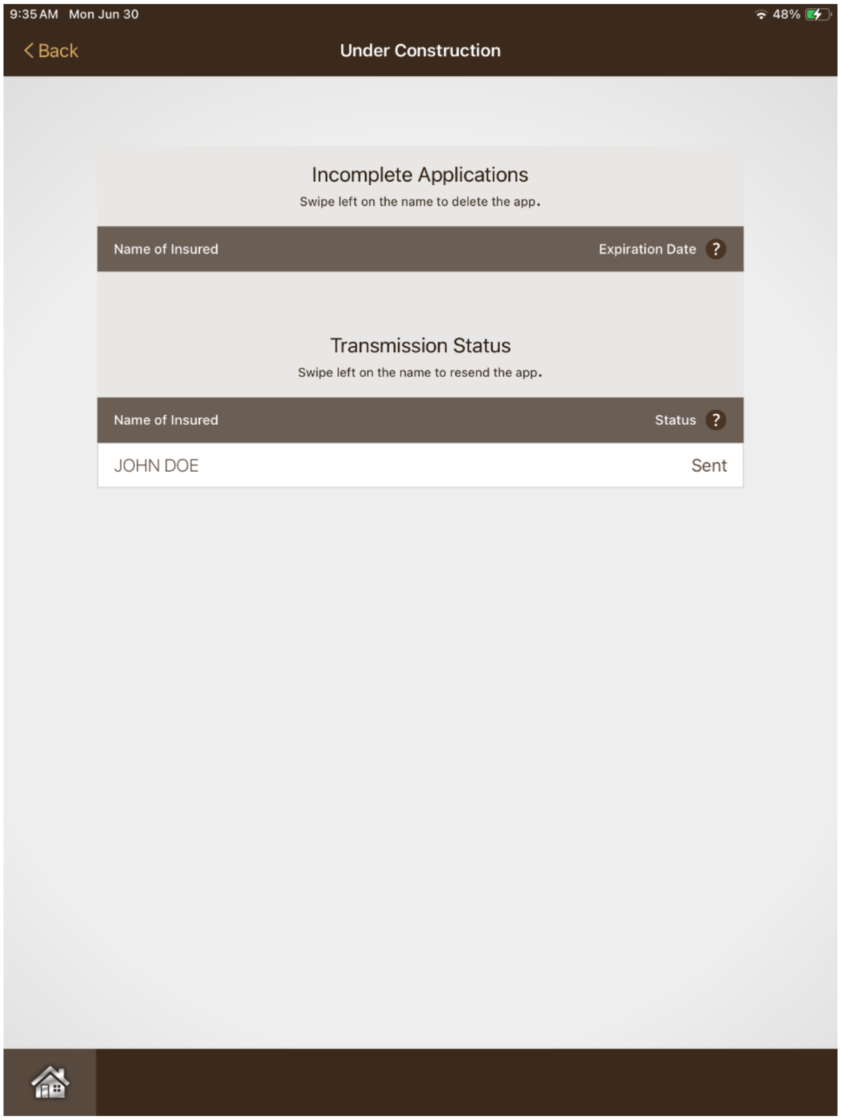


Figure 91: Under Construction Page

12.1 INCOMPLETE APPLICATIONS

Applications here are incomplete and can be resumed should an agent have to stop or the app crashes. They will appear here once the qualifying phase is completed and remain until the agent signs the application PDF.

*The date beside the application is the expiration date. If an application is not completed by that date, it is erased from the device and **cannot be recovered**!*

12.1.1 Deleting Incomplete Applications

To delete an incomplete application, slide your finger on the entry on the Under Construction page to the left to reveal a Delete button. Pressing this will delete the incomplete application.

12.2 TRANSMISSION STATUS

Applications here are complete and awaiting being sent from the device to Senior Life. “Ready to Send” means they have not been sent where “Sent” means they have been sent and are being processed. All applications in Transmission Status cannot be viewed in accordance with HIPAA rules.

Important! After the cut-off time, the status of any application will not be updated until the start of the next morning.

12.2.1 Submitting “Ready to Send” Applications

After applications have been written, you must open the app while having access to a Wi-Fi or cellular network connection to submit applications written on the app. This is an automatic process and may not happen immediately.

13 NOTIFICATIONS AND DOCUMENTS

This section is dedicated to highlighting the Notifications & Documents section of the App. This section is used to provide agents with the latest information and communication from Senior Life Insurance company.

13.1 HOME PAGE NOTIFICATION

On the home page of the App, a yellow dot will be placed to the left of the Notifications & Documents text to indicate that a document was added or updated. This dot will appear until you go into the Notifications & Documents section. After which, it will disappear.

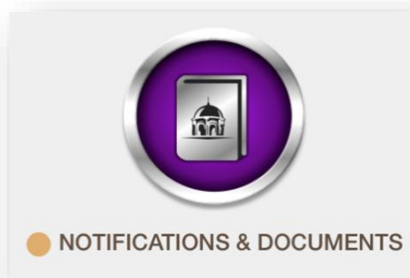


Figure 92: The yellow dot indicates that a document was added or updated.

13.2 DOCUMENTS & NOTIFICATIONS PAGE

On the Documents & Notifications page, each item will be listed starting with a number and a description of what the item is. Any item which has been newly added or updated will have a 'New' label to the left of it. This label will remain until the item has been viewed by tapping the entry.

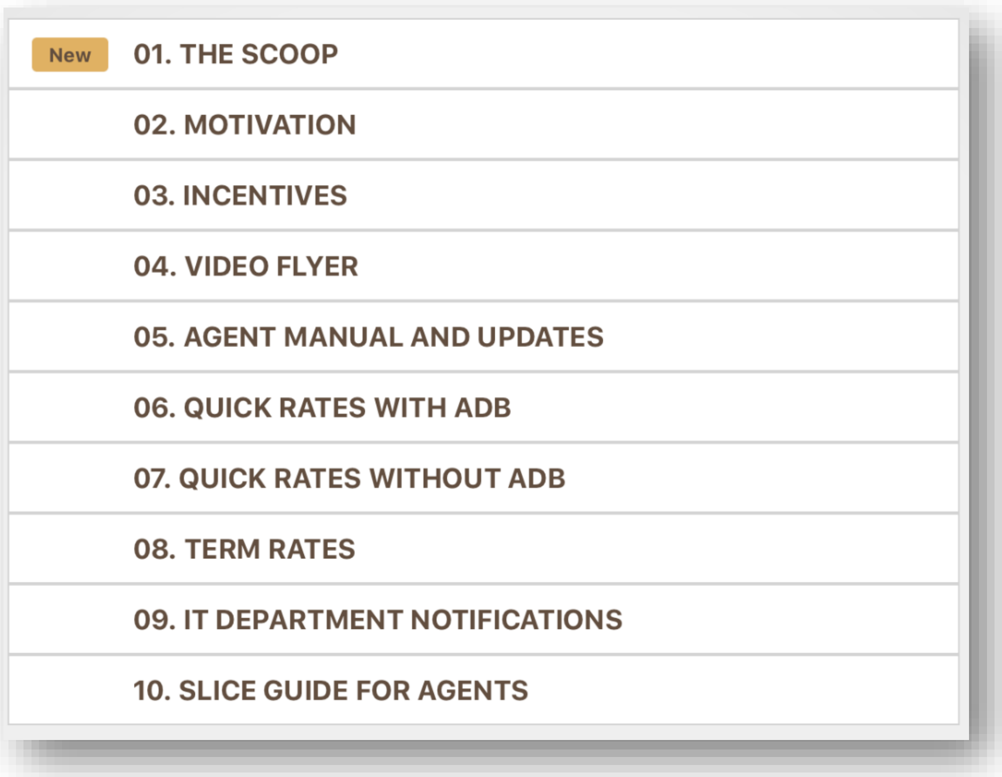


Figure 93: The list of all documents, with the 'New' indicating a new or modified document.

14 EXCEPTIONS

This section is dedicated to highlighting the various exceptions taken by the app when writing an application.

14.1 GENERAL EXCEPTIONS

14.1.1 Minor Age

"Minors" are always 17 years of age or younger, regardless of individual state determination.

14.1.2 Driving While Intoxicated (DWI) & Driving Under the Influence (DUI)

Driving While Intoxicated (DWI) and Driving Under the Influence (DUI) history is not information gathered by the application.

14.2 PLAN-SPECIFIC EXCEPTIONS

14.2.1 Guaranteed Issue

The application PDF contains a field for **Beneficiary City**, but this information is required by the application. This is **not** necessary information and is exclusive to the Guaranteed Issue product.