

Get Acquainted with LifeSecure

Product Overview

Marc Capogrossi
Anthem



Summer Splash

Earn an Amazon® Gift Card **up to \$500** on your LifeSecure **Accident, Critical Illness** and **Hospital Recovery** insurance sales – in addition to your commission!

The more you sell, **the more you earn.**

Number of Policies Issued* June 1 – August 31, 2020		Your Payout	
Accident, Critical Illness and/or Hospital Recovery			
5 th policy	→		\$50
10 th policy	→	+	\$100
15 th policy	→	+	\$150
20 th policy	→	+	\$200
TOTAL OF 20 POLICIES			\$500

Terms and Conditions:

Qualifying LifeSecure Accident, Critical Illness and/or Hospital Recovery insurance applications must be submitted online and issued between **June 1, 2020 – August 31, 2020**. An issued policy is one which has been approved and is in a premium paying status and in-force for 60 days.

Agents must be licensed, appointed and in good standing with LifeSecure to be eligible. Replacement sales do not qualify. Excludes call center agents. Amazon gift cards will be sent in November 2020.

Tax Status:

The bonus amount is subject to tax according to IRS regulations and is the responsibility of the Agent. Agent will receive a 1099 statement for the total value.

General Information:

The rules and conditions set forth convey the company's general intent. LifeSecure reserves the right to make modifications or cancel this program at any time.

* Bonus is for qualifying Accident, Critical Illness and/or Hospital Recovery policies. Applications must be submitted online and issued between **June 1, 2020 – August 31, 2020**.

About LifeSecure

- A subsidiary of Blue Cross Blue Shield of Michigan; minority ownership by BCS Financial
- A financially strong, fast growing and stable company with a constant emphasis on innovation and new technologies
- Licensed in 48 states and the District of Columbia and in partnership with BCS covering the entire country
- Focused on aligning specialty products to complement medical insurance to ensure members are fully protected from the financial impact of health events

Our Product Suite



LifeSecure Product Availability

Pursuing a national footprint with excellent coverage across the nation



Effective May 30, 2019

LIFESECURE INSURANCE COMPANY | Product Availability

State	Accident	Critical Illness	Hospital Recovery
Alabama	●	●	■
Alaska	●	●	■
Arizona	●	●	■
Arkansas	●	●	■
California	●	●	■
Colorado	●	●	■
Connecticut	●	Not Available	■
Delaware	●	●	■
District of Columbia	●	●	■
Florida	●	●	■ (1.0 Product)
Georgia	●	●	■
Hawaii	●	●	■
Idaho	●	●	■
Illinois	●	●	■
Indiana	●	●	■
Iowa	●	●	■
Kansas	●	●	■
Kentucky	●	●	■
Louisiana	●	●	■
Maine	Not Licensed	Not Licensed	Not Licensed
Maryland	●	●	■
Massachusetts	Not Available	Not Available	Not Available
Michigan	●	●	■
Minnesota	●	●	■
Mississippi	●	●	■
Missouri	●	●	■
Montana	●	●	■
Nebraska	●	●	■
Nevada	●	●	■
New Hampshire	Not Available	●	Not Available
New Jersey	●	Not Available	Not Available
New Mexico	●	●	■
New York	Not Licensed	Not Licensed	Not Licensed
North Carolina	●	●	■
North Dakota	●	●	■
Ohio	●	●	■
Oklahoma	●	●	■
Oregon	●	●	■
Pennsylvania	●	●	■
Rhode Island	●	●	■
South Carolina	●	●	■
South Dakota	●	●	■
Tennessee	●	●	■
Texas	●	●	■
Utah	●	●	■
Vermont	●	●	■
Virginia	●	Not Available	Not Available
Washington	●	●	■
West Virginia	●	●	■
Wisconsin	●	●	■
Wyoming	●	●	■

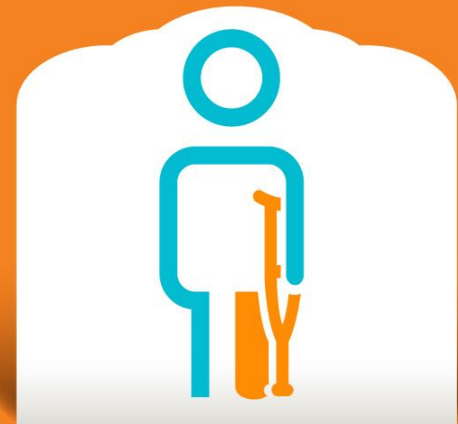
● Accident ● Critical Illness ■ Hospital Recovery 2.0 ■ Hospital Recovery 3.0 (with Observation Coverage)

Product Availability in Anthem States

ANTHEM STATES	LIFESECURE SALES REP	ACCIDENT	CRITICAL ILLNESS	HOSPITAL RECOVERY
CALIFORNIA <i>Northern</i>	DAVID COGHILL dcoghill@yourlifefecure.com (810) 599-6960			
CALIFORNIA <i>Southern</i>	CHRIS ALLEN callen@yourlifefecure.com (810) 599-6882	◆	●	■
COLORADO	DAVID COGHILL dcoghill@yourlifefecure.com (810) 599-6960	◆	●	■
CONNECTICUT	JOHN CULLEN, JR. jcullen@yourlifefecure.com (810) 623-1602	◆	Not Available	■
GEORGIA	CAROL DELUCIA cdelucia@yourlifefecure.com (810) 623-5742	◆	●	■
INDIANA	JOHN CULLEN, JR. jcullen@yourlifefecure.com (810) 623-1602	◆	●	■
KENTUCKY	JOHN CULLEN, JR. jcullen@yourlifefecure.com (810) 623-1602	◆	●	■
MISSOURI	CURT HARMS charms@yourlifefecure.com (810) 623-1010	◆	●	■
NEVADA	CHRIS ALLEN callen@yourlifefecure.com (810) 599-6882	◆	●	■
NEW HAMPSHIRE	JOHN CULLEN, JR. jcullen@yourlifefecure.com (810) 623-1602	Not Available	●	Not Available
OHIO	JOHN CULLEN, JR. jcullen@yourlifefecure.com (810) 623-1602	◆	●	■
VIRGINIA	CAROL DELUCIA cdelucia@yourlifefecure.com (810) 623-5742	◆	Not Available	Not Available
WISCONSIN	JOHN CULLEN, JR. jcullen@yourlifefecure.com (810) 623-1602	◆	●	■

◆ Accident ● Critical Illness ■ Hospital Recovery 2.0 ■ Hospital Recovery 3.0 (with Observation Coverage)

Personal Accident Insurance *with Accidental Death Benefit*



Personal Accident Insurance

Personal Accident Insurance is an affordable plan that:

- Complements health insurance protection
- Quickly pays cash benefits following an accidental injury regardless of any other insurance
- Assists in the recovery phase with financial support to offset unexpected costs



Key Product Features

- Guaranteed Issued
- Issue Ages: 18 to 74
 - Covers children up to age 26
- Composite, Unisex Rates for Four Covered Tiers:
 - Self , Self + Spouse/Partner, Self + Child(ren), Self + Family
- Application Signed State
- Compatible with HSA
- Reimbursement of Actual Expenses (less provider adjustments/discounts)
- 24/7 Coverage – On-the-Job & Off-the-Job
- Coverage for sport injuries

Key Product Features: Personal Accident Insurance *with Accidental Death Benefit*

- **NEW!** *Guaranteed Renewable to Age 85*
- **NEW!** *Accidental Death Benefit*
 - \$10,000 Primary and Spouse / \$5,000 Dependent Children
- **NEW!** *Increase from 72 hours to 1 week to receive initial care for a covered accident*
- **NEW!** *Chiropractic services included as a Rehabilitative Service*
- **NEW!** *\$0 and \$500 deductible options*
- **NEW!** *Up to 2 surgeries within six months of a covered accident*
 - Per person, per covered accident
- **NEW!** *Association Discount of 5% in some states*

Enhancements for Personal Accident Insurance *with Accidental Death Benefit*

	Current Personal Accident Insurance	New Personal Accident Insurance <i>with Accidental Death Benefit</i>
Issue Ages	18-74	Same
Guaranteed Renewability	To Age 75	To Age 85
Benefit Bank	\$2,500 - \$15,000 (individuals) \$2,500 - \$25,000 (couples / families) Choose any amount within \$100 increments	Same
Accidental Death Benefit	Not covered	\$10,000 Primary and Spouse \$5,000 Dependent Children
Deductible	<ul style="list-style-type: none"> Disappearing Deductible \$100 	<ul style="list-style-type: none"> No Disappearing Deductible \$0 or \$500
Timeframe for Initial Care	72 hours	1 week

How does Accident Insurance Work?

- **Choose the Annual Benefit Bank**

Any amount within range, in \$100 increments

- Minimum \$2,500
- Maximum \$15,000 for individuals
\$25,000 for couples/families

Benefit can be used by one or all family members

- **Annual Deductible**

- \$0 or \$500 (individual)
- \$0 or \$1,000 (family)



Important Time Limits



Within 1 week of accident –
must receive initial care



Within 30 days of accident –
major diagnostic exams must occur.

- 1 per accident, per covered family member
- 2 per year, per covered family member.
- Up to \$750 per exam

Note: Timeframes and limits differ in certain states

Important Time Limits (cont'd)



Rehabilitative Therapy must begin within 90 days of accident

- 1 visit per day, up to 10 visits per accident,* per covered family member



Surgery must occur within 6 months

- Up to 2 per accident, per covered family member

Note: Timeframes and limits differ in certain states.

** Visits must occur within six months of the accident in most states.*

Accident Insurance *with Accidental Death Benefit*

Sample Premiums

Monthly Premiums \$5,000 Annual Benefit Bank		
Coverage	\$0 Deductible	\$500 Deductible
Self	\$29.36	\$22.24
Self + Spouse	\$33.77	\$26.58
Self + Child(ren)	\$39.46	\$31.56
Self + Family	\$42.62	\$34.74

Monthly Premiums \$15,000 Annual Benefit Bank		
Coverage	\$0 Deductible	\$500 Deductible
Self	\$43.77	\$35.97
Self + Spouse	\$57.40	\$48.39
Self + Child(ren)	\$71.31	\$60.70
Self + Family	\$82.30	\$70.94

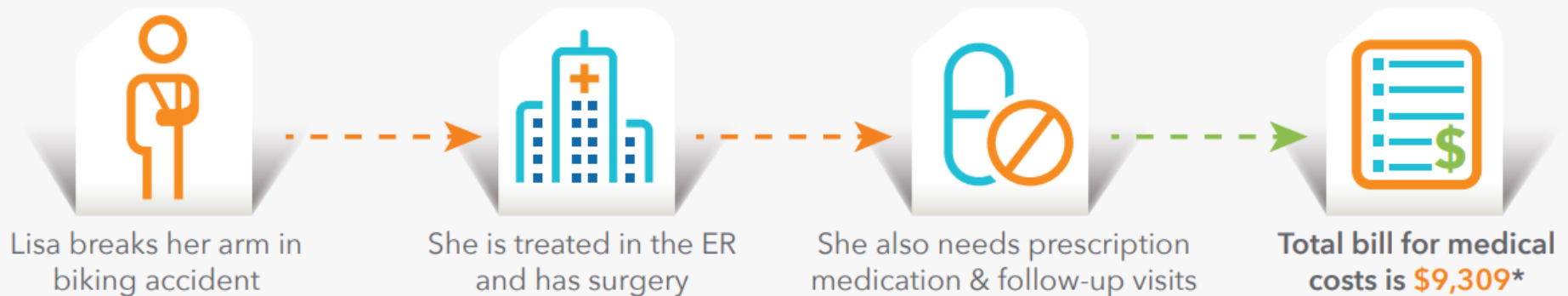
Monthly Premiums \$10,000 Annual Benefit Bank		
Coverage	\$0 Deductible	\$500 Deductible
Self	\$38.07	\$30.24
Self + Spouse	\$47.73	\$39.06
Self + Child(ren)	\$57.10	\$47.24
Self + Family	\$65.66	\$55.15

Monthly Premiums \$25,000 Annual Benefit Bank		
Coverage	\$0 Deductible	\$500 Deductible
Self	n/a	n/a
Self + Spouse	\$68.44	\$60.76
Self + Child(ren)	\$93.69	\$83.84
Self + Family	\$107.47	\$97.20

Note: Premiums and eligible issue ages vary in certain states.

Why would I add an
Accident insurance
plan with **Health**
insurance?

Accident Insurance — Benefit Payout Example



** Benefits pay the amount charged for covered services, less any adjustments and discounts negotiated between the health insurance plan and providers for services received, as detailed on the Explanation of Benefits (EOB).*

Accident Insurance – Benefit Payout Example

SAMPLE – Explanation of Benefits Statement based on actual LifeSecure Claim

HEALTH INSURANCE EXPLANATION OF BENEFIT PAYMENTS
THIS IS NOT A BILL



Statement Date: 01/27/17

Claim Summary (for Claim Detail, see below)

Hospital, Doctor or Other Health Care Provider	Total Charges		Discount*		Blue Cross Paid		Insurance Paid		Amount You Pay
ABC HOSPITAL	\$16,292	–	\$6,983	–	\$6,809	–	\$0	=	\$2,500

* Blue Cross discounts are negotiated with hospitals, doctors and other health care providers which saves you money.

Claim Detail

Provider Name:	ABC Hospital	Total Charge.....	\$16,292
Provider Status:	PARTICIPATING	Amount approved for this service.....	\$9,309
Service Dates:	01/14/17 to 01/15/17	In-network deductible you pay.....	– \$1,500
Service Type:	HOSPITAL SERVICES	Co-insurance you pay.....	– \$1,000
		Insurer paid this provider on 01/27/17.....	\$6,809
		Insurer discount.....	+ \$6,983
		Total Covered.....	\$13,792
		Amount You Pay.....	\$2,500

Accident Insurance – Benefit Payout Example

Covered Medical Services* (see reverse for details)

Hospital Services, which include:

Head CT	\$206
X-ray (arm)	\$38
Broken arm/surgery	\$7,648
ER and other Hospital Services	\$1,417

\$9,309

Lisa's other potential out of pocket expenses?

$$\begin{array}{rcl} \$9,309 & - & \$0 \\ \text{Covered Medical} & \text{Accident Insurance} & \\ \text{Services} & \text{Deductible} & \\ & = & \$9,309 \\ & & \text{Lisa's Cash} \\ & & \text{Benefit Payout} \end{array}$$

Some Ways to Use Cash Benefits

- Uncovered medical deductibles
- Mortgage payment
- Supplement Disability Income benefits
- Costs to retrofit a home/car
- Fund career or schedule change
- Medications
- Stress reduction
- Accessing non-traditional treatments
- Comfort during treatment
- Pebble Beach/vacation trips



Payout Example: Accidental Death Benefit

Benefits pay if death occurs within 90 days of the covered accident

	Accidental Death Benefit Payouts
For you	\$10,000
For your spouse/partner	\$10,000
For each dependent child	\$5,000



3 Simple Steps to Begin Selling Solutions



1. Know your customers & their potential concerns



2. Uncover concerns and create “need” by asking questions



3. Link needs to product benefits = providing a solution

Critical Illness Insurance

Key Product Features – Critical Illness INDIVIDUAL

- Issue Ages from 18 – 70 (Guaranteed renewable to age 75)
 - Coverage for children up to age 26 (\$2,500 Benefit Amount) at no additional cost
- Benefit Amounts range from \$5,000 to \$50,000 in \$5k increments
- Rate structure: male/female; individual ages; nicotine/non-nicotine
- Underwriting: Benefit Amounts > \$20,000 add MIB and Rx Screening
- Automatically Included:
 - Return of Premium Benefit
 - Health Screening Benefit: \$50 per year/per person for one of 30+ wellness procedures



How Does Critical Illness Work?

Decide who will be covered: Self or Self + Spouse/Domestic Partner

(Dependent children are automatically covered up to age 26)

Chooses a Benefit Amount between: \$5,000 - \$50,000

(Any amount in \$5,000 increments)

Covered condition percentages will pay out based the benefit amount selected.

Benefit Amount	Heart Attack	Pay out
\$10,000	100%	\$10,000

LifeSecure's Critical Illness Covered Conditions

Specified Disease	Benefit Amount
Heart Attack	100%
Stroke	100%
Coronary Artery Disease	25%
Invasive Cancer	100%
Carcinoma In Situ	25%
Prostate Cancer	25%
Skin Cancer	5%
End Stage Renal Failure	25%
Major Organ Failure	100%



LifeSecure's Critical Illness Standard Features

Coverage for a Subsequent Diagnosis of a Different Disease:

The full Benefit Amount (according to percentages on previous slide) is payable for a subsequent diagnosis of a different disease, as long as each diagnosis is separated by at least 6 months.

Coverage for a Re-occurrence of Same Disease:

50% of the Benefit Amount payable for an initial diagnosis of a Specified Disease is payable for a subsequent diagnosis of the same Specified Disease. The subsequent diagnosis must be separated from the initial diagnosis by at least 12 months or 12 months treatment-free for Invasive Cancer, Carcinoma In Situ and Prostate Cancer. The re-occurrence benefit is not available for Skin Cancer.



Unlimited Lifetime Maximum

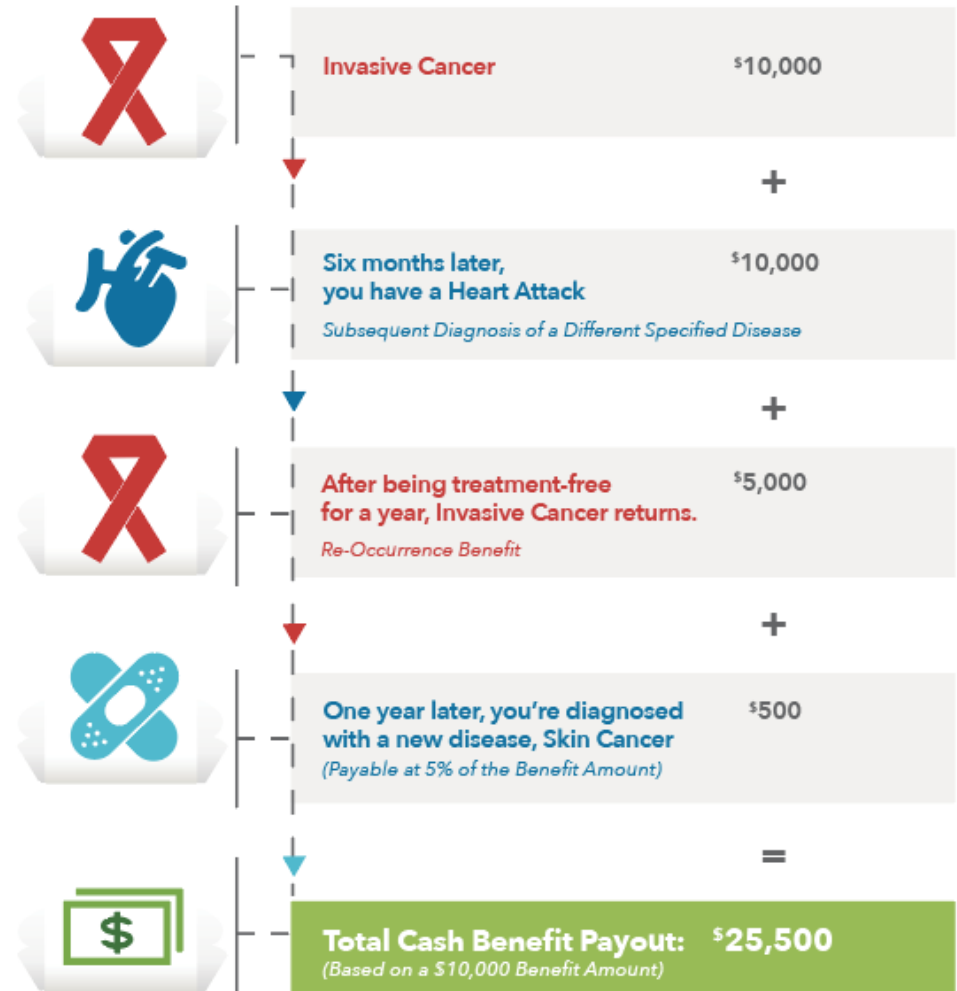
How is your Critical Illness Benefit Calculated?

You will receive a **lump-sum payment** based on your Benefit Amount upon the initial diagnosis of a covered condition (see slide titled: LifeSecure's Critical Illness Covered Conditions).

For example, if you selected a **\$10,000 Benefit Amount** and were later diagnosed with Invasive Cancer, you would receive a \$10,000 cash benefit payment.

See Benefit Payout example to the right for a person with multiple illnesses and a re-occurrence of a Specified Disease.

Benefit Payout Example



Critical Illness – Sample Premiums

Individual Monthly Premiums Male, Non-Nicotine

Age	\$5,000 Benefit Amount	\$10,000 Benefit Amount	\$25,000 Benefit Amount
35	\$11.00	\$14.25	\$24.00
40	\$12.40	\$17.05	\$31.00
45	\$14.10	\$20.45	\$39.50
50	\$16.10	\$24.45	\$49.50
55	\$18.45	\$29.15	\$61.25

Note: Rates apply in CA,CT,IN,KY,MO,NV,OH,WI

Hospital Recovery Insurance

Hospital Recovery Insurance

Hospital Recovery Insurance is an Affordable Plan that:

- Complements Health Insurance Protection
- Pays Cash Benefits for a Qualified Inpatient Hospitalization or Care in an Observation Unit
- Assists in the Recovery Phase Following a Hospital Stay



Key Product Features – Hospital Recovery 3.0

- Issue Ages are 18 to 85
- Coverage for Treatment in an Observation Unit
- Guaranteed Renewable for Life
- Age Banded, Unisex Rates
 - 18-29, 30-39, 40-49, 50-59, 60-63, 64-69, 70-74, 75-79, & 80-85
 - Median Price if Spouses are in Different Age Bands
- Application Signed State
- Compatible with HSA
- Guaranteed Issue Opportunities with Individual

How does Hospital Recovery Insurance Work?

3.0

Choose a **Daily Benefit Amount** of \$100 — \$900 (\$10 dollar increments)

Annual Benefit Bank = Daily Benefit Amount X 35 Days

- Total dollar amount available in a calendar year, per covered family member
- 35 days maximum number of hospital days covered per calendar year, including up to 4 days in an observation unit

Daily Benefit Amount		Maximum Days		Annual Benefit Bank*
\$500	x	35	=	\$17,500

Optional Riders



- **Emergency Room & Ambulance Benefit**

- ER Visit (one per calendar year):
 - **\$300** Benefit Payout*
- Ambulance Services (one per calendar year):
 - Ground Transportation: \$150 Benefit Payout*; *or*
 - Air Transportation: \$500 Benefit Payout*



- **Major Diagnostic Exam Benefit** (In CT: Not available)

- **\$500** Benefit Payout*: CT or MRI or EEG (one per calendar year)



- **Rehabilitation Facility Benefit**

- **\$100** Benefit Payout* for each day in a rehabilitation facility, immediately following a qualified hospital stay (up to 15 days per calendar year)

* Per covered family member

Hospital Recovery Build Chart



HEIGHT (In Feet & Inches)	Weight in Pounds	
	Minimum	Maximum
4'6"	77	162
4'7"	80	168
4'8"	83	174
4'9"	86	180
4'10"	89	187
4'11'	92	193
5'0"	95	200
5'1"	98	206
5'2"	101	213
5'3"	104	220
5'4"	108	227
5'5"	111	234
5'6"	115	242
5'7"	118	249
5'8"	122	257
5'9"	125	264
5'10"	129	272
5'11"	133	280
6'0"	136	288
6'1"	140	296
6'2"	144	304
6'3"	148	312
6'4"	152	320
6'5"	156	329
6'6"	160	338
6'7"	164	346
6'8"	168	355
6'9"	173	364
6'10"	177	373

Hospital Recovery: Simplified Issue Underwriting

Four underwriting questions:

1. Has any person applying for coverage been advised in the past 2 years to have surgery?
2. Is any person applying for coverage currently pregnant, bedridden, etc...?
3. Has any person applying for coverage been hospitalized 3 or more times in the past 2 years?
4. In the past 2 years, has any person applying for coverage been diagnosed with, treated for, or received medical advice for...?

Note: Questions vary in certain states.

Hospital Recovery 3.0 – Sample Premiums

Daily Benefit Amount: **\$200**

Monthly Premiums

Age	Self Only	with Spouse*	with Child(ren)	with Spouse* & Child(ren)
18 – 29	\$13.17	\$21.00	\$25.25	\$37.48
30 – 39	\$16.76	\$27.79	\$31.34	\$41.20
40 – 49	\$21.19	\$37.20	\$33.35	\$47.66
50 – 59	\$25.65	\$45.33	\$35.00	\$54.40
60 – 63	\$30.39	\$57.56	\$37.74	\$62.41
64 – 69	34.25	\$66.75	\$40.69	\$72.89
70 – 74	\$43.23	\$82.99	\$49.50	\$88.86
75 – 79	\$53.21	\$104.69	\$59.50	\$110.61
80 – 85	\$65.87	\$130.07	\$72.28	\$136.09

*Rates assume primary applicant and spouse are in the same age band.

Note: Rates apply in CT,GA,KY,MO,NV,OH,WI

Hospital Recovery 3.0 – Sample Premiums

Daily Benefit Amount: **\$500**

Monthly Premiums

Age	Self Only	with Spouse*	with Child(ren)	with Spouse* & Child(ren)
18 – 29	\$20.12	\$37.44	\$45.65	\$64.40
30 – 39	\$25.31	\$46.12	\$53.22	\$75.62
40 – 49	\$34.89	\$65.89	\$59.32	\$91.74
50 – 59	\$45.48	\$87.69	\$66.20	\$111.82
60 – 63	\$60.40	\$120.50	\$76.05	\$136.12
64 – 69	\$75.50	\$154.00	\$90.57	\$168.23
70 – 74	\$98.41	\$200.34	\$112.86	\$214.13
75 – 79	\$124.54	\$254.34	\$139.34	\$268.16
80 – 85	\$155.14	\$317.54	\$170.46	\$331.47

*Rates assume primary applicant and spouse are in the same age band.

Note: Rates apply in CT,GA,KY,MO,NV,OH,WI

Simplicity Of Doing Business

lifeforce

Plan-at-a-Glance

Personal Accident Insurance

Help protect your hard-earned wages and savings with Personal Accident Insurance.

Offered in cooperation with

Anthem

lifeforce

Plan-at-a-Glance

Hospital Recovery Insurance – INDIVIDUAL

with Observation Coverage

Affordable insurance to assist in your recovery.

Offered in cooperation with

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Plan-at-a-Glance

Critical Illness – INDIVIDUAL

Supplement your medical coverage and help protect your family, lifestyle and finances.

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Hospital Recovery Insurance | California

Critical Illness – INDIVIDUAL | California

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Critical Illness – INDIVIDUAL | California

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Simplicity of Doing Business: Combo Quotes & Application

[Home](#)[Coverage](#)[Results](#)

LifeSecure Individual Policy

John Smith, age 43 years

State: MI

Total: \$46.73/month

Accident Insurance

\$20.08/month

Self-only
[edit]

☒ **Select**

Target Annual Benefit Bank:

\$ (\$100 increments)

\$2,500 \$15,000

Deductible: \$100

LS-AC-0407-I ST 02/18 E01

[+ How the plan works](#)

Critical Illness Insurance

\$14.35/month

Self-only
[edit]

☒ **Select**

Target Benefit Amount:

\$ (\$5,000 increments)

\$5,000 \$50,000

Other Benefits Included:

- [Health Screening Benefit](#)
- [Return of Premium](#)

LS-CI-0407-I ST 02/18 E01

[+ How the plan works](#)

Hospital Recovery Insurance

\$12.30/month

Self-only
[edit]

☒ **Select**

Target Daily Benefit Amount:

\$ (\$10 increments)

\$100 \$900

Optional Benefits:

- ☐ [Emergency Room & Ambulance Rider](#)
\$5.69/month
- ☐ [Major Diagnostic Exam Rider](#)
\$9.00/month
- ☐ [Rehabilitation Facility Rider](#)
\$0.09/month

LS-HR-0407-I ST 02/18 E01

[+ How the plan works](#)

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NEW eLink Signature: Sign via Text & Email



- Send your clients a link to sign & submit applications from their mobile device or home computer
- Easier remote selling – no need to screenshare or meet in person
- Available for all products
- Video tutorials available on the Agent Portal

Simplicity of Doing Business

- ① Combined quote/application tool – quote and apply for 3 products in 1 sitting – signature accepted via text and/or email
- ② No application fees
- ③ Automatic premium payment via credit card or EFT on policyholder's preferred draft date – No additional fees for Visa or Mastercard
- ④ Paperless policy delivery option via email
- ⑤ Jet issued for faster and easier turnarounds

Thank You