Final Expense e-Application Process

Liberty Bankers™
Insurance Group | Liberty Bankers Life

COMPLETING AN e-APPLICATION

- You must be an active agent to complete an e-App.
- You must have an active internet connection throughout this process.
  - If you lose connectivity before submitting a completed e-App, once you establish a connection, log back into the e-App system, and on the “My Cases” page, select the icon to the right of the case to continue the application process.
  - Pending cases will only stay visible on your “My Cases” page for 14 days after the application is started, after which they will be deleted.

Step 1: Get to the e-App

- Navigate to **www.lbig.com** and click on “myLBIG Portal”.
- Select “Final Expenses” and enter your producer ID and password.
- Start the e-App by clicking on the “Launch e-Application” link on the home page of the producer portal. It will launch in a new browser window and bring you to the “My Cases” page.

Step 2: Obtain a Quick Underwriting Risk Assessment

- From the “My Cases” page, if you have completed the mobile preCHECK tool process on the applicant, select the icon to the right of the case to continue the application process. Move on to Step 3.
- From the “My Cases” page, if you have not completed the mobile preCHECK process, click on “Start Interview” on the left side of the menu.
- Confirm your agent number.
- Complete some basic information about your applicant.
- Obtain your applicant’s authorization.
  - If you are face-to-face with the applicant, select the “Type to Sign” option, and have them type their name on your electronic device to accept the authorization language.
  - If you are not face-to-face with the applicant, select the voice sign option, and call 884.442.9871 and complete the 2-minute process. The interviewer will ask you for the case ID, and then you will need to close the e-App temporarily. (Your progress will be saved)
    - Once the voice sign process is complete, the interviewer will advise you to click on the icon to the right of the case to continue the application process.
- The OTS system will run and indicate whether or not the applicant is likely to qualify or not for any of our three product tiers (preferred, standard, or modified).
  - If the applicant wishes to continue with the application, move on to Step 3.

Step 3: Obtain a Quick Underwriting Risk Assessment

- Read the Part 1, 2, and 3 medical questions to your applicant, and carefully record their "yes" or "no" answers within the e-App.
- If necessary, the tool will ask additional underwriting questions regarding "yes" answers or certain prescription medications which appear in the OTS system.
- You may also be required to enter medications that the applicant is taking if no results are found by the automated prescription drug history check.
- The e-App will then render a final underwriting decision for the applied-for coverage.

Step 4: Complete the Remainder of the Application

- Provide that the applicant is approved, select the desired tier and continue the application completion process online.
- Regarding point-of-sale forms (Accelerated Death Benefit Rider Disclosure, replacement notice, or any state-specific forms), you must attest that you have provided copies to the applicant.
- The replacement forms are now electronically signed. You do not need to submit a paper copy to our service center.
- The e-App process will validate bank account information. This may result in the e-App requesting you to verify the routing number and/or account number.

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Liberty Bankers Life Insurance Company
1605 Lyndon B. Johnson Freeway, Suite 700
Dallas, TX 75234