

What you NEED to know about VIVE

An Easier Approach to Term Life Insurance



BE SURE TO...

- **Check with us for pre-appointment requirements before submitting any cases on Vive.**
- **Close the Sale:**
 - Before proceeding with this process, be sure to prescreen your client to determine the appropriate carrier. Call us if there are any red flags. (Our Risk Evaluation Questionnaire can help.)
 - For business cases, be sure to call us to discuss before you submit a case.
- **Let Your Client Know:**
 - Your clients should understand what to expect during the process. They should also understand the purpose of the interview, as well as the length and what information they will need.
 - Leave the "Step-By-Step" client guide which explains the process and what they can expect. This will also list the information your client should have on hand for the telephone interview.

DO NOT...

- **Do not order exam:** With Vive, the carrier will order the exam and APS if needed.
- **Do not collect money:** Your client will be asked during the interview if they would like to bind coverage. If so, payment information will be collected during the call, subject to carrier and age/face requirements.
- **Do not use this process for the following:**
 - Applicants who have a history of significant health problems.
 - High profile clients who are difficult to reach, active military, heart surgery or stroke within the last three months, currently in bankruptcy proceedings, currently on probation, charged with a DUI in the last three months or two or more in the last five years, substance abuse treatment in the last three years, AIDS.

KEEP IN MIND...

- During the underwriting process, carrier representatives may need to contact your client for additional information or clarification after the initial interview. In addition, there may be circumstances that will require you to contact your client as well.

For questions or additional support call our sales team at (412) 281-0600 or (800) 837-5433

(12-3-19)