

## VANTAGEPOINT<sup>SM</sup> TELEMED GUIDE

**Using the telemed service can help speed underwriting, but only if your client understands the process and is prepared to answer the questions. Here's how to get your VantagePoint<sup>SM</sup> term life insurance applications moving!**

### WHAT IS A TELEMED?

A telemed is a scripted telephone interview with the proposed insured conducted by a service provider in order to complete the Application - Part II, Medical History for VantagePoint<sup>SM</sup> term life insurance. The interviewer will ask the clients questions about their medical history, the doctors who've treated them and the medications they're currently taking or have taken in the past. The medical questions help determine the proposed insureds' eligibility for insurance and the premiums they'll pay for coverage.

#### How Telemeds Cut Process Time

Telemed interviews help decrease application processing time and increase accuracy. The information is gathered digitally and sent directly to our policy systems. The experienced interviewers know when and who to ask for more details. Each "yes" answer initiates a series of questions for the interviewer that pertains specifically to the condition. With more detail, the underwriter is less likely to require additional information while reviewing the application.

When clients agree to voice signature for the telemed interview, processing time can be improved even more since the service provider won't have to mail the documents for the applicant's signature and wait for their return. The medical information can be sent directly to our systems electronically the same day. We can begin underwriting once the Application - Part I is received.

#### The Telemed Interview

**Timing.** The ideal time to conduct the telemed interview is immediately after you've finished taking the application. Clients have set aside that time to apply for life insurance. They're focused on the application process and mentally prepared to answer questions.

**Preparation.** Explain that the next step is to obtain medical information and that you work with a service familiar with the questions to ask. Explain the signature options: the traditional "wet" signature option or the voice signature option. Be sure your client has medical information on hand, including doctors' names, addresses and phone numbers and details about current and past medicine usage. You may want to tell your client that you'll leave during the call to provide greater privacy.

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**Interview.** Dial the telemed service to give the order information. Tell the provider the client's name, address, plan of insurance, face amount, age, your agent/agency information, and if voice signature will be used. Then, hand the phone to your client. At the beginning of the medical interview, the service provider will ask the client which signature option will be used. Clients choosing the voice signature option will be asked two brief questions at the beginning of the interview:

1. Do you understand and agree that your voice signature today constitutes a legally binding signature for purposes of your application?
2. Do you agree to provide answers in today's phone interview that are full, complete and true, to the best of your knowledge and belief?

At the end of the telemed interview, your client will be asked the following questions:

1. Do you agree that the statements and answers given in the application are true, complete and correctly recorded to the best of your knowledge and belief?
2. Do you agree to promptly notify the Insurer if any statement or answer given in the application changes prior to policy delivery?
3. Do you agree that insurance will not begin unless all persons proposed for insurance are living and insurable as set forth in the application at the time a policy is delivered to the Owner and the first modal premium is paid, except as provided in the Temporary Insurance Application and Agreement, if any?

If the client answers "no" to any of these questions we will mail the client a copy of the application for consideration. When we receive the signed application, the signature indicating "yes" to these questions, we will start processing the application.

Clients uncomfortable with voice signature can continue the interview, but will be sent the documents to review and sign. The provider will mail the completed interview documents via two-day mail and the client must return them to the provider, using the envelope provided. Once the provider receives the signed documents, it will send the information to our systems electronically.

The service may also schedule the date and time for a paramedical exam to collect measurements and fluids, if one is required by the clients' age or the insurance product or face amount for which they've applied.

Some clients will prefer that the telemed interview be conducted at another time. In that case, you'll need to get in touch with the service provider and provide your clients' information, including the best time to reach them. The provider will try to reach your clients at least twice daily for seven days. If they still cannot connect with your client, they'll email you, so you can contact the client and attempt to resolve the problem.

### **Telemed Service Provider:**



First Colony Life and GE Capital Assurance are members of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct for individual life insurance and annuity companies.

VantagePoint<sup>SM</sup> term life insurance is subject to the terms, issue limitations and conditions of Policy Form Nos. TLNCFCL05 et al. and TLNCGE05 et al. VantagePoint<sup>SM</sup> term life insurance, its benefits and riders may not be available in all states. Premiums for policies with return of premium are higher than premiums for policies without this benefit.

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For VantagePoint<sup>SM</sup> Applications Underwritten by:  
First Colony Life Insurance Company, Lynchburg, VA  
General Electric Capital Assurance Company, Lynchburg, VA