

Point of Sale

Frequently Asked Questions

- **Which products are available for Point of Sale?**
 - All of the UHL/UFFL products will eventually be available for Point of Sale (POS)! However, we are implementing the POS process in two phases. The first phase includes four of our Whole Life products: Express Issue Whole Life, Deluxe Whole Life, Premier Whole Life, and the Guaranteed Issue Whole Life. The term products will be coming later this year!
- **Do I need to continue to complete Personal History Interviews to submit business for the Final Expense portfolio?**
 - One of the most helpful enhancements with POS is that when submitting an eApp, Personal History Interviews (PHIs) are no longer required on the Final Expense portfolio! However, Underwriting may request a PHI if additional information is needed to complete the underwriting process. With accurate and complete information provided on the application, we anticipate Underwriting needing a PHI to be an infrequent request.
- **Why was I not able to select a product during the application process?**
 - This is another great enhancement of the POS system! You no longer have to determine which product to apply for with your client. The application and underwriting requirements guide the process. Ask the client the medical questions and the POS underwriting process determines the best and most appropriate product for the client. The POS decision removes the uncomfortable conversation we sometimes have with the client when the policy comes back other than applied for. POS takes the “guess work” out of the application process!
- **Why do some applications have fewer questions than others?**
 - This addresses and illustrates the enhancement of POS. The POS system is gathering underwriting requirements as you ask the client the medical questions. Depending on the individual’s medical history, the completion of the application questions, and the underwriting data results, not all questions may be required to determine the appropriate product for the individual.
- **What underwriting changes have transpired because of the POS process?**
 - When writing a GIWL product you no longer are required to meet with the client in person! You can conduct a virtual meeting (via video-conferencing), confirm that you have met and seen the client and verified their identity via a driver’s license or passport, virtually.
 - No more PHI (if eApp is utilized)!
 - KBYG will no longer be available for the Final Expense Whole Life products.
 - You no longer have to contemplate which product the client should apply for...the POS system and the application guides the process and determines the best product available for your client! This helps enhance your closing ratio and persistency!



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- **Will paper applications still be accepted for Final Expense products?**
 - Yes. With the enhancements offered by POS, we anticipate and expect the volume of paper applications to be reduced. If a paper application is utilized, a PHI will be **required** 100% of the time. Submit the paper application and we will order the PHI.
 - Effective April 23, 2022 an updated Final Expense application is available for use which will replace previous versions. Visit our Agent Portal for updated application. There will be a two-week transition period where agents can submit both revised and prior versions.
- **Is there a contact number I can call for support should I need additional assistance or have any further questions?**
 - The Life Contact Center is available to assist you, 8:00am – 6:30pm ET, Monday – Friday at 800-428-3001.

Call Us:

800-428-3001

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