Individual Whole Life Insurance

Underwritten by Accendo Insurance Company,
part of the CVS Health family of companies and an Aetna affiliate

Telesales Guide

Completing The Application

In the event you cannot meet face-to-face with an applicant, you may use the eApp process to take an application over the phone. You can access the eApp via the agent portal, **AetnaSeniorProducts.com**.

Security Question Signature

1. Read the instructions and terms and conditions aloud to the client and choose one of the seven security questions from the drop-down menu. Type the client's answer to the question and check the box next to "**I agree to terms and conditions**." Then, click the "**Apply applicant A signature**" button.

2. After applicant signatures are applied, the agent can sign the application by checking the box next to "**I agree to terms and conditions**" and clicking the "**Apply agent signature**" button.

3. Click on the "**Submit application**" button to complete and submit the application.

Email Signature

1. Read the instructions and terms and conditions aloud to the client and confirm their email address by reentering it. Then, check the box next to "**I agree to terms and conditions**." Repeat these steps if there is an applicant B.

1. Next, click the "**Send to applicants and agent for signature**" button. The applicant(s) will receive an email to review and sign (applicant A must sign first if there are two applicants). The applicant(s) will click on the "**Review and sign**" button in the email and enter their password, which is the last four digits of their Social Security number, and click "**OK**."

2. The applicant(s) will then be prompted to review the application and apply their signature where prompted by typing their name in the signature field. They will then click "**Next**" to move to the next signature field.

3. After all the signature fields are completed, the applicant(s) will click on the "**Click to Sign**" button and the agent will receive an email to sign the application. The agent will click the "**Review and sign**" button in the email and enter their password, which is the agent writing number (any letters must be capitalized), and click "**OK**."

4. The agent will then apply their signature where prompted, return to the application and click on the "**Submit application**" button.

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Understanding Your Exposure With Telesales

Selling over the phone will always be a vital way to market insurance products — especially when you can't meet clients face to face. The key is to know when you may be exposing yourself to unnecessary risk due to the Telephone Consumer Protection Act (TCPA) of 1991. This law was enacted to protect consumers from unwanted telemarketing calls and faxes, and there are fines for violating it — including the possibility of statutory damages of $500 to $1,500 per call, with no limit. And there could be legal fees beyond these costs.

Helpful ways to limit your exposure include:

- Ensure you get proper consent for solicitation in accordance with the TCPA
- Get leads from reputable companies that contractually commit to scrubbing against the do-not-call lists
- Use lead vendors who utilize third-party verification sources
- Keep lead information, documentation of call logs and call recordings for no less than five years
- Use a third-party compliance vendor
- Never attempt to sell via text

Resources and references:

- DNC.com: **TCPA & DNC FAQ**
- FTC.gov: **Q&A for Telemarketers & Sellers About DNC Provisions in TSR**
- FCC.gov: **Stopping Unwanted Robocalls and Texts**