Ensured Legacy Final Expense Frequently Asked Questions

• Simplified Issue Whole Life, Form Series 211311 • Graded Death Benefit, Form Series 211312
• Guaranteed Issue, Form Series 221309

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GENERAL INFORMATION

When will the new Ensured Legacy Final Expense product be available for me to sell?

Ensured Legacy Final Expense "Go Live" date is Sunday, 01/21/2024 at 3 pm CST.

When is the cut-off date for submitting applications for the current Final Expense product?

- **Electronic applications** (in-person and remote e-Apps) MUST be submitted for processing by 9 p.m. Central Time on Saturday, January 20, 2024.
- **Phone Applications** must be completed by 3 p.m. Central Time on Saturday, January 20, 2024. The interview line will be available during the normal Saturday hours of 8 a.m. to 3 p.m. Central Time on January 20, 2024.
- **Paper applications** MUST be received in our Home Office by noon Central Time on Friday, January 19, 2024.

If I have a pending electronic or phone application in progress, but don't complete it before the new Ensured Legacy Final Expense Product is launched, will I need to start a new application?

Yes. All electronic applications (in-person and remote e-Apps) and phone applications MUST be submitted for processing by Saturday, January 20, 2024.

How will we handle paper applications received after Friday, January 19, 2024?

All paper applications received after the January 19th cutoff date and time will be withdrawn, and you will be required to write a new application for the new Ensured Legacy Final Expense product.

Where can I find my commission level for the new Ensured Legacy Final Expense product?

Please contact your IMO directly or reach out to Royal Neighbors Commissions Department.

- Via Phone at: (309) 788-4561, Option 1, Option 2
- Via Email at: commissions@royalneighbors.org

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PRODUCT INFORMATION

What options are available for me to learn more about this new Ensured Legacy Final Expense product?

We will provide agents with numerous Live, Prerecorded and on-demand training opportunities as well as product-related material.

Webinars will be conducted several times per day starting from Monday, January 8, 2024.

- On January 8th, you can log into the agent portal to access pre-recorded training, play in the new e-App sandbox, and access other product essential materials 24 hours a day, 7 days a week.
- In addition, our Product and Sales teams will be visiting many offices in-person and attending many IMO events and national calls during the first quarter to provide training and answer questions.

How soon can I get training on the new Ensured Legacy Final Expense product?

Below is the weekly webinar schedule for Monday, January 8, 2024 – Friday, February 2, 2024:

- Mondays – 1 pm CST
- Tuesdays through Thursdays – 10 am, 11 am, 1 pm and 2 pm CST
- Fridays – 10 am CST
- Beginning January 8th, you can log into the agent portal to access pre-recorded training, play in the new e-App sandbox, and access essential product related materials 24 hours a day, 7 days a week.

How can I determine if Royal Neighbors is planning to visit my IMO to conduct in-person training?

We are continuously adding new offices and national calls to our Ensured Legacy IMO specific training schedule. Please contact your IMO directly to see if we have a scheduled visit.

Who do I contact if my IMO would like to schedule special Ensured Legacy Final Expense training?

Please email Royal Neighbors Sales Coordinator with your request, including your IMO name and contact information.

Rachel Stahle – Rachel.Stahle@royalneighbors.org

What plans or risk classes are available for this new Ensured Legacy Final Expense product?

In most states where Royal Neighbors does business, Preferred, Standard, Graded Death Benefit (GDB), and Guaranteed Issue (GI) risk classes are available.

Will Graded Death Benefit (GDB) and Guaranteed Issue (GI) be available for this new Ensured Legacy product in all states Royal Neighbors does business?

Yes. Both plans will be available in all states except WA.

Can individuals with diabetes still qualify for the standard risk class with this new Ensured Legacy Final Expense product?

Yes. Individuals with diabetes can still qualify for a standard rating. Please refer to the Ensured Legacy Risk Assessment Guide on the Agent Portal.

Is height/weight still not required for this new Ensured Legacy Final Expense product?

Yes, however, if your client is eligible for the new preferred risk class/premium, you must enter their height and weight. If height and weight are not entered, the best risk class available will be SIWL/Standard.

If your client does not qualify for the preferred risk class, this information will not be used in the underwriting process.

Is your Accelerated Death Benefit Rider available at no additional premium for all face amounts?

Yes. The Accelerated Death Benefit Rider is available at no additional premium, but the face amount must be $7,000 or greater.

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Does this new Ensured Legacy Final Expense product include rate changes and are they competitive?

We will offer some new premium rates. The new Ensured Legacy preferred rates are competitive.

Why did the standard rates for this new Ensured Legacy product remain the same?

While we have introduced new and exciting components available for this new product, there are also some characteristics that have remained the same.

Are the new Ensured Legacy product Guaranteed Issue (GI) rates competitive?

The purpose of our GI product offering is to position the agent so they can make an offer for protection to every customer. We believe we have a fair offer to insureds who fall into this risk category.

Can a client just apply for the new Ensured Legacy Guaranteed Issue (GI) product only?

Yes.

Will Royal Neighbors continue to provide agents with the manual premium rate calculation sheet upon request?

Yes.

Where can I find the Ensured Legacy Final Expense Rx Drug Eligibility list?

Eligibility for this new product is based on medical conditions vs. a specific drug knock out list. It will be important that all medical questions and their drill down reflexive questions are answered correctly when completing the application.

APPLICATION INFORMATION

Will the new Ensured Legacy Final Expense product include a new e-App process I will have to learn?

The existing e-App has been enhanced to provide a better user experience. Please login to the agent portal and play around in the Ensured Legacy e-App sandbox training module.

The following enhancements have been made:

- One e-application vs. two
- Multiple signature options (email, text, voice)
- Prefilled data for owners, payors, and beneficiaries
- All replacement forms will now be electronic
- Reduced Amendment and Supplements
- No Document delivery Text Code required

Will the new Ensured Legacy Final Expense product be on the same e-App platform?

Yes. The look and feel will be familiar with an improved user experience.

Can I write this new product e-App via my mobile phone?

No, but you can complete this new e-App on laptops, Chromebooks, and all iOS and Android tablets except Amazon Fire Tablets.

Which browsers can I use to complete your e-App?

Google Chrome, Microsoft Edge, Apple Safari, and Firefox.

Will the Social Security Benefits billing option still be available in the new Ensured Legacy e-App?

Yes. The Social Security Benefits billing option is still available. Payors can select this option if they would like their premium draft payment to coincide with their Social Security Benefits.

Will I still receive a point-of-sale decision?

Yes, in most cases your client will receive a medical approval at the Point-of-Sale, as long as the client meets all other product eligibility requirements.

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Will I still have the option to complete this new product e-App in-person and remotely?

Yes.

Will my clients still have the option to voice sign this new product e-App?

Yes. All required signers will have the option to voice sign or e-Sign the e-App, whether in-person or remote.

Can I still submit a phone app or paper app for this new product?

Yes. Both phone and paper application options are still available, but the enhanced e-App is the preferred method for submitting applications.

- A New Ensured Legacy Paper Application which includes all risk classes will be available to write on January 21, 2024.

If I complete a phone or paper app for this new product, will I have all the same options/features available in the e-App version?

No.

- Phone and paper applications require paper replacement forms for non-NAIC states.
- Phone applications require the insured, owner, and payor to be the same individual
- Paper applications do not receive point-of-sale decisions.

If I start an e-App remotely and my client changes their mind and would like to finish via a phone call, can I switch?

No.

If I recently wrote (within 10 – 30 days) your previous Final Expense product for a client, can they add additional coverage by writing the new Ensured Legacy Final Expense product without any restrictions?

Yes. The new Ensured Legacy product will follow the same process as the previous product. Members can get additional coverage up to the maximum face amount they are eligible for. A Paper Application MUST be submitted for the additional coverage.

After writing and activating a Certificate are face increases and/or decreases allowed?

Yes, but please contact Royal Neighbors Customer Service Department to discuss your client's request.

- Via Phone at: (309) 788-4561, Option 1, Option 1
- Via Email at: CertificateServices@royalneighbors.org

Will agents writing Ensured Legacy Final Expense cases in Pennsylvania still need to contact Royal Neighbors for Cash Values to complete the e-Application process?

No. From a continuous improvement, ease of doing business, and "In Good Order" perspective, PA Cash Value information is now included in the automated e-App process.

What if a client wants the Charitable Rider, but would like to select a charity not listed?

Currently, we have a specific list of charities available to select. We will consider expanding this list in the future. If we decide to revise the list, those changes will be communicated to all agents and members.

If my client was previously issued a standard certificate and would like to apply for preferred, what action should I take?

1. Contact Royal Neighbors Risk Assessment line to determine if the member would be eligible for preferred.
2. If the member could potentially be issued preferred:
   a. and the previous certificate was issued in the last 90 days, a paper application will need to be submitted.
   b. and the previous certificate was issued greater than 90 days ago, you can complete an e-App or Phone App.
3. In either case above (a or b), the agent must indicate a replacement on the new application submitted.

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