

Tele-Application – What to Expect

Brighthouse Life Insurance Company

Thank you for considering us for your life insurance needs. This guide provides you with a general overview of the Tele-Application interview process, including the type of information that will be required to review your request for coverage. To expedite the Tele-Application interview process, please review this guide carefully and have all necessary information available for reference during the call. If you have indicated a preferred language other than English, you will be contacted by a Customer Service Representative who can speak your preferred language.

What is a Tele-Application interview?

A Tele-Application interview is a convenient method of collecting information to supplement the Life Express Order Ticket completed with your representative, as well as to confirm the original information provided on the Life Express Order Ticket. Your application for a life insurance policy will be completed during this interview. You will also be asked to voice sign the application at the end of the interview. If you do not wish to voice sign your application, please let us know, and a paper copy will be mailed to you. This interview enables us to collect information needed to process your request for coverage. All information provided is treated confidentially and is used for the purpose of evaluating your request for life insurance (*as explained in our Privacy Notice*). All Tele-Application interviews are recorded.

Approximately how much time will the Tele-Application interview require?

The average Tele-Application interview will take approximately 20-40 minutes, depending upon the number of people to be interviewed and the amount of information that needs to be provided.

Who needs to participate during the Tele-Application interview?

- We will need to interview the Proposed Insured. If the Owner is not the Proposed Insured, we will also need to interview the Owner.
- If the policy will cover more than one adult insured, we will need to speak with the other adult to be insured.

- If the Proposed Insured is age 17 or younger, or the policy being applied for includes a Child Term Rider, we will need to speak with the parent or guardian with the most complete knowledge of the child's medical history.

Please have the following information readily available for the telephone interview:

- Current employment information
- Driver's license number and driving history
- Green Card/Visa information and immigration status, if applicable
- Name, address, and telephone number of current and past physicians and medical practitioners, as well as names and addresses of hospitals or other health facilities where you have been treated.
- Current and past use of tobacco products
- Medical history including any history of alcohol or drug use
- Family medical history
- The names and dosages of any medications currently being taken
- Information regarding participation in sports, hobbies, aviation, or high risk activities
- Name, Social Security Number/Tax ID, state of residence and date of birth for each beneficiary, both primary and contingent.
- Financial information
- Medical information regarding any children to be insured by rider, if applicable
- Bank account information, if Electronic Payment option was selected as Payment Mode

What happens after the Tele-Application Interview is completed?

The information provided during the Tele-Application interview will be used to determine your eligibility for coverage. Many factors are taken into account when

evaluating the application. We may also need to obtain additional information about your medical history, employment history, driving record, use of alcohol and/or drugs, finances, participation in hazardous sports activities and hobbies, etc. By signing the authorization, you have given us permission to request this information from third parties.

Exam and/or Specimen Collection

We may ask that you take a simple paramedical or medical exam, which may include blood and urine samples for laboratory analysis. A representative from a paramedical service will contact you to schedule your examination. This examination will be set up for a time that is convenient to you.

What happens if my request for coverage is approved?

If your request for coverage is approved, your application will be included as part of your life insurance policy. The policy will be delivered to you. You will be asked to sign any other required documents such as a signed sales illustration (*if applicable*), delivery receipt or signed amendment form.

Questions? Should you have any questions or concerns (*including inquiries related to the status of your application*), please contact your financial professional or our call center.

TELE-APPLICATION PROCESS

How it Works

A producer completes the Life Express Order Ticket at the point of sale, collecting only basic information. The Life Express Order Ticket is a request for coverage, not an application or a binding contract. A tele-interviewer from the New Business Call Center then contacts the client(s) to collect the remaining application information over the phone.

Product Availability

All individual life products.

What Producers Should Know

- The following situations are ineligible for the Tele-Application process:
 - Where the client(s) is a foreign resident (i.e., one whose permanent residence is outside of the US)
 - Where the Owner is a minor
 - Policy change cases
 - Term conversion cases
- Foreign Language Interviews are available (except where prohibited by product or state guidelines) in Spanish, Vietnamese, Cantonese and Mandarin. If the language desired is not listed here, please contact the Tele-Application Call Center toll-free at 877-295-2114 for further information on foreign language interviews.
- Clients must be prepared for a detailed interview (approximately 20-40 minutes) in which clients are expected to provide detailed personal information related to their health and medical history, business and personal assets and finances, foreign travel, etc. Client must be in the United States at the time of the telephone interview.
- Complete all sections of the Life Express Order Ticket. Incomplete forms may delay processing.
- A signed Authorization is required with every Life Express Order Ticket.
- Complete all supplemental forms indicated by the Owner's selections in the Life Express Order Ticket, and submit them WITH the Life Express Order Ticket.
- If required based on Age/Amount underwriting guidelines, HIV Consent Forms must be submitted with the Life Express Order Ticket.
- The appropriate Company and/or State replacement forms must be submitted with the Life Express Order Ticket.
- If a 1035 exchange is involved, the 1035 Exchange Form must be submitted with the Life Express Order Ticket.
- If this is a variable sale, a signed Variable Life Supplement must be submitted with the Life Express Order Ticket.
- If the primary beneficiary in Section IV is an Irrevocable Beneficiary, please indicate in Additional Information section.
- Complete and sign the Producer Identification & Certification section of the Life Express Order Ticket.
- If the premium mode selected is monthly electronic payment, please obtain a voided check and submit it with the Life Express Order Ticket. If the payor will be a third party, please also submit the Electronic Payment (EP) form. If the payor will be the Proposed Insured or the Owner, their bank account information will be obtained during the telephone interview.
- If Temporary Insurance is requested, the signed Tele-Application Temporary Insurance Agreement form must be submitted with the Life Express Order Ticket.
- You must provide the client with all required notices.