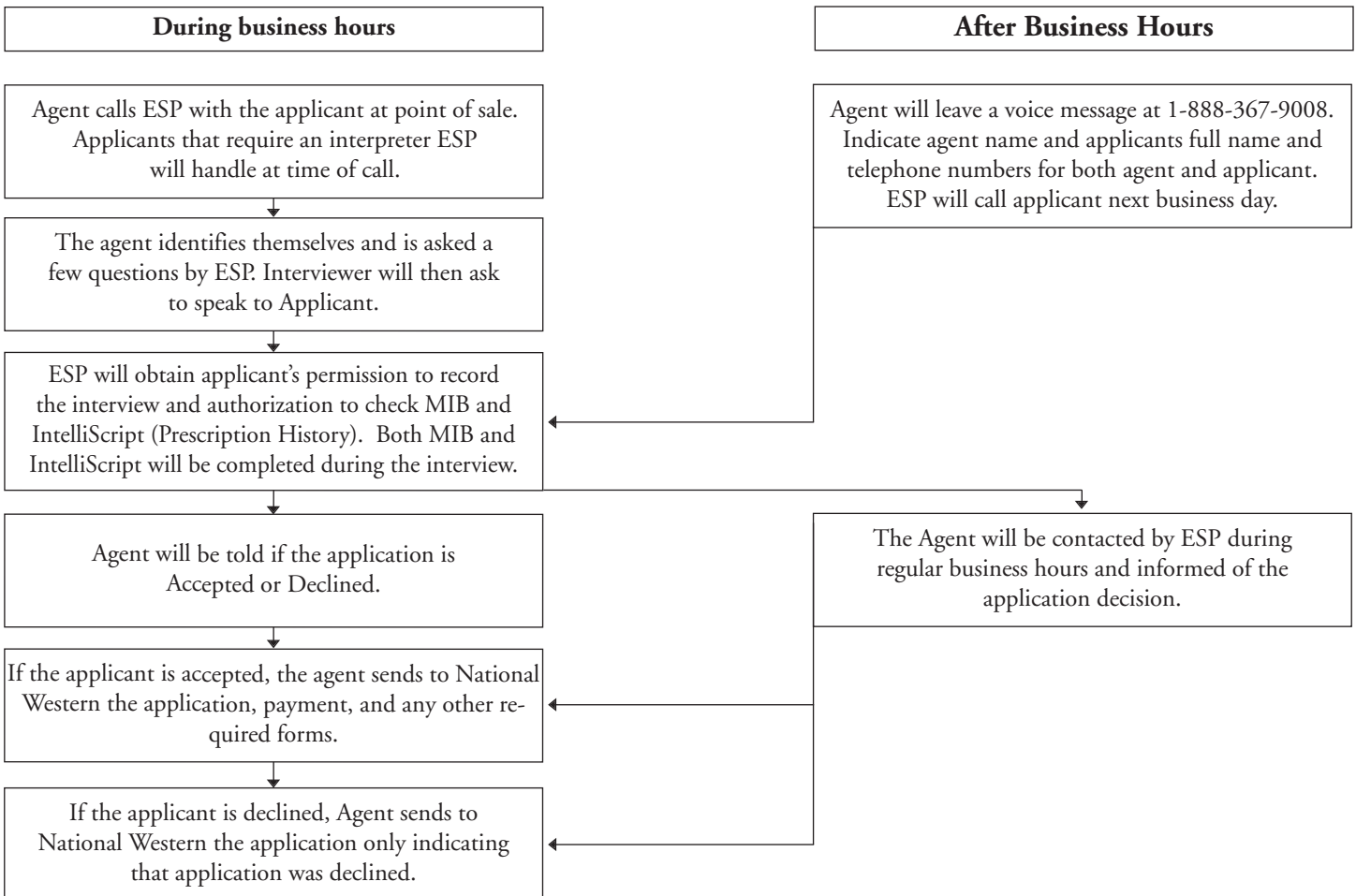


National Western Life Insurance Company has contracted with Elite Sales Processing, Inc. (ESP), a national consumer-reporting agency with extensive life insurance experience, to provide point-of-sale interviews. ESP interviewers are trained to accurately and confidentially verify application information.

Elite Sales Processing 1-888-367-9008
Monday –Thursday 8:00 a.m. – 9:30 p.m. (CST)
Friday – 8:00 a.m. – 5:00 p.m. (CST)

After the sale is made and the application is completed – Agent and Applicant call ESP



OVER

1. Agent and Applicant agree that applicant will apply for insurance with NWL® (Review all point of sale plan guidelines in agent guide prior to sale).
2. Agent Completes application including the Medical/MIB/HIPAA authorizations, informs applicant of applicants state fraud statement, informs applicant of the MIB Pre-Notice, FCRA Notice and gives applicant notices.
3. Agent calls Elite Sales Processing, Inc. (ESP) 1-888-367-9008. ESP is a professional insurance services company that provides outsourced rules based telephone verification and decision.
4. The ESP Interviewer talks with the NWL® agent first and obtains Agent information, Applicant information and asks the agent for permission to record the interview information.
5. Interviewer then asks the agent to place the applicant on the telephone.
6. Interviewer greets applicant and thanks them for placing their trust with National Western Life and asks for applicants permission to record the conversation and authorization for MIB and IntelliScript (Prescription History). If “No” interviewer will ask to speak with agent. Informs agent that if we can not obtain authorization applicant will not qualify for rules based program.
7. Interviewer will ask applicant identifying data for the recording and re ask the permission question so that it is on the recording. The Medical/HIPAA/MIB/IntelliScript authorization is read to applicant and when finished applicant is asked if they agree with authorization. If Yes, MIB/IntelliScript search is initiated so that the interviewer will have the result back during the interview. If No, Application can not be processed.
8. Interviewer will ask the applicant if they have read or been informed of the fraud statement that pertains to their state of residence? If No, Fraud Statement will be read to applicant.
9. The interviewer will then ask all of the medical questions and additional information on the application. If any medical question is a Yes, MIB, IntelliScript, or Height and Weight is not within NWL® guidelines, interview with applicant will stop and inter viewer will thank the applicant and inform them that is all of the questions and ask to speak with the agent. Interviewer informs agent that application does not qualify based on a Yes answer to the question or confidential information. Interviewer can not tell the agent what was discussed with applicant or confidential information from MIB and IntelliScript based on privacy laws. Agent is told to submit application to NWL® and a letter will be sent to applicant explaining the decline.
10. If all questions are No in the medical history section, MIB, IntelliScript and Height and Weight are within NWL® guidelines the application is accepted. The interviewer will inform the applicant that is all of the questions and will ask to speak to the agent. Interviewer will inform agent that applicant has qualified on a tobacco or non tobacco basis.
11. If accepted, Interviewer completes agent check list with agent.
12. Agent is informed to send application to NWL® if accepted or declined.
13. Agent informs the applicant the application has not been accepted. The application will be submitted to NWL® to complete processing of appropriate letters and for record keeping purposes.
14. ESP notifies NWL® of the decision and forwards interview to home office for processing.