



# Voice Signature Application:

A faster way to issue your final expense business



Royal Neighbors' efficient Voice Signature application enables the entire application to be fully completed during the POS interview and then electronically submitted for you, which means your business will issue faster and you will get paid sooner than if you submit a paper application!

To use our SIWL Voice Signature application, follow these simple steps:

1. Complete the new POS Agent Worksheet (Form 2416-A). This is designed to help the call flow efficiently and does not need to be sent to Royal Neighbors.
2. Ask your client to read the new Important Information Document (Form 141720-N) prior to the interview.
3. Call (866) 281-9228 to initiate the application interview.

Refer to the SIWL Agent Guide (Form 2996-B) for guidelines and additional information.

- ✓ The call will take about 25 minutes. At the end of this call in most cases, the application will be approved and it will be issued the next business day—**you do not need to send a signed application** to the Home Office!
- ✓ Client must be on the phone with you to use the Voice Signature application. If this is not possible, then you will still need to submit the signed paper application to the Home Office and the applicant will be contacted later. Other scenarios where a paper application is required is on page 3 of the **SIWL Agent Guide**.



[www.royalneighbors.org](http://www.royalneighbors.org)  
230 16th St., Rock Island, IL 61201

INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES<sup>SM</sup>



Forget paper applications! Try our VOICE SIGNATURE application today!

**Call (866) 281-9228.**



If you have a question about our Voice Signature application, please contact our Underwriting team at (800) 627-4762, option 1, option 1.

# Quick Facts - Royal Neighbors Final Expense Insurance

## Simplified Issue Whole Life / Graded Death Benefit (SIWL / GDB)

### ***Quote & Call Paperless Voice Signature Application***

Premium quotes are available at [www.rnaquickquote.org](http://www.rnaquickquote.org) or use the **mobile app**.

Call for the ***Paperless Voice Signature Application Interview*** at **(866)281-9228**.

Monday-Friday: 6:00 AM to 7:00 PM (Pacific) / 8:00 AM to 9:00 PM (Eastern)

Saturday: 6:00 AM to 1:00 PM (Pacific) / 9:00 AM to 4:00 PM (Eastern)

If the application is a **replacement**, a replacement form is required to be sent to Royal Neighbors only for the states of **CA, DE, FL, GA, ID, IL, IN, KS, MI, MN, MO, NV, OK, PA, SD, TN, WA, & WY** (i.e.: Non-NAIC states).  
**Fax to (866)787-1450** & reference the certificate number provided by the telephone interview service.

*What the **agent** can expect during the interview*

The interviewer will:

1. Ask your name and RNA agent number (always required).
2. Ask you to provide the information you gathered on the POS Agent Worksheet (Form 2416-A).
3. Verify you have provided applicant with the Important Information Form and ensure the applicant has read it.
4. Ask if you agree with Voice Signature and collect your Voice Signature.

*What the **applicant** can expect during the interview*

The interviewer will:

1. Advise the applicant that the call is being recorded.
2. Verify her/his name, address, Social Security number, and date of birth.
3. Obtain voice signature authorization to order the MIB Report and other information.
4. Ask the medical questions.
5. Review the Prescription Profile and MIB Report; additional questions may be asked based on these findings.

— OR —



- ✓ Use the **Paper** application when:
- You are taking an application outside of available interview times
  - You cannot give a copy of the Important Information Form 141720-N to the client
  - The Owner and Payor are different from the Proposed Insured
  - Your applicant plans to pay premiums by check (quarterly, semi-annually, and annual billing modes only)
  - Your applicant needs an interpreter

The voice signature process is not approved in **Connecticut**. Paper applications should be faxed to 1-866-787-1450.

Note: If the agent should need an interpreter for a **foreign language applicant** they would need to use the paper application process and write on the top margin of the application the interpreter requested language along with the best times to call the applicant. Once the paper application is received then Royal Neighbors will arrange to have the applicant called by a telephone interviewer along with an interpreter.

**Sales Support: (480)970-4980 or (800)770-4561, option 1, option 5**

**Underwriting: (800)627-4762, Option 1, Option 1, or (309)788-4561, Ext 4356**

**Supplies website: [agent.royalneighbors.org](http://agent.royalneighbors.org)**

**Accelerated Living Benefit Rider (ALBR) is not available in DE, IN, MS, NJ, NV, SC, VT or WA (minimum face amount/death benefit required for ALBR is \$7,000).**

Royal Neighbors is not licensed to do business in the states of AK, AL, HI, LA, MA, NH or NY. Simplified Issue Whole Life Form Series 1311 and Graded Death Benefit Form Series 1312, underwritten by Royal Neighbors of America - not available in all states. Contractual provisions and limitations may vary by state. Refer to the Agent Training Guide (Form 2996-B) for more details.