



New at Sentinel Security Life Insurance Company this week:

- Summit Bonus Index- Indexing Strategy Caps Adjustment Effective 04/06/2020
- New Trainings for April!
- How to remotely sign using the E-App
- Contracts are now available online!
- Coronavirus Update
- New E-App Submission Policy
- Rate Adjustments effective 3/18

Summit Bonus Index- Indexing Strategy Caps Adjustment Effective 04/06/2020

Based on current market conditions, we are lowering the indexing strategy caps on the Summit Bonus Index effective April 6, 2020.

To download an updated Annuity Rate Sheet, please click below or you may also access it at anytime using our Agent Portal.

[Annuity Rate Sheet - Effective 04/06/2020](#)

Important Dates to Remember

- **April 5, 2020 - Date application must be signed to receive current interest rates and indexing strategy caps.** Applications must be signed by April 5, 2020 or before to receive the current interest rates and indexing strategy caps.
- **April 6, 2020 - Date when new interest rates and indexing strategy caps takes effect.** Any application signed on April 6, 2020 and later will receive the new interest rates and indexing strategy caps.
- **April 8, 2020 - Date application must be received in the Home Office to receive current interest rates and indexing strategy caps.** Applications signed by April 5, 2020 or earlier must be received in the Home Office on April 8, 2020 to receive the current interest rates and indexing strategy caps. We will accept faxed or emailed applications on April 8, 2020.

New Business Email: newbusiness@insadminservices.com

New Business Fax: 888-433-4795

- **May 22, 2020 - Date rate lock ends.** All transfers and exchanges for any application signed on April 5, 2020 or earlier must be completed by May 22, 2020 in order to receive the current interest rates and indexing strategy caps.

New Trainings for April!

Register for an Annuity E-Application with Firelight training. Here is the schedule:

4/1: 2 pm EST [Register now!](#)
4/2: 11 am EST [Register now!](#)
4/7: 11 am EST [Register now!](#)
4/8: 2 pm EST [Register now!](#)
4/9: 11 am EST [Register now!](#)

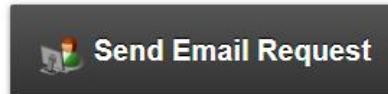
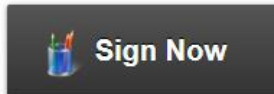
How to remotely sign using the E-App

As a precaution to the Coronavirus, we have provided resources for you (the agent) to continue with your work virtually. Here are the steps needed to sign an application remotely while using the E-App.

1) When the E-App prompts you to start the Signature Process, you should select 'Owner'.



2) You should click on 'Send Email Request' instead of 'Sign Now' to allow the client to access the application through their email and sign on their own/remotely.



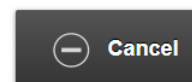
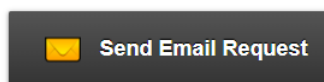
3) The below fields need to be completed. The 'Your Name' field automatically populates with the name of the agent that is logged into the Portal.

4) Once the required fields are completed, click on 'Send Email Request' to send the email to the client.

Your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:	<input type="text"/>	Subject:	New Application - Sentinel Security Life Personal Choice Annuity
Signer Email:	<input type="text"/>	Message:	Dear [CLIENT_NAME], Thank you for applying for 'Sentinel Security Life Personal Choice Annuity' of Sentinel Security Life. Use the link included at the bottom of the email to start the signing process. You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your 'Electronic Signature' will be provided as well. Please use your birth date and the last 4 digits of your SSN to login.
Your Name:	<input type="text"/>		
Your Email:	<input type="text"/>		
* Signer Last 4 Digits of SSN/Government ID:	<input type="text"/>		
* Signer Birth Date:	<input type="text"/>		

* These values will not show in email.



5) The client should then receive an email with a link. They should click on that link and identify themselves with the last 4 digits of their SSN and their birth date. The application will then pop up as normal for the client to sign. Once the client has completed the signature process, you will receive a notification telling you that the application can be submitted.

Annuity contracts will now be available online!

All contracts **approved as of 3/23/2020 and beyond** will now be available to download online from the Agent Portal!

To download a finalized annuity contract, click on 'Client Policies List' and then type the Policy Number in the Policy Number field. Once the search results populate, scroll down to the Agency Policies List Search result and click on the policy number. Click on the 'Documents' tab to see the downloadable contract.pdf file of the contract under the Annuity Contract section.

Please note, we suggest your client uses their personal login to download a copy of the contract directly from the Agent Portal themselves. You (the agent) should not email a copy of the contract to your client as that action may put your client's information at risk.

Found Policies: 1, Pages: 1

Agency Policies List Search Result

POLICY #	CLIENT NAME	LINE OF BUSINESS	ISSUE DATE	BALANCE \$	SURRENDER \$	STATUS	AGENT #

Found Policies: 1, Pages: 1

Policy Data Deposits Interest History Transaction Summary Transaction Details Policy Notes Documents

Policy Documents

File Name	Date	Download
New Business Application		
Application.pdf		Download
Annuity Contract		
Contract.pdf		Download

Close policy details

Coronavirus Update

As you read in our March 14th update on the Coronavirus (COVID-19) outbreak, Sentinel Security Life Insurance Company activated our Business Continuity Plan to protect employees' health and allow for business operations to continue as normal. However, due to the recent decision of Utah's Governor Herbert to close all Utah public schools until May 1st (effective March 23), Sentinel Security Life Insurance Company is taking further steps to support our Utah staff and community during this period.

Effective immediately, Sentinel Security Life Insurance Company will more rapidly advance its transition to allow more employees to work remotely from their homes. Please note, as we work through this transition, we expect disruptions to service. You may experience longer call and processing times, so please plan accordingly. We would strongly encourage use of the Agent Portal to obtain status updates on pending applications.

We want to assure you that we are doing everything in our power to make this transition efficient and to return service levels to normal as quickly as possible. We are dedicated to serving you, our partners, and appreciate your patience during these unprecedented times.

As stated in our March 14th update, we request that you work smartly and take necessary precautions to protect your health. We suggest using the E-App system to limit your in-person client meetings. Through the E-App, you

can submit applications while working with your clients remotely over the phone. Please reach out to our Sales team at sales@sslco.com if you have trouble utilizing the [E-App](#) (found on the Agent Portal).

You can also download our **E-App Guides** here:

[Annuity E-App Guide](#)

[Medicare Supplement E-App Guide](#)

[Final Expense E-App Guide](#)

We have included additional tips/resources on the Coronavirus (COVID-19) from the CDC here:

[About Coronavirus](#)

[Additional Resource](#)

Our dedicated teams are here to support you. Please do not hesitate to reach out to sales@sslco.com if you have any questions or need assistance. We will continue to monitor the Coronavirus outbreak closely and will provide additional updates as needed.

New E-App Submission Policy

To better align with industry standards and the growing digital market, Sentinel Security Life Insurance Company will be requiring E-App submissions for any annuity application with a purchase premium less than \$10,000. This new policy will be **effective April 1, 2020**, and will aid Sentinel in its continuous support of agents with lower premium amounts.

E-App Usage has more than DOUBLED in the last 9 months!

“Why you ask?”

- E-App Bonus
- Practically eliminates missing requirements
- Makes for faster processing time getting you paid a lot sooner
- Avoid copying redundant info
- Very intuitive and user friendly

Additionally, the 2020 E-App Contest is still ongoing. Get Involved [now!](#)

Rate Adjustments Effective 3/18

Due to continual declines in the investment market, it is necessary to again adjust MYGA rates. Accordingly, please note that effective March 18, 2020, MYGA rates will be decreasing. To download an updated Annuity Rate Sheet, please click below.

[Annuity Rate Sheet - Effective 03/18/2020](#)

Important Dates to Remember:

- **March 17, 2020:** Date applications must be signed to receive current rates. Applications must be signed before or on March 17, 2020 to receive the current crediting rates.
- **March 18, 2020:** Date new crediting rates take effect. Any application signed on or after March 18, 2020 will receive the new crediting rates.
- **March 20, 2020:** Date application must be received in Home Office to receive current rates. Applications signed before or on March 17, 2020 must be received in the Home Office by March 20, 2020 to receive the current crediting rates. We will accept faxed or e-mailed applications on March 20, 2020.

New Business E-mail: newbusiness@insadminservices.com
New Business Fax: 1-888-433-4795

- **May 4, 2020:** Date rate lock ends. All transfer and exchanges for any application signed on March 17, 2020 or earlier must be fully completed with the initial premium received in the Home Office by May 4, 2020, in order to receive the current crediting rates.

Visit our website!

■ ■ ■ SENTINEL SECURITY LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY

Sentinel Security Life Insurance Company | 801-247-1423 | <http://www.sslco.com> |



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