



### **New at Sentinel Security Life Insurance Company this week:**

- Latest Agent Resources
- 2020 Annuity E-App Contest Closed
- 2021 Success Summit
- GIA Changes 6/8/20
- Virtual Sales Webinar Series
- Phone Health Interviews will be eliminated for Final Expense Applications

### **Latest Agent Resources:**

[Current Annuity Rate Sheet](#)  
[2019 Financial Summary](#)

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### **2020 Annuity E-App Contest Closed!**

Thank you to everyone who participated in our 2020 Annuity E-App Contest, which closed on Sunday, May 31st. The drawings for cash prizes will take place the week of **June 15th and winners will be announced the week of June 22nd!**

The turnout for this year's E-App Contest was fantastic, as more agents are leveraging the E-App than ever before. Please see below for the full contest stats as of May 31st:

- 875 applications have received the \$100 bonus for being a first time E-App user!
- 1,509 applications have been entered into the drawing for the grand prize!

Thank you again for your support. As a reminder, you can check out full contest details [here](#).

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### **2021 Success Summit**

Sentinel Security Life Insurance Company's 2021 Success Summit "Success Summit", will take place from **April 30, 2021 to May 6, 2021** in two historic destinations, **Florence, Italy** and the Island Country of **Malta**!

Please see the Success Summit flyer below for contest qualifications\* and dates\*\*.

[2021 Success Summit Flyer](#)

[Agent Standings](#)

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### **Guaranteed Income Annuity (GIA) Changes 6/08/20**

Effective June 8, 2020 the Guaranteed Income Annuity's Subsequent Premium Fixed Rate and the GLWB Rider payout factors will decrease. Please see below for the rate sheet effective 6/08/20.

[Rate Sheet Effective 6/08/20](#)

#### **Important Dates to Remember:**

- **June 7, 2020 - Date application must be signed to receive current premium bonus, roll-up rates and payout factors.** Applications must be signed by June 7 or before to receive the current rates.
- **June 8, 2020 - Date when new premium bonus, roll-up rates and payout factors take effect.** Any application signed on June 8, 2020 and later will receive the new rates.
- **June 9, 2020 - Date application must be received in the Home Office to receive the current premium bonus, roll-up rates and payout factors.** Applications signed by June 7, 2020 or earlier must be received in the Home Office by June 9, 2020 to receive the current rates. We will accept faxed or emailed applications on June 9, 2020.

**New Business Email:** [newbusiness@insadminservices.com](mailto:newbusiness@insadminservices.com)

**New Business Fax:** 888-433-4795

- **July 22, 2020 - Date rate lock ends.** All transfers and exchanges for any application signed on June 7, 2020 or earlier must be completed by July 22, 2020 in order to receive the current rates.

[Quick Sheet ICC](#)

[Quick Sheet ND & SD](#)

[Quick Sheet FL](#)

[GLWB Rider Insert OT](#)

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### **Virtual Sales Webinar Series- How are Top Producers adapting?**

Virtual Sales Webinar Series- How are Top Producers adapting?

Join us this week for a brand new edition of our Virtual Sales webinar series. Learn what Top Producers find to be **15 crucial aspects of a strong virtual presentation**. This short webinar will highlight key feedback Sentinel's team has received from experienced field professionals over the past two months— begin implementing these tactics to improve the Virtual Sales experience for both you and your clients!

June 4th at 11 am ET. Register [here](#)

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### **Phone Health Interviews will be eliminated for Final Expense Applications**

Effective June 19, 2020, Sentinel will eliminate the requirement of Phone Health Interviews “PHI’s” (conducted through Apptical) for Final Expense applications. While the PHI will no longer be required, agents selling remotely with our E-App will still be able to complete the signature process via phone by calling 877-888-0352. After the E-App is submitted, you (the agent) will receive an e-mail that contains the underwriting decision, or you can check the Agent Portal.

Please note the following:

- The decision to eliminate Apptical PHI’s was made in order to provide a more efficient process for Sentinel’s Final Expense applications. Sentinel’s hope is that this procedural change will enhance the overall customer service experience and help agents to better serve their clients.
- As a result of this change, effective June 19, 2020, there will be a 1% renewal commission reduction (for Years 2+) for all New Vantage plans at each commission level.
- Updated marketing materials and commission schedules reflecting these changes will be circulated to you from your upline at a later date (prior to June 19th).
- Underwriter review at point of sale and outgoing calls from the Underwriting team will still occur as needed to gather information needed to make an underwriting decision.

Summary of Changes effective June 19, 2020:

- Apptical PHI’s will be eliminated from the Final Expense Application process.
- There will be a 1% renewal commission reduction (for Years 2+) for all New Vantage plans at each commission level.

Important to Remember: Please keep in mind, all Final Expense applications submitted prior to June 19, 2020, must fulfill the PHI requirement.

Please do not hesitate to reach out to [sales@insadminservices.com](mailto:sales@insadminservices.com) with any questions regarding the above changes.

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Visit our website!

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

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\*TRAVEL DATES SUBJECT TO CHANGE. SUCCESS SUMMIT SUBJECT TO POSTPONEMENT OR CANCELLATION DEPENDING ON CIRCUMSTANCES OF THE GLOBAL HEALTH CRISIS. \*\*MUST MEET MINIMUM PRODUCTION REQUIREMENTS. Qualification Requirements: Applications submitted within qualification period (03/05/2020 - 02/28/2021) must be issued by 03/04/2021. Agents may qualify under either Life and Health or Annuity only, not both. Individual production only, LOA agents cannot be combined under a single agency. Producer must be in good standing to qualify and have an active contract on the date of departure. Premium lapses occurring during the qualification period will be deducted from gross premium credits. Sentinel is unable to substitute awards in lieu of attendance. Sentinel may change qualifications and dates due to unforeseen circumstances.

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