

PLEASE READ BEFORE PROCEEDING

The accelerated underwriting process allows for a quick response but in certain cases, they are not able to approve right away, and an underwriter will have to review. There is no guarantee that the case will be approved immediately. Sagicor reserves the right to fully underwrite any case.

To begin using the Sagicor Accelerated Underwriting, you will need a Sagicor agent id. This can be obtained by contacting MRW Financial and having contracting paperwork submitted. We can usually get an agent id within 24 hours.

Once you have the id, you can go to the Sagicor website at: <https://www.sagicorlifeusa.com/> and create a log in.

You will be able to use the log in to submit the life case using the accelerated program (instructions included in this packet), but they will not approve the case until your contracting has been completed. The first time you use this product, it will take longer than normal until the contracting is set up.

Once all signatures have been obtained and submitted, you can view the status by going to the Sagicor home page and view the pending cases. You will find a policy number and status.

You can contact Sagicor directly for any questions. The contacts for Sagicor are on the last page of this attachment.

WHAT IS ACCELEWRITING®?

Sagikor's Accelewriting® process is an automated underwriting system that utilizes an eApplication to provide an underwriting decision in minutes with no telephone interview, medical exams, bodily fluids or Attending Physician Statement (APS) required.¹

Accelewriting® with eDelivery is available on Sagikor's Sage Term Life Insurance product:

Face Amounts:

Minimum Face Amount: \$50,000

Maximum Face Amount: \$1,000,000

Issue Ages:

- 18 years – 45 years up to \$1,000,000 (available with 10, 15 and 20 year term)
- 46 years – 55 years up to \$750,000 (available with 10, 15 and 20 year term)
- 56 years – 65 years up to \$500,000 (not available with 20 year term - Tobacco)

Risk Classes:

- Preferred Plus Non-Tobacco / Preferred Plus Tobacco
- Preferred Non-Tobacco / Preferred Tobacco
- Standard Non-Tobacco / Standard Tobacco
- Rated Non-Tobacco
(will be referred to underwriting for review on face amounts of \$500,001 and higher)
- Rated Tobacco / Rated 2 Non-Tobacco / Rated 2 Tobacco
(will be referred to underwriting for review and only available for face amounts of \$500,001 and higher)

Conversion Program

Conversion credits available in years 2 -5

Inherent Rider:


Accelerated Benefit Insurance Rider for Terminal Condition or Nursing Home Confinement²

Optional Riders:

- Accidental Death Benefit Rider
- Children's Term Rider
- Waiver of Premium Rider

Sage Term is available for other issue ages and face amounts with our fully underwritten application.


1- Log Into your Sagicor Account

[HELP](#) [CONTACT US](#) [LOG OUT](#)

[ACCOUNT HOME](#) [MARKETING MATERIALS](#) [TRAINING](#) [MAINTENANCE](#) [HELPFUL LINKS](#) [SEARCH CENTER](#) [UPLOAD CENTER](#)

[ACCOUNT HOME](#) > [ACCOUNT OVERVIEW](#)

Producer Account Overview



*A life lived
for others
is a life
worthwhile.*

PRODUCER NUMBER: SLIC18853



Producer Name:
MRW FINANCIAL INC.

Address:
310 S DALE MABRY HWY
STE 210
TAMPA, FL, 336092847

Email Address:
MATT@MRWFINANCIAL.
COM

Date of Birth:
SSN
59-3487418


Home Phone:
Business Phone:
Fax:
Hire Date:
04/11/2017



SMART System Availability UPDATE:

We've recently upgraded our systems and made a change to the way our SMART (Sagicor Management Reporting Tool) displays your production and hierarchy information. If you have an agency appointed with Sagicor, use your Agency SLIC number to view SMART reports for anyone in your hierarchy. To access your personal production reports enter your personal SLIC number. To access SMART reports click on SMART (Sagicor Management Tool) under the Account Home tab.

2- Hover over the "Account Home" tab and click on "Illustration Software"

Sagacor Life  [HELP](#) [CONTACT US](#) [LOG OUT](#)

[ACCOUNT HOME](#) [MARKETING MATERIALS](#) [TRAINING](#) [MAINTENANCE](#) [HELPFUL LINKS](#) [SEARCH CENTER](#) [UPLOAD CENTER](#)

[ACCOUNT OVERVIEW](#)
[PRODUCER COMMISSION](#)
[PENDING POLICIES](#)
[PRODUCER NEWS](#)
[SMART \(SAGICOR MANAGEMENT TOOL\)](#)
[ILLUSTRATION SOFTWARE](#)
[QUICKSTART](#)

Account Overview

PRODUCER NUMBER: SLIC10853


Producer Name:
MRW FINANCIAL INC.


Address:
310 S DALE MABRY HWY
STE 210
TAMPA, FL, 336092847

Email Address:
MATT@MRWFINANCIAL.COM

Date of Birth:
SSN:
59-3487418

Home Phone:
Business Phone:
Fax:
Hire Date:
04/11/2017

 QUICKSTART


 ACCELEWRITING®

*A life lived
for others
is a life
worthwhile.*

SMART System Availability UPDATE:

We've recently upgraded our systems and made a change to the way our SMART (Sagacor Management Reporting Tool) displays your production and hierarchy information. If you have an agency appointed with Sagacor, use your Agency SLIC number to view SMART reports for anyone in your hierarchy. To access your personal production reports enter your personal SLIC number. To access SMART reports click on SMART (Sagacor Management Tool) under the Account Home tab.

3- Click on “Run Sagicor Life Illustration Software Online”

Sagicor Life 


HELP CONTACT US LOG OUT

ACCOUNT HOME MARKETING MATERIALS TRAINING MAINTENANCE HELPFUL LINKS SEARCH CENTER UPLOAD CENTER

ACCOUNT HOME > ILLUSTRATION SOFTWARE

Sagicor Life Illustration Software

Why just talk about a customer's financial landscape when you can illustrate it? Sagicor Life is committed to serving you and offering the latest tools and technologies you need to succeed. Sagicor Life's illustration software gives you the ability to print, save and email customized client presentations, easily manage illustrations, download Client and Producer information, download and print applications, forms, underwriting guidelines and product information, calculate face amounts based on premium ...and much more.



Run Sagicor Life Illustration Software Online

Download Sagicor Life Illustration Software Online

TO REVIEW THE MINIMUM SYSTEM REQUIREMENTS FOR THE DESKTOP AND ONLINE VERSIONS OF THE ILLUSTRATION SOFTWARE, PLEASE [CLICK HERE](#). IF YOU HAVE ANY QUESTIONS OR REQUIRE ASSISTANCE, PLEASE CONTACT OUR PRODUCER RESOURCE CENTER AT (888) 724-4267 EXT 4680 OR EMAIL US AT PRC@SAGICORLIFEUSA.COM.

4- The illustration system will pop up. Make sure your pop up blockers are turned off for this site.

Illustration Method

Illustrate by Product ▾

Create New Illustration

Line of Business: Life ▾

Product Type: All ▾

Jurisdiction: Colorado ▾

Presentation Type: Standard ▾

Product Name	Description
Gold Interest Sensitive Single Premium Whole Life	Interest Sensitive Single Premium
Gold Fixed Indexed Single Premium Whole Life	Fixed Indexed Single Premium
Platinum Fixed Indexed Universal Life	Fixed Indexed Universal Life
Sage No Lapse Universal Life Insurance	No-Lapse Universal Life Insurance
Sage Term	10/15/20 Year Term Life Insurance
Sage Whole Life	Whole Life

Recent Cases

[Test Client](#)

5- Hove over the green house on the left hand side and click on “New Case”

The screenshot displays the Sagcor application interface. At the top, there is a header with the Sagcor logo, navigation buttons for 'Open Items (1)', 'Save', 'Close', and 'Help', and a 'Show Alerts' button. A left-hand sidebar contains a menu with options: 'Home' (highlighted in green), 'New Case', 'Case Management', 'Contact Management', and a section titled 'Untitled Case' with sub-options: 'Sage Term', 'Quick View', 'Reports', and 'Application'. The main content area shows a 'Jurisdiction' dropdown menu set to 'Florida'. Below this, there are two sections: 'Insured Information' and 'Risk Information'. The 'Insured Information' section includes fields for 'First Name', 'Last Name', 'Gender' (set to 'Male'), 'Birth Date' (5/19/1972), and 'Issue Age' (45). There are also 'Select Contact' and 'Remove contact' buttons. The 'Risk Information' section includes fields for 'Risk Class' (Preferred Non-Tobacco), 'Table Rating' (None), 'Flat Extra Amount' (\$0.00), 'Flat Extra Duration', and a 'Spouse Plan' checkbox.

Open Items (1) Save Close Help Show Alerts

Home

New Case

Case Management

Contact Management

Untitled Case

Sage Term

Quick View

Reports

Application

Jurisdiction: Florida

Insured Information

First Name: Select Contact

Last Name: Remove contact

Gender: Male

Birth Date: 5/19/1972

Issue Age: 45

Risk Information

Risk Class: Preferred Non-Tobacco

Table Rating: None

Flat Extra Amount: \$0.00

Flat Extra Duration:

Spouse Plan:

6- Complete the information and select the "Sage Term" Product Name.

New Case

New Illustration Options

- New Illustration
- New Illustration using current case data

Illustration Method

Illustrate by Product ▼

Create New Illustration

Line of Business: Life ▼

Product Type: Term Life ▼

Jurisdiction: Florida ▼

Presentation Type: Standard ▼

Product Name	Description
Sage Term	10/15/20 Year Term Life Insurance

- 7- Complete client name, gender, date of birth and risk information. You can see the Summary Values on the right side.

Client **Plan**

Illustration

Jurisdiction: Florida

Insured

Insured Information

First Name: Joe

Last Name: Client

Gender: Male

Birth Date: 5/19/1972

Issue Age: 45

Risk Information

Risk Class: Preferred Non-Tobacco

Table Rating: None

Flat Extra Amount: \$0.00

Flat Extra Duration:

Spouse Plan:

Key Information

Joe Client
Male, Age 45, Preferred Non-Tobacco

Jurisdiction
Florida

Premium Mode
Annual

Summary Values

15 Year Term:

Values as of: 1

Modal Premium: \$273.50

Annualized Premium: \$273.50

Death Benefit: \$100,000

8- Click on the "Plan Tab" and update the product information and click the "Save" button.

Sagcor Open Items (2) Save Close Help Show Alerts

Client Plan

Plan

Solve Type: Solve for Premium ▼
Term Duration: 15 Year Term ▼
Face Amount: \$100,000
Premium Amount: Solve
Premium Mode: Annual ▼

Riders Section

Waiver of Premium: No ▼
Accidental Death benefit: \$0.00
Children's Term: \$0.00 Age of Youngest Child: 0

Key Information

Joe Client
Male, Age 45, Preferred Non-Tobacco
Jurisdiction
Florida
Premium Mode
Annual

Summary Values

15 Year Term:

Values as of: 1

Modal Premium:	\$273.50
Annualized Premium:	\$273.50
Death Benefit:	\$100,000

9- Name your case and click save.

Save

Name:

User Defined Template:

Folder Location:

New Folder Name:

Waiver of Premium:

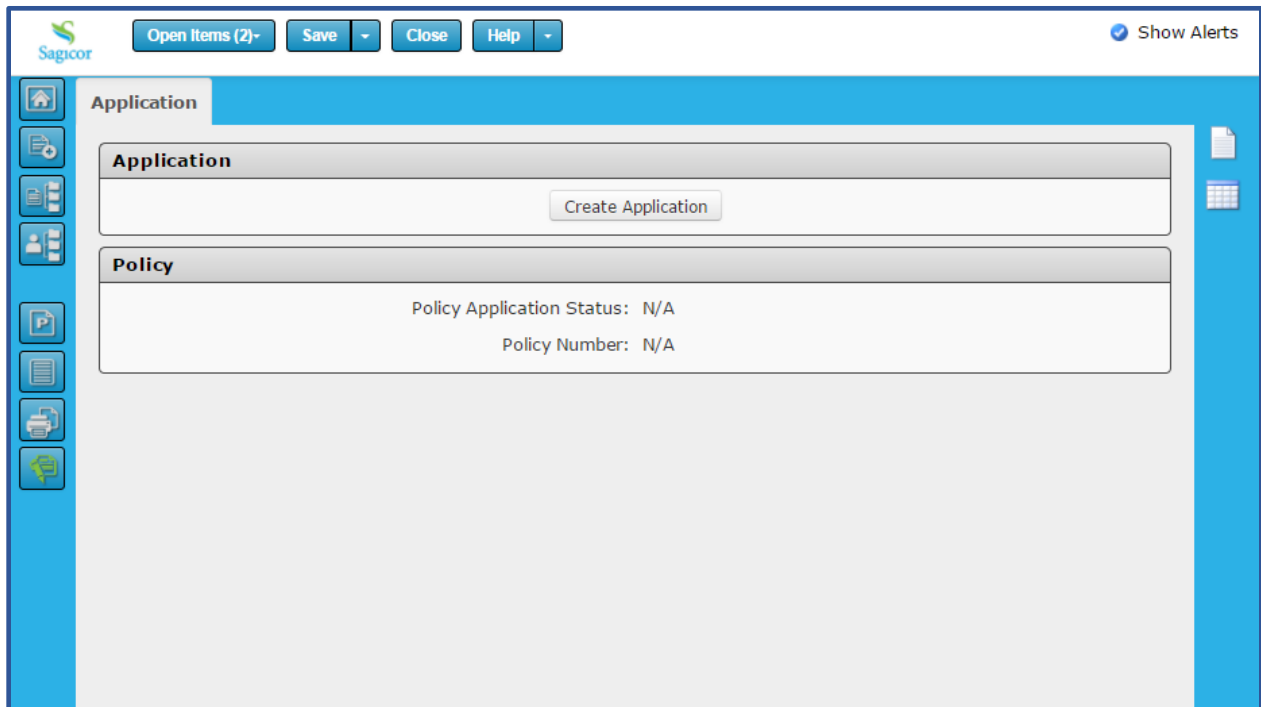
Accidental Death benefit:

Children's Term: Age of Youngest Child:

10- Click on the “Application” button at the bottom of the left hand side.

The screenshot displays the Sagcor application interface. The top bar includes the Sagcor logo, navigation buttons for 'Open Items (2)', 'Save', 'Close', and 'Help', and a 'Show Alerts' button. The left sidebar contains a menu with the following items: Home, New Case, Case Management, Contact Management, Joe Client, Sage Term, Quick View, Reports, and Application (highlighted in green). The main content area is divided into two sections. The upper section contains the following fields: Solve Type (dropdown menu set to 'Solve for Premium'), Term Duration (dropdown menu set to '15 Year Term'), Face Amount (text input field containing '\$100,000'), Premium Amount (text input field containing 'Solve'), and Premium Mode (dropdown menu set to 'Annual'). The lower section contains: Waiver of Premium (dropdown menu set to 'No'), Accidental Death benefit (text input field containing '\$0.00'), Children's Term (text input field containing '\$0.00'), and Age of Youngest Child (text input field containing '0'). At the bottom center of the main area, there are two navigation arrows (left and right).

11- Click "Create Application". (make sure pop up blockers are off for this site)



12- Use the Green Arrows to move through the application. Completing all information as you go.

The screenshot displays the Sagicor Client Application interface. At the top left is the Sagicor logo. The main header area includes the text "Client Application" and navigation buttons for "Home", "Other Actions", "Save", and "Log Off". Below this is a progress bar with four steps: 1. FORM ENTRY (73% complete), 2. SIGNATURES, 3. REVIEW, and 4. FINALIZE. A "CONTINUE" button is located to the right of the progress bar. The main content area is titled "Life Welcome Page" and "Page 1". It features a large green double-left arrow on the left and a large green double-right arrow on the right. The central text reads: "WELCOME TO SAGICOR eAPPLICATION It's our newest innovation yet!". Below this, it states "SAGICOR'S eAPPLICATION SOLUTION WILL ENSURE:" followed by a bulleted list: "In Good Order" Submissions, Compliant Applications and Supplemental Forms, and Improved Producer and Applicant Experience. Underneath, it says "ADDITIONAL FEATURES:" followed by another bulleted list: All information captured in the Illustration is passed to the eApplication; Information is entered once and pre-filled on multiple forms; and The application can be completed "side by side" or via email.

Client Application

Home Other Actions Save Log Off

1 FORM ENTRY 73% 2 SIGNATURES 3 REVIEW 4 FINALIZE CONTINUE

OPEN Life Welcome Page Page 1

WELCOME TO SAGICOR eAPPLICATION
It's our newest innovation yet!

SAGICOR'S eAPPLICATION SOLUTION WILL ENSURE:

- "In Good Order" Submissions
- Compliant Applications and Supplemental Forms
- Improved Producer and Applicant Experience

ADDITIONAL FEATURES:

- All information that is captured in the Illustration used at time of sale is passed to the eApplication reducing data entry.
- Information is only entered once. If the same information is required on multiple forms the data is pre-filled.
- The application can be completed "side by side" or via email.

- 13- The **RED** percentage number under the 1 tab will tell you how much of the application is complete. To see what information is missing, you can click the “OPEN” button underneath the 1 to see what is missing.

The screenshot shows the Sagicor Client Application interface. At the top, there is a navigation bar with 'Home', 'Other Actions', 'Save', and 'Log Off' buttons. Below this is a progress indicator with four steps: 1. FORM ENTRY (73% complete), 2. SIGNATURES, 3. REVIEW, and 4. FINALIZE. A 'CONTINUE' button is also present. The main content area is titled 'Sagicor Simplified Issue Application' and 'Page 1'. The application form is titled 'INDIVIDUAL LIFE INSURANCE APPLICATION' and is divided into two sections:

SECTION 1 – Fraud Warning and Acknowledgement
Fraud Warning Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

I understand and acknowledge that:

- This is an application for life insurance coverage on the Proposed Insured, to be issued by Sagicor Life Insurance Company ("Sagicor").
- To the best of my knowledge and belief, the statements and answers given on this application are true, complete, and correctly recorded.
- Sagicor will rely on the truthfulness, completeness and corrections of the statements and answers on this application to make its decision as to whether to provide life insurance coverage on the Proposed Insured.

Signed: [Redacted] [Redacted] Date Signed: 05/19/2017
 City: [Redacted] State: [Redacted]
 X [Redacted] Proposed Insured Signature (If a minor, signature of parent or guardian)
 X [Redacted] Proposed Owner's Signature (If other than Proposed Insured)

SECTION 2 – Proposed Insured Information

Name: Joe [Redacted] Client Sex: Male Female
 First MI Last Suffix (Jr. Sr.)
 [Redacted] [Redacted] [Redacted] FL [Redacted]
 Residence Street Address City State Zip Code
 Check box if the mailing address is the same as the Residence Street Address.
 [Redacted] [Redacted] [Redacted] [Redacted]
 Mailing Address City State Zip Code
 Date of Birth: 05/19/1972 Social Security Number: [Redacted]
 Driver's License #/State of Issue: (If none, please provide an explanation in Section 10) State: [Redacted] # [Redacted]

14- Below shows what is missing on the application.

The screenshot displays the Sagicor Client Application interface. At the top, there is a navigation bar with 'Home', 'Other Actions', 'Save', and 'Log Off' buttons. Below this is a progress bar with four steps: 1. FORM ENTRY (73% complete), 2. SIGNATURES, 3. REVIEW, and 4. FINALIZE. A 'CONTINUE' button is located to the right of the progress bar. The main content area is titled 'Sagicor Simplified Issue Application' and 'Page 1'. On the left, there is a sidebar menu with the following items: Life Welcome Page, Sagicor Simplified Issue Application * (expanded to show Page 1 * through Page 9 *), Disclosure Notice to Proposed Insured, Conditional Receipt, Accelerated Benefit Disclosure *, Customer Electronic Consent and Disclosure *, Illustration Acknowledgement Form *, and Document Receipt *. The main form area is titled 'INDIVIDUAL LIFE INSURANCE APPLICATION' and contains the following text: '...ure, defraud, or deceive any insurer files a statement of claim or an mation is guilty of a felony of the third degree.', 'Proposed Insured, to be issued by Sagicor Life Insurance Company', and 'nd answers given on this application are true, complete, and correctly'. Below this text is a 'Date Signed' field with the value '05/19/2017'. There is a dashed box for a signature, with a red 'X' indicating a missing signature. Below the signature field is a 'Proposed Owner's Signature' field with the text '(If other than Proposed Insured)'. The form also includes fields for 'Sex' (Male checked, Female unchecked), 'Suffix (Jr. Sr.)', 'City', 'State' (FL), and 'Zip Code'. There are two sets of these fields, one for 'Street Address' and one for 'Home Address'. The 'Home Address' field is partially filled with 'on in Section 10', 'State', and '#'. A large green double arrow points to the right on the right side of the form.

15- Once the application is complete, you will see this message. Click “CONTINUE” to move to the signature process.

1 FORM ENTRY 100% **2** SIGNATURES **3** REVIEW **4** FINALIZE CONTINUE

Document Receipt Page 1

Form Entry has met the requirements.
You may [enter more data](#)
OR [CONTINUE](#) to proceed to the next step.
[Close]

You may have reviewed (and signed if required) all or some of the following documents during the application process. You must receive a copy of the reviewed documents.

- Disclosure Notice to Proposed Insured
- Accelerated Benefit Disclosure Form
- Replacement Form
- Conditional Receipt (premium).

Applicant Statement

I acknowledge that with respect to the life insurance application accompanying this form, I have reviewed the applicable documents above, and (check applicable statement):

I received a printed copy of the documents. (or)
 I accept delivery of the documents through electronic access.

X _____ X _____ 05/19/2017
Signature of the Applicant/Owner Date

Joe Client
Printed name of the Applicant/Owner Printed name of the Proposed Insured if different than Applicant/Owner

Producer Statement

This is to certify that with respect to the life insurance application accompanying this form, I have reviewed with the Applicant the applicable documents above and provided to the Applicant (check applicable statement):

16- Click "Use E-Signature"

1 FORM ENTRY ✓ **2** SIGNATURES **3** REVIEW **4** FINALIZE

Electronic Signatures

This application will be locked upon making these choices. No changes can be made after signing.

Use E-Signature Decline E-Signature

If you choose to use E-Signature, all signatures in this application will be collected electronically. Please read the Federal Regulations and Definitions. Please make sure all parties are equipped with these system requirements:

- Internet Access
- Minimum Screen Resolution 1024 x 768
- Web browser: Internet Explorer 8+, Firefox (current version), Safari (current version), Google Chrome (current version), Chrome and Safari mobile browsers.
- 128MB of RAM; Cookies and Javascript Enabled.

If you choose to decline E-Signature, all signatures in this application will be collected manually. Your application will be completed in our system. You may print the application PDF files and deliver to your client via postal or other means. Please note that delivery of the information electronically will result in a superior customer experience.


Federal Regulations and Definitions

[ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT \(ESIGN\)](#)


[UNIFORM ELECTRONIC TRANSACTIONS ACT \(UETA\)](#)

[Implementation of the Government Paperwork Elimination Act](#)

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17- Select Insured

1 FORM ENTRY  **2** SIGNATURES **3** REVIEW **4** FINALIZE



Federal Regulations and Definitions

[ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT \(ESIGN\)](#)

[UNIFORM ELECTRONIC TRANSACTIONS ACT \(UETA\)](#)


[Implementation of the Government Paperwork Elimination Act](#)

List of Required Signers

-  **Insured**
-  **Agent**

Completed Signatures


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18- Click "Send Email Request"

The screenshot shows a web interface with a light green background. At the top, there is a horizontal progress bar with four steps: 1 FORM ENTRY (with a green checkmark), 2 SIGNATURES (highlighted in orange), 3 REVIEW, and 4 FINALIZE. Below the progress bar is a blue header for the section titled "Client Signature Choice". Underneath the header, the text reads "Please indicate below the method you would like to use to obtain the client signature." Two dark grey buttons are centered below the text: "Sign Now" (with a pen and paper icon) and "Send Email Request" (with an envelope icon). At the bottom of the page, there is a copyright notice: "© 2017 Sagacor Financial Corporation. All Rights Reserved." and a logo for "Powered by FireLight".

19- Complete the information and add agent email address and click "Send Email Request"

1 FORM ENTRY  **2** SIGNATURES **3** REVIEW **4** FINALIZE


Send Email To Client To Request Signatures

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


Client Name:	<input type="text" value="Joe Client"/>	Subject:	<input type="text" value="Client Application - Please complete your signature"/>
Client Email:	<input type="text" value="CARON@MRWFINANCIAL.CO"/>		<div style="border: 1px solid gray; padding: 5px;"><p>Dear Joe Client,</p><p>Thank you for applying for 'Sage Term' from Sagicor Life Insurance Company.</p><p>Use the link included at the bottom of this 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.</p><p>Please use your birth date and the last 4 digits of your Social Security Number to login.</p></div>
Your Name:	<input type="text" value="MRW FINANCIAL INC."/>		
Your Email:	<input type="text"/>		
* Client Last 4 Digits of SSN:	<input type="text" value="7523"/>		
* Client Birth Date:	<input type="text" value="5/19/1972"/>		

* These values will not show in email.


Message:

 **Send Email Request**


Generate Link Without Email

 **Cancel**

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20- The client can use the link below. You can copy and send that to the client if necessary. They will be able to log in using the date of birth OR the Passcode listed below.

1 FORM ENTRY  **2** SIGNATURES **3** REVIEW **4** FINALIZE


Send Email To Client To Request Signatures


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

Client Name:	Joe Client	Subject:	Client Application - Please complete your signature
Client Email:	CARON@MRWFINANCIAL.CO		Dear Joe Client, Thank you for applying for 'Sage Term' from Sagicor Life Insurance Company.
Your Name:	MRW FINANCIAL INC.		Use the link included at the bottom of this 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.
Your Email:	mooreloved77@gmail.com		Please use your birth date and the last 4 digits of your Social Security Number to login.
* Client Last 4 Digits of SSN:	7523	Message:	
* Client Birth Date:	5/19/1972		

* These values will not show in email.


Message sent to CARON@MRWFINANCIAL.COM at 5/19/2017 7:50:52 AM.
Please inform your recipient(s) to use Passcode **1 dr66kg5**
Recipient(s) can also use this link: **<https://www.firelighteapp.com/hw55>**

 **Back To Signers**

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21- This is the email the client will receive. They will need to click on the link in the email to access the case.

Fri 5/19/2017 9:51 AM



MRW FINANCIAL INC. <SLIC_FireLight@sagikor.com>
Client Application - Please complete your signature

To Caron Moore

Thank you for applying for 'Sage Term' from Sagikor Life Insurance Company.

Use the link included at the bottom of this 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 Social Security Number to login.

1. After logging into the system, click on the "Sign Application" button.
2. On the "Document Sets to be Signed" page, click on "Continue". A view documents page will open.
3. Click on a document name button at the top of the view window to review each form before signing. When your review has been completed and you agree on the content of the document, check the disclosure box below the document's name. A green check mark will appear to the right of the document name button acknowledging that you have agreed on the terms of the document.
4. Repeat this process for all required documents.
5. Once all documents have been reviewed and all disclosure boxes have been checked, click on the "Sign" button below the document's name to complete the eSignature process.
6. Enter your complete name, city, and state where you are signing the documents. If you are using a tablet device sign your name in the yellow area of the screen.
7. Once complete, click on "I Consent".
8. Once you have completed the eSignature process, click on the "Ok" button and you will be logged out of the system.

If you have any questions please feel free to contact me.

Sincerely,

MRW FINANCIAL INC.

To sign your application, click on <https://www.firelighteapp.com/hw55> enter the last 4 digits of your Social Security Number, and your birth date. If a new window does not automatically appear copy the link and paste it into the address bar of a new browser window.

IMPORTANT NOTICE: If as a result of your purchase of this policy you may surrender or otherwise make a change to coverage provided by an existing policy, you completed and signed a replacement form during the new policy application process. If so, that replacement form, with its guidance information, is included in this application package for your reference.

22- This is the screen the client will log into to view and authorize the application.

The image shows a login interface with a light green background. At the top, a blue header bar contains the word "Welcome" in white. Below this, there are two input fields: "Last 4 Digits of SSN / TIN:" and "Birth Date (MM/DD/YYYY):". Each field is followed by a dark grey button labeled "Enter". A horizontal line separates this section from the next. Below the line, the word "OR" is centered. Underneath, there is a "Passcode:" label followed by a single input field and another "Enter" button. At the bottom of the form area, there is a blue hyperlink that says "Questions and Support".

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FireLight

You can use the following Youtube Link to follow the final steps for authorization and submission.

<https://www.youtube.com/watch?v=m7yroK5Fr0o>

Sagicor is set up for you to contact them directly. The contact numbers for the carrier are on the next page.



LIFE INSURANCE COMPANY

Contact List

Sagicor Life Insurance Company

Phone: 888-SAGICOR/888-724-4267/813-287-1602

www.sagicorlifeusa.com

DEPARTMENT	FAX NUMBER	EXTENSION	E-MAIL ADDRESS
Claims	480-425-5128	4630	claims@sagicorlifeusa.com
Client Services	480-425-5139	4610	clientservices@sagicorlifeusa.com
Commissions	480-425-5150	4670	commissions@sagicorlifeusa.com
New Business	800-324-8943	4640	newbusiness@sagicorlifeusa.com
Producer Appointment	866-463-0397	4660	producerappointment@sagicorlifeusa.com
Producer Resource	N/A	4680	prc@sagicorlifeusa.com
Underwriting	480-425-5143	3304	underwriting@sagicorlifeusa.com
DEPARTMENT SUPERVISORS			
Barbara Knaggs	New Business Manager	6105	barbara_knaggs@sagicor.com
Chris Vaughn	Claims Manager	5260	chris_vaughn@sagicor.com
Tom Groves	Client Services Manager	5215	thomas_groves@sagicor.com
Mike Lee	Client Services Supervisor	5212	mike_lee@sagicor.com
Joanne Penns	Commissions Supervisor	5414	joanne_penns@sagicor.com
Susan Duke	Commissions and Accounting	5510	susan_duke@sagicor.com
Radha Ramsewak	Producer Appointment Mgr	6104	radha_ramsewak@sagicor.com
Robin Mantovano	Producer Appointment Unit Lead	6132	robin_mantovano@sagicor.com
Rita Morris	Producer Services Senior Manager	5432	rita_morris@sagicor.com
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