GTL Agent-Client
SIGNATURE GUIDE

How to Easily Capture Your Client's Signature with GTL's Various Agent Portal/Web Browser Options and When to Use Them:

DIGITAL SIGNATURE: Available on the Agent Portal and e-App.

During in-person client meetings, clients can provide their signature using their finger or stylus via the touchpad, PC's touchscreen, or by utilizing the PC or laptop's mouse to 'write' the signature.

ONE-TIME PIN: Available via Agent Portal web browser only.

Use the One-Time PIN option when the client is not present at the time of sale. A text message with a 5 digit PIN will be sent to the client's phone to capture their signature in real time which allows you to proceed with the rest of the application.

VOICE VERIFICATION CALL: Available via Agent Portal web browser only.

Use the Verification Call option when the client is not present at the time of sale and does not have a smart phone. Type in your client(s) name into the signature box on the Agent Portal Authorization screen and submit the application. Then have your client call GTL's toll-free Voice Verification number to complete a 3 minute phone call to verify their personal information.

These signature options are available for all GTL products except Turbo Term.
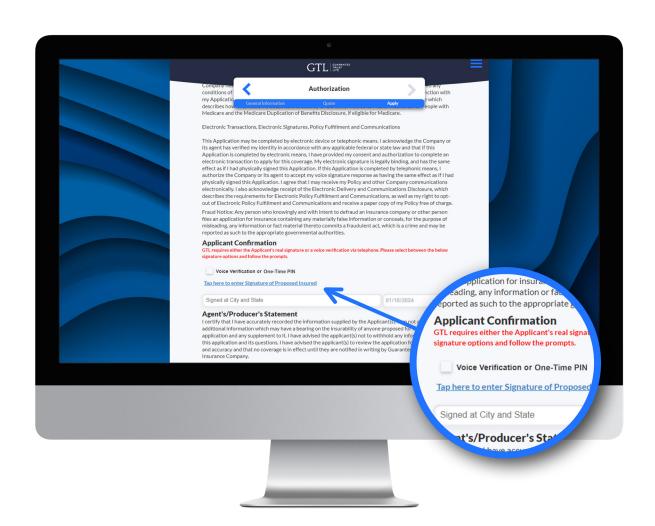
(Rev. 10/24)

GTL'S DIGITAL SIGNATURE

You will be provided the digital signature option on the **Authorization page** during the application process.
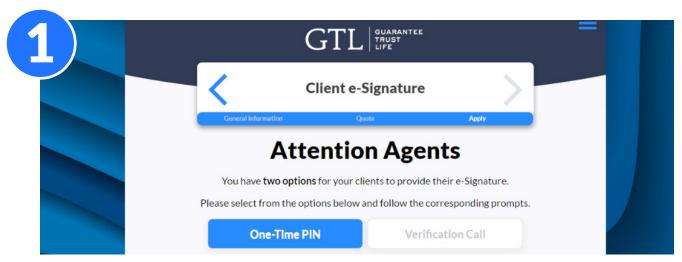
Click the blue underlined text link where your client can sign, shown in the pop-up window.

Please note: once your client signs using the digital signature feature and you hit "save and continue", **you cannot switch to One-Time PIN or Voice Verification.**
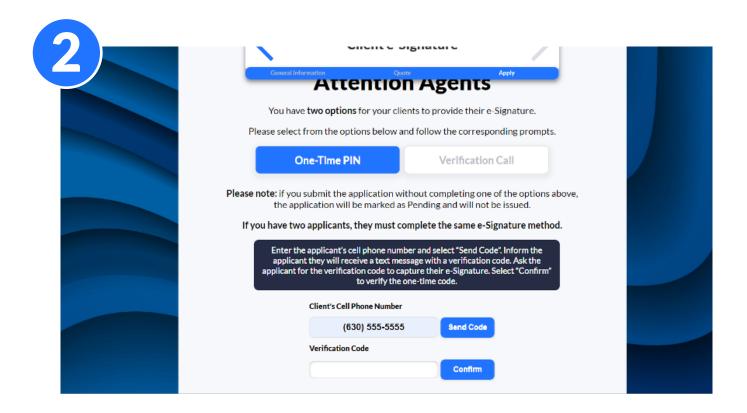
Only full, legal signatures will be accepted. No scribbles, lines, initials, etc will be accepted and will delay it's processing and your commissions.

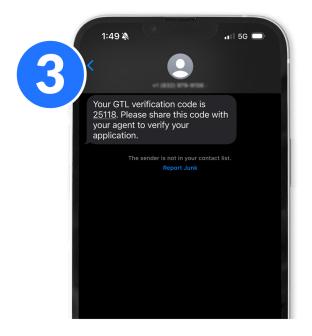# GTL'S ONE-TIME PIN SIGNATURE

1

When you reach the Client e-Signature page, you will have two options.
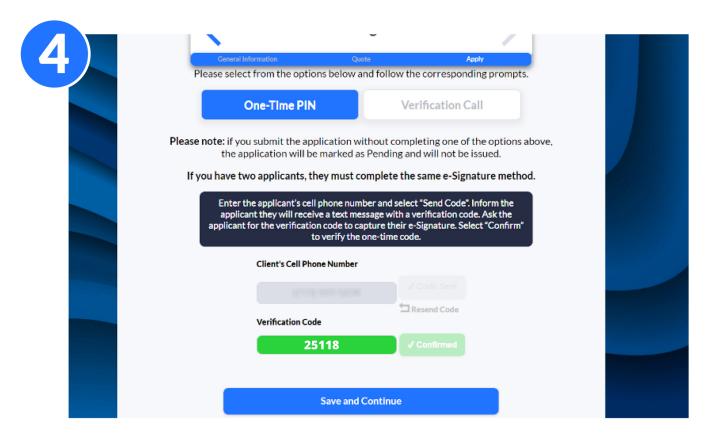
2

Select One-Time PIN and enter your client's cell phone number and click the "Send Code" button. Inform the applicant that they will receive a text message with a verification code.

GTL'S ONE-TIME PIN SIGNATURE

3

Your GTL verification code is 25118. Please share this code with your agent to verify your application.

The sender is not in your contact list.
Report Junk

Your client will receive a text message with a 5-digit verification code.

4

| General Information | Quote | Apply |

Please select from the options below and follow the corresponding prompts.

One-Time PIN | Verification Call

Please note: if you submit the application without completing one of the options above, the application will be marked as Pending and will not be issued.

If you have two applicants, they must complete the same e-Signature method.

Enter the applicant's cell phone number and select "Send Code". Inform the applicant they will receive a text message with a verification code. Ask the applicant for the verification code to capture their e-Signature. Select "Confirm" to verify the one-time code.

Client's Cell Phone Number

✓ Code Sent

↻ Resend Code

Verification Code

25118 | ✓ Confirmed

Save and Continue

Ask the applicant for the verification code to capture their e-Signature. Select "Confirm" to verify the one-time code.

GTL's Automated
VERIFICATION SYSTEM

Your client(s) must complete a quick verification call ONLY IF: They are not present to sign the application, or are unable to use the text-to-sign or digital signature feature.

ONLY THE INSURED(S) CAN COMPLETE THE VERIFICATION CALL — NOT THE AGENT, POWER OF ATTORNEY, OR ANYONE ELSE OTHER THAN THE INSURED

PLEASE CALL
866-839-5132

If at any time you want a question repeated, please press the # sign.

1. Please say your full name: _____

2. Please say or enter the last 4 digits of your social security number: _____

*"You entered **** – if this is correct, say YES or press 1, if not, say NO or press 2"*

3. Please say your date of birth, for example: January 1, 1990: _____

"You said January 1st 1990, if this is correct, say YES or press 1, if not, say NO or press 2."

4. Is there a second applicant on the application, please say their name: _____

"If not, say NO or press 2."

5. Please say the name of the product for which you are applying (circle below):

        a. Hospital Indemnity Coverage
        b. Cancer Coverage
        c. Critical Illness Coverage
        d. Short-Term Care Coverage

"Sounds like you said…… if this is correct, say YES or press 1, if not, say NO or press 2."

6. If you are you applying for an additional product, please say YES or press 1, if not, say NO or press 2.
    Please say the name of the product for which you are applying:
    - Hospital Indemnity Coverage
    - Cancer Coverage
    - Critical Illness Coverage
    - Short-Term Care Coverage

"Sounds like you said…… if this is correct, say YES or press 1, if not, say NO or press 2."

7. Please say the name of your Agent: _____

8. Do you confirm all questions are answered truthfully on your application?: _____

9. Do you understand you are making regular premium payments to maintain coverage?:_____

Your voice verification is now complete, thank you again for applying for coverage offered by Guarantee Trust Life Insurance Company!

HELPFUL TIPS
Voice Verification Calls

- Make copies of this Voice Verification Guide for your clients and fill in each answer prior to them making the phone call so the answers are right there for them

- Circle the product(s) they are applying for, make sure they only list one product at a time when prompted, they will have an opportunity to list any others later in the call

- Have them respond only once to a given question and have them wait patiently for the next question

- Ask them not to speak over the recorded prompts
  - If they remain quiet the next question will follow
  - If they don't understand a question, they can press the **#** sign and the question will be repeated

- Keep background noise to a minimum during the recording (no paper shuffling, whispered prompts, etc.) and have them speak clearly, not too quickly or too slowly

FAQS

Why do applicants have to complete a verification call?
The verification call is only necessary if your client is not present to sign, or is not able to use the text-to-sign or digital signature option on our e-applications. If they are able to digitally sign their full, legal signature or hand write it on our paper applications, a verification call is NOT required.

How long does the average verification call take to complete?
3 minutes.

What number do applicants call to complete the verification call?
The toll-free phone number is (866) 839-5132.

Is the call toll-free?
Yes.

What hours is the verification system available?
GTL's automated verification system is available 24/7.

Who has to complete the verification call?
Any adult applicant(s) listed on the application for coverage. If a spouse applies for coverage on the same application, one verification call may be completed to confirm both applicants' information. Only the applicant(s) can complete the verification call – NOT the agent or anyone else present.

Do children need to complete the verification call?
No. Children applying for coverage via a child policy or child rider do not need to complete a verification call.

Does the applicant have to complete a separate verification call for each product applied for?
No. If the applicant(s) is applying for more than one GTL product at the same time, only one verification call need be completed. The applicant may verbally state all product names/types being applied for.

What if my applicant refuses to complete the verification call?
Use our e-app on a device that allows a finger signature, try our digital signature option on our e-app via pc or laptop, or submit a paper application with the client(s) written legal signature.

Who do I call if my applicant has a problem completing the verification call?
Contact the GTL Sales Support Department at (800) 323-6907 during normal business hours. (Monday through Thursday 7AM to 5PM or Friday 8AM to 12PM Central Time).

Can I submit the application before my applicants complete the verification call?
Yes. Keep in mind, however, that GTL will not begin underwriting the e-Signature application until the verification call has been completed and the e-application has been received.

For additional information regarding the sales verification call process, please contact:
The GTL Sales Support Department at (800) 323-6907 during normal business hours.
Monday through Thursday 7AM to 5PM | **Friday** 8AM to 12PM Central Time