



Symmetry Agent Owned Life Insurance: My Policy Program

Key Information:

- Agent Code: SFM002
- Email Address: mypolicy@sfglife.com
- Face Amount: Under \$250,000
- Length of Term: 25 or 30 year
- Only complete the fields in yellow in the eApp
- **The first signing is tablet signing, the second signing is email signing**
- **Applications need to be completed before 4 PM EST Monday through Friday-NO WEEKENDS**
- **This business should NOT be entered into OPT!**

1. Getting Started:

- Go to www.americo.com
- If you are already registered, Click "Sales Connection" and login with your Username and Password.
 - If do don't have an account, click on "Agent Login" then click "Create an Account". **Note: once you have successfully set up your account, please wait a minimum of 2 hours before logging back in to submit an eApp.**

2. Selecting the Product:

- Click "New Illustration."
- Complete insured information and select product "HMS Plus 125" and then click "Create."
- Select Premium Class.
- Under "Product," select either "25 Year GTD" or "30 Year GTD" as the Coverage Term.
 - Next, check the "Solve by Payment" box.
 - **Note: make sure the "Cash Back Option - Universal Life" box is NOT checked. If due to age those terms lengths are not available you may select a shorter duration.**
- In the Premium Amount field insert \$85.00 and click "Refresh" (right side of the screen next to "Illustration Summary")
 - **Make a note of the "Face Amount.** This is needed when completing the eApp. **Note that there is a maximum face amount of \$250,000 as to not trigger a saliva swab so the premium may end up being less if \$85.00 yields a face amount above this.**

- Click the eApp tab in the top right corner.

3. Once in the eApp:

- Begin completing the eApp. **Note: you must complete all highlighted fields in yellow before moving on to the next screen.**
 - For “Agent Number” enter: **SFM002**. *If you use an incorrect agent number, you will not receive coverage.*
 - When asked if the agent is with the proposed insured select “No”.
 - On the insured information screen mark “Yes” for “Is the Proposed Insured going to be the Owner” as you will own your own policy.
- On the Product Screen:
 - Term Period: Select either “25 Year GTD” or “30 Year GTD” and Do Not add any additional riders. ***If you select a Term Period other than one of these or add any riders, you will not be available for coverage.***
 - Enter Face Amount from illustration when solving for \$85.00 monthly premium.
 - Once you enter all product Information, click “Calculate.”
- Initiate Underwriting:
 - Select “Tablet Signing” (*required*). **Note: make sure your pop-up blocker is turned off.**
- Payor Screen:
 - In the “Payor Information” screen select yourself as the payor so you can enter your bank information even though Symmetry will be paying for the first year. Americo will draft from your account starting in the 13th month.
 - FLORIDA ONLY – when you reach the “Agent Information” screen enter “P151022” for the agent license number.
- Completing the eApp:
 - When you “finish,” you must use “Email Signing” signing method and use the email **mypolicy@sfglife.com** as the email address.
 - Use “mypolicy” for the access code for the agent.
 - Once SFG has signed the application you must go back into the application and hit “Submit” in order to complete the application and get an underwriting decision or your app will not be submitted.
- **If by the next day SFG was unable to sign the application, please resend the agent signature email before 4:00 PM EST on that or the next business day.**
- **Do NOT enter this business into OPT!**

Questions: Contact our Agent Support Team at 800-231-0801 and mention the Symmetry Agent Owned Life Insurance My Policy Program.