SPECIFIC SOLUTIONS, INC.

The Life, Annuity, Long Term Care, & Disability Income Problem Solvers

Specific Solutions, Inc.

Step by Step Guide

Specific Solutions- Trial Application

1. Fax or email "Trial Application" to Specific Solutions- (800) 873-2345 (Can be obtained by calling Specific Solutions Marketing Team or from dedicated Website).
2. Complete Trial Application and have authorization forms signed and dated by advisor and client.
3. Email or Fax Specific Solutions: lmacfarlane@specificsolutions.com or avoisinet@specificsolutions.com FAX: (716) 632-6051.
4. Specific Solutions reviews the case to make sure it qualifies. To qualify for the trial application process the premium must be $10,000 annually or greater.
5. If case does not qualify for Trial Application then Specific Solutions will automatically utilize our Quick Quote Program.
6. Specific Solutions begins process required to shop potential coverages based on the client's impairment. This may include medical exam, APS, and working with different insurance underwriters.
7. Once Specific Solutions has all the informal offers from insurance companies, we send the advisor a synopsis of all the informal offers and tentative requirements (spreadsheet/report).
8. Advisor meets with client to discuss options.
9. Decision by client to apply formally to the chosen insurance carrier.
10. After client decision, advisor calls Marketing Team for Application and required items (800) 873-2345.
11. Complete all paperwork sent to you from Specific Solutions.
12. Complete any of your "company's" required paperwork and new business requirements.
13. Check payable to "Insurance Company on Application" if binding coverage, some maybe cashless due to transfers.
14. If <u>no check</u> taken, then fax (716) 632-6051 or email paperwork agency@specificsolutions.com and completed application to Specific Solutions, if check (binder) taken then 15. Faxing allows us to begin working on case immediately.
15. Overnight check to:

    Specific Solutions, Inc.
    475 International Drive
    Williamsville, NY 14221-5772
    Attention: Trial Application Team

16. Specific Solutions will email copies of case and paperwork to your compliance area.
17. Specific Solutions will ensure that all paperwork is in "good order", order medicals, APS and any other requirements, if applicable.
18. Specific Solutions will assign case manager to advisor for communications along the way.
19. Weekly update provide weekly to advisor.
20. Policy issued and sent to advisor for delivery to client. Any outstanding delivery receipts, if applicable will be included.

Step by Step-Workflow

Specific Solutions- Quick Quote Program

(Cases under $10,000 in annual premium)

1. Call (800) 873-2345 or email Specific Solutions at agency@specificsolutions.com .
2. Specific Solutions will need to know:
    - § Client Name
    - § Age, height and weight
    - § Tobacco User
    - § Face Amount
    - § Medical Impairments
    - § Medications and dosage
3. Specific Solutions will send preliminary information to a variety of carries to get informal offer within 24-48 hours.
4. Once Specific Solutions has all the informal offers from insurance companies, we send the advisor a synopsis of all the informal offers and tentative requirements (spreadsheet/report).
5. Advisor meets with client to discuss options.
6. Decision by client to apply formally to the chosen insurance carrier.
7. After client decision, advisor calls Marketing Team for Application and required items (800) 873-2345.
8. Complete all paperwork sent to you from Specific Solutions.
9. Complete any of your "company's" required paperwork and new business requirements.
10. Check payable to "Insurance Company on Application" if binding coverage, some maybe cashless due to transfers.
11. If no check taken, then fax (716) 632-6051 or email paperwork agency@specificsolutions.com and completed application to Specific Solutions, if check (binder) taken then 12. Faxing allows us to begin working on case immediately.
12. Overnight check to:

    Specific Solutions, Inc.
    475 International Drive
    Williamsville, NY 14221-5772
    Attention: Quick Quote Team

13. Specific Solutions will email copies of case and paperwork to your compliance area.
14. Specific Solutions will ensure that all paperwork is in "good order", order medicals, APS and any other requirements, if applicable.
15. Specific Solutions will assign case manager to advisor for communications along the way.
16. Policy issued and sent to advisor for delivery to client. Any outstanding delivery receipts, if applicable will be included.

Step by Step- Workflow

Specific Solutions- Policy Review Program

1. Fax or email "Client Authorization Form" to Specific Solutions- (800) 873-2345 (can be obtained by calling us or from dedicated Website).
2. Specific Solutions will perform Policy Review and email advisor the output (91.5% are received by advisor within 30 days).
3. If there is a recommendation to rescue or replace the policy ("call to action for advisor"), all required paperwork will be included.
4. Complete all paperwork sent to you from Specific Solutions.
5. Complete any of your "company's" required paperwork and new business requirements.
6. Check payable to "Insurance Company on Application" if binding coverage, some maybe cashless due to transfers.
7. If no check taken, then fax (716) 632-6051 or email paperwork agency@specificsolutions.com and completed application to Specific Solutions, if check (binder) taken then 8. Faxing allows us to begin working on case immediately.
8. Overnight check to:

    Specific Solutions, Inc.
    475 International Drive
    Williamsville, NY 14221-5772
    Attention: Policy Review Team

9. Specific Solutions will email copies of case and paperwork to your compliance area.
10. Specific Solutions will ensure that all paperwork is in "good order", order medicals, APS and any other requirements, if applicable.
11. Specific Solutions will assign case manager for you to work with along the way.
12. Policy issued and sent to advisor for delivery to client. Any outstanding delivery receipts, if applicable, will be included.

Step by Step- Workflow

Specific Solutions- Traditional Products: Universal Life, Indexed Life, Whole Life, Term Life, Disability & LTC

1. Call (800) 873-2345 or email Specific Solutions at agency@specificsolutions.com .

2. Specific Solutions will need to know:

   - Client Name
   - Age, height and weight
   - Tobacco User
   - Face Amount & Type of coverage you are looking for
   - Medical Impairments
   - Medications and dosage

3. Specific Solutions will provide you help with case design, illustrations, applications and presentation materials.

4. Advisor meets with client to discuss options.

5. Complete all paperwork sent to you from Specific Solutions.

6. Complete any of your "company's" required paperwork and new business requirements.

7. Check payable to "Insurance Company on Application" if binding coverage, some maybe cashless due to transfers.

8. If no check taken, then fax (716) 632-6051 or email paperwork and completed application to agency@specificsolutions.com to Specific Solutions, if check (binder) taken then 9. Faxing allows us to begin working on case immediately.

9. Overnight check to:

   Specific Solutions, Inc.
   475 International Drive
   Williamsville, NY 14221-5772
   Attention: New Business

10. Specific Solutions will email copies of case and paperwork to your compliance area.

11. Specific Solutions will ensure that all paperwork is in "good order", order medicals, APS and any other requirements, if applicable.

12. Specific Solutions will assign case manager to advisor for communications along the way.

13. Policy issued and sent to advisor for delivery to client. Any outstanding delivery receipts, if applicable will be included.

Step by Step- Workflow
Specific Solution's Strategic Partner

Western & Southern- Legacy Forward II

1. Login through Specific Solutions dedicated website using the "Western Southern" Portal
2. Click on Life App under Legacy Forward II
3. Follow the prompts throughout the application
4. Be sure to elect "*Electronic Underwriting*"; submit
5. Policy decision arrives in under 5 minutes
6. Sign and have client sign all forms and application
7. Complete any of your "company's" required paperwork and new business requirements.
8. Fax completed application to Western & Southern Life (or National Integrity)- (513) 362-2368
9. Mail app, payment payable to: W&S Financial Group and all forms to the company:

   Western-Southern New Business Department
   400 Broadway, MS 10
   Cincinnati, OH 45202

10. Western & Southern Financial Group will email copies of case and paperwork to Specific Solutions.
11. Specific Solutions will forward all email copies of case and paperwork to your compliance area.
12. Western & Southern or Specific Solutions can answer any questions you have about the case when it is being underwritten.
13. When policy issued, policy and any outstanding delivery receipts will be sent to Specific Solutions from Western & Southern.
14. Specific Solutions will log case, and make sure policy is in "good order".
15. Policy sent to advisor for delivery to client. Any outstanding delivery receipts, if applicable, will be included.

Step by Step- Workflow

Specific Solution's Strategic Partner

Vantis- Guaranteed Golden

1. Call (800) 873-2345 or email Specific Solutions at agency@specificsolutions.com or access "Vantis" Portal on Specific Solutions for "Guaranteed Golden" application
2. Complete all paperwork sent to you from Specific Solutions or what you downloaded from "Vantis" Portal located on Specific Solutions dedicated website
3. Complete any of your "company's" required paperwork.
4. Check payable to "Vantis Life".
5. Overnight original application, paperwork, and check to:

   Specific Solutions, Inc.
   475 International Drive
   Williamsville, NY 14221-5772
   Attention: New Business

6. Specific Solutions will email copies of case and paperwork to your compliance area.
7. Specific Solutions will ensure that all paperwork is in "good order".
8. Policy issued and sent to advisor for delivery to client.

Step by Step- Workflow
Specific Solution's Strategic Partner
One America- Asset Care I & II:

1. Call Scott McKay for application- (855) 279-6377.
2. One America will help with questions, case design and any items you will need prepared.
3. One America will email advisor application and paperwork.
4. Complete One America application and paperwork.
5. Complete any of your "company's" required paperwork and new business requirements.
6. Fax completed application to Scott McKay- (800) 352-6608
7. Check payable to "One America", some maybe cashless due to transfers.
8. Overnight original application, paperwork and check to:

   One America
   250 W. North Street
   Indianapolis, IN 46206

9. One America will email copies of case and paperwork to Specific Solutions.
10. Specific Solutions will forward all email copies of case and paperwork to your compliance area.
11. One America or Specific Solutions can answer any questions you have about the case when it is being underwritten.
12. When policy issued, policy and any outstanding delivery receipts will be sent to Specific Solutions from One America.
13. Specific Solutions will log case, and make sure policy is in "good order".
14. Policy sent to advisor for delivery to client. Any outstanding delivery receipts, if applicable, will be included.