

# Attention all Final Expense Agents!!

In case you missed it we've made some improvements to our final expense product to include Apptical's PURE decision engine that "lets you know before you go"!!

The response to this has been phenomenal and the number of agents using Apptical is growing significantly so PLEASE NOTE the following:  
**ALL APPLICATIONS USING APPTICAL MUST BE SUBMITTED TO THE HOME OFFICE EVEN IF COVERAGE IS DECLINED OR APPLICANT DECIDES AGAINST THE COVERAGE.**

The application is needed for authorization to access confidential information.

If we do not get the application we **RISK LOSING** Apptical as a vendor. So if you use Apptical and don't submit the application you are going to hear from us as we **MUST RECEIVE THE APPLICATION.**

**Rather than risk losing them as a vendor we will be forced to suspend your commission advancing and/or privileges for Apptical.**  
**SO PLEASE HELP US WITH THIS!!**

Pass the word onto others about this and don't hesitate to call us, your Manager or your IMO with any questions.

The final expense market is GREAT and it is growing. We see tremendous growth opportunities for the future and will continue to look for ways to IMPROVE our final expense portfolio!!!

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