



*Let our knowledge  
be your security.®*

Oxford Life Insurance Company (Oxford Life) specializes in providing senior-oriented life insurance and annuities.

Oxford Life was founded in 1965 in the Grand Canyon state of Arizona and is a member of AMERCO, a publicly traded financial holding network. AMERCO's other significant holdings include U-Haul International Inc. and Republic Western Insurance Company.



## TELEPHONE INTERVIEW

*Point-of-Sale Guide*

**Call  
1-888-801-5123**

### INTERVIEWERS AVAILABLE

**Monday-Thursday**  
8:00 a.m.-9:30 p.m. CST

**Friday**  
8:00 a.m.-5:00 p.m. CST

**Weekends**  
24-Hour Voice Mail

*Call for the interview  
before leaving your client's home.*

**FOR PRODUCER USE ONLY.**  
Not intended for consumer solicitation purposes.



## ■ About the Telephone Interview Service

Oxford Life has contracted with a consumer-reporting agency with extensive life insurance experience, to provide point-of-sale inspections. Interviewers are focused on providing excellent customer service. They are trained to accurately verify the information with you and your client in a non-threatening manner and to give you approval or declination while on the phone call.

## ■ Key Advantages to the Telephone Interview

The point-of-sale telephone interview provides several advantages to you and Oxford Life.

The interview:

1. Helps to reaffirm the relationship between you and applicant.
2. Advises you and the client of approval or discrepancy.

3. Helps to reduce the number of “not taken” policies, which can increase your persistency.
4. Eliminates the risk of having the applicant fail to complete the interview after the sale.
5. Speeds up policy issue.

## ■ Simple Telephone Interview Procedures

1. Complete the application, including the MIB and HIPAA Authorization, and ask all the health questions before initiating the telephone interview.
2. Call 1-888-801-5123 from the applicant’s home. Provide Oxford Life’s name and your name. Be sure to advise the operator if the applicant does not speak English.
3. The interviewer will complete the producer checklist with you. Be sure to answer the questions accurately.
4. Have the applicant speak with the interviewer in order to confirm the answers to the application questions. When completed, the interviewer will speak with you again.
5. The interviewer will advise you whether or not to submit the application.
6. If declined, submit the application to Oxford Life without payment. Please include a note that the application was declined.
7. If approved, submit the application in the normal manner along with the first month’s premium, making sure that all questions on the application are answered completely.
8. Verify the personal information provided by the applicant(s) by viewing a state issued driver’s license, state issued I.D. card, military I.D. card, Permanent U.S. Resident (Green Card), passport or other government issued picture I.D. card.

If the application is taken when the telephone interview service is not open, leave a voicemail with the applicant’s telephone number and identifying information. The Interview Specialist will call the applicant the next business day to complete the interview. Indicate on the producer checklist “Producer Not Present”. The Interview Specialist will contact you with the results of the interview.

No one except the applicant can complete the interview.

The telephone interview service has interpreters that can assist clients in numerous languages. They are also able to accommodate deaf English and Spanish speaking applicants using the TTY facilities.

If you are not contracted with Oxford Life, the interview will not be completed.

## ■ About the Point-of-Sale Decision Process

The decision is primarily based on the answers to the application health questions.

At the time of sale, a telephone interview is conducted with the applicant to review and confirm this information.

The telephone interview is required with every application, regardless of the insurance product being applied for. The point-of-sale interview allows you to close the sale while still in the applicant’s home.

To aid the decision process, the interviewer will access the Medical Information Bureau (MIB) and a drug profile called IntelliScript at the time of the interview. These tools are used to help ensure a prompt and accurate decision.

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