



# Application Checklist

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- Application**  
According to applicant's health history, select one of the following forms:  
**Level Death Benefit** Form NWLAA 3/03  
**Graded Death Benefit** Form NWGAA 3/03  
**Modified Death Benefit** Form NWMAA 3/03
- Specify Face Amount, Premium Amount, and Billing Mode**  
Under Section 1 - Application for Insurance.  
Billing modes available include monthly bank draft, quarterly, semi-annually, annually.
- Accelerated Death Benefit Disclosure Form** Form NTIRD 3/03  
Review this information with the client.
- Replacement Form - Alabama** Form LNB-REPL-AL  
Only if applicant is replacing coverage that is currently in-force.
- Check for First Month's Premium**  
Made payable to The Chesapeake Life Insurance Company.
- Receipt of Advanced Premium**  
If payment is accepted, this must be completed and signed with the agent. This receipt should be left with the client.
- Voided Check**  
Only if bank draft is selected.
- Conduct Telephone Interview** Call 1-800-228-7704  
Takes only 2 or 3 minutes. Questions on the application are reviewed for accuracy.
- Benefits will not take effect until the policy is issued.**

**Please note:**

- The cover page of the application contains important disclosure information.  
**LEAVE THIS PAGE WITH THE CLIENT.**
- For errors on an application: draw a single line through the error, and agent and applicant must initial it.
- Policies may be backdated up to 6 months to save age, but the back dated premium must be collected at the time of application.

**Please return all completed applications to American Benefits Corporation.  
Failure to do so could result in delayed processing.**