

Application Checklist

Help us help you place that case! Listed below are some of the common problem areas on new applications. Please take the time to review your application before submitting it.

1. **BE HONEST AND THOROUGH.** Remember, we are trying to look for reasons to insure your client, but if the client conceals part of their medical history, it is only prudent for us to be concerned about the overall integrity of the case and respond accordingly. Encourage your client to be forthcoming with complete information and we will be able to really work to get the best offer. We can make truly impressive offers where all others have failed.
2. **PAY CLOSE ATTENTION TO SECTION #7 ON PAGE 4.** This question regards other life/health insurance that has been offered as rated, declined or modified. Do not skip this question. An honest answer is required and can go a long way in winning the confidence of your underwriter. On the other hand, an incomplete answer can adversely affect the case.
3. **DO NOT COLLECT MONEY IF THE APPLICANT HAS BEEN DECLINED OR POSTPONED ELSEWHERE OR IF YOUR CLIENT IS OVER AGE 70.** The money will automatically be sent back to you.
4. **NON-MEDICAL SECTION (PARTII) MUST BE COMPLETED.** We use this more than other companies. A detailed Part II can often speed up the underwriting process. **DO NOT** order a paramed exam until **AFTER** we have reviewed the case.
5. **BE SURE TO INDICATE THE REQUESTED PLAN FACE AMOUNT, DEATH BENEFIT OPTION AND MODE OF PAYMENT.**
6. **PAGES 6 AND 7 MUST BE SIGNED AND THE AGENT SECTION ON PAGE 8 MUST BE COMPLETED.**
7. **COMPLETE THE PERSONAL HISTORY INTERVIEW SECTION ON PAGE 11.**
8. **INCLUDE COMPLETE REPLACEMENT PAPERS IF THE CLIENT IS REPLACING CURRENT INSURANCE.**
9. **BE SURE TO INCLUDE A SIGNED NAIC ILLUSTRATION OR ILLUSTRATION STATEMENT FOR THE FOLLOWING STATES: AK, AL, CA, CO, CT, DE, IA, IL, IN, KS, LA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NJ, NM, OH, OK, OR, PA, RI, SC, SD, TX, UT, WA, WI AND WV.**
10. **PLEASE DIRECT QUESTIONS REGARDING YOUR SUBMITTED BUSINESS TO YOUR GENERAL AGENT.**

We appreciate your business and your cooperation in helping us place your case quicker!