

This checklist was created for you, the insurance advisor. We have designed this outline so that we can meet and exceed your service expectations, make this process as easy as possible for your client, and ultimately get you paid faster. We ask that you return this with the application.

- Replacement:** Is this insurance a replacement? If so, please be sure to include a signed replacement form. If the client is contemplating a replacement subject to an underwriting decision, the replacement form should still be signed and completed.
- Agent's Report:** Please complete the Agent's Report. This imperative to submit the application to the carrier and ensure proper licensing/contracting is in place, and for you to receive commissions.
- Financial or Business Supplement:** Is this a Business Continuation case, or high face amount? If so, carrier specific business supplement and financial documentation forms may be required. The face amount threshold is lower for older ages (65 and 70+).
- Tobacco Use:** Does your client use smokeless tobacco or tobacco in any other form?
- HIPAA Form:** Please ask your client to sign the attached HIPAA form – this allows us to order their records immediately, and shop the case if we receive an unfavorable underwriting decision.
- Trust:** Will the policy be trust owned? Please complete the carrier specific trust form.
- Case Design:**
 - Is there a deadline to place the case?
 - Are you in competition?
 - Has the insured applied for insurance in the last five years? If so, what rate-class did they qualify for?
 - Do you have any reason to believe we will need medical records?
 - If medical records will be required, we can order them immediately rather than waiting for carrier review. Please provide all physician information.
 - Income and net worth are required to underwrite this application – Information can be provided directly from your client to your case manager, or directly to the carrier.
 - Are there any other factors we should be aware of?
 - Is this a 1035 exchange? If so, please include all 1035 paperwork and replacement forms. We also can provide a Waiver of Conservation form to expedite the current carrier releasing the funds. Please note that some carriers require original signatures to process.
- ADDITIONAL INFORMATION:** Is there more to the client's story than the application might indicate? Please feel free to send us a cover letter, we will be happy to position this to the underwriter in the most favorable light. Remember, insurance carriers see hundreds, if not thousands, of applications per day. Help your client become more than lab results and a barcode.

As always, don't hesitate to contact us with any questions – we are here to help!