

June 2018



- **Making the Underwriting Process an Easier Process**

## Are Your Policies Taking a Little too Long to Issue?

If your policies are taking too long to issue, then there are some things that you should keep in mind because it will make the underwriting go a little more smoothly. You want to make sure that you have all the current forms, and you can find most of the application packages on our website. You also need to make sure that you type or print the information in a legible manner.

You will need to add important information about the insured or owner, which includes:

- Date of birth.
- Social security number.
- Complete address.
- Place of birth and citizenship status.
- Driver's license information if it's available.

You will also need to include the following product information:

- Plan name.
- Death benefit amount.
- Riders (which should match the illustration).
- Quoted rate class.
- Payment mode.

Be sure to include a signed illustration if it's applicable, so let us know if you need one. If the applicant already has a life insurance policy in force or has been recently lapsed, you will need to include a replacement form even if you have no intention of replacing the coverage. And you will need to provide a reason for the replacement.

If you need to order an exam for the applicant, we'll be happy to do it for you. If you choose to order it yourself, just let us know that you've placed the order. And be sure to tell us the name of the vendor with which the order has been placed.

The last thing you will need is all the right signatures, and they have to be in the right places. These include:

- The insured's signature on all forms.
- The owner's signature (if applicable).
- The agent's signature on all forms.

All the signatures and dates need to be the same, so be sure to double-check.

Application submission:

Email: [newbusiness@elitemktg.net](mailto:newbusiness@elitemktg.net)

Fax: 713-574-2790, Attention: New Application Processing

If you have any questions on how to fill out any of the forms, be sure to give us a call. We would be happy to help you, and we look forward to your business!