



# Individual Life & Annuities



## Make Life Easy...

Follow these tips to help avoid clarifying phone calls, letters and policy amendments and earn commissions faster

## Top 6 ways to speed up policy issue

### 1. Submit Complete & Accurate Applications

#### Common areas skipped or marked incorrectly include:

- Income and/or occupation for both the primary applicant and spouse
- Owner and/or beneficiary social security number, date of birth and address
- Does the applicant have coverage in force? If “Yes,” how much? If they are replacing the coverage, the name and address of the company being replaced is required.
- Correct and complete plan of coverage including riders
- Children’s names, date of birth, social security number, and height and weight, if applying for the Term Insurance Rider for Children
- Complete details of all “Yes” answers
- Complete name, address and phone number for all doctors listed

### 2. Use Correct Forms

Be sure to submit the required forms for applications, replacement form and the annuity suitability forms based on where the application is signed.

Note: For states that use replacement form **LP623**, remember that this form is **REQUIRED regardless if the applicant is replacing coverage or not, or has coverage in force.**

### 3. Premium Quoting

Before quoting or applying for preferred rates, does the applicant meet the height and weight guidelines? Do they meet the guidelines for personal history, family history, treatment for high blood pressure or cholesterol, aviation, driving, occupation, avocation and drug/alcohol abuse?

### 4. Use Correct Application

Remember, the teleunderwriting application is only to be used when an exam is required due to age and amount or if applying for benefit amounts \$100,000 and above and preferred rates are sought.

### 5. Write Legibly

Please write clearly on all forms, including providing complete details for any commission splits (splits between all agents must total 100%).

### 6. Online Application

Online application has made the application process easier; no more missing information or remembering necessary forms. Go to the agent website to see the products currently available online.

– For Agent Use Only –



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