

THE APPROVAL PROCESS FOR LIFE INSURANCE

APPLICATION HAS BEEN SUBMITTED



Arrives at our back-office to review.



Verifies information to ensure its completeness.



Application sent to insurance company.

Is there an error and/or missing section?

If your application is incomplete, the team will notify me and we will correct the issue. In most cases, it's simply a signature needed and we will be reaching out to you.

>> The process of applying for life insurance is easy.

In just a few simple steps, your family can begin to build wealth with one of the most powerful wealth accumulation vehicles as well benefit from having financial protection from any unforeseen circumstances.

Typically, it will take between 45-60 days to become insured. This diagram demonstrates the common approach that insurance companies take to insure you and your family.

SENT TO INSURANCE COMPANY



Arrives at the insurance company's office.

Policy given an issue number and sent to underwriting.



TRANSFERRED TO UNDERWRITING DEPARTMENT

Is any additional info needed?

If everything looks good, no. If the underwriter sees something that requires more information, they will request an Attending Physician Statement (APS) from your physician.



Policy receives approval and sent to recipient.



Medical Exam

Examiner from insurance company visits your house and conducts a medical exam; including a blood & urine test.

Has your policy been declined or rated?

If your policy gets declined, we'll do our best to insure you through another company. If you are "rated" due to medical reasons, we will review to see if it is the best option available for you.

APPROVED AND DELIVERED



Policy effective once 1st premium payment has been processed.

CONGRATULATIONS!

You begin building wealth and are protected from unforeseen events.