

# Quick Submit Broker Guide

## An Easier Approach to Term Life Insurance



### BE SURE TO...

- Check with us regarding carrier appointments as well as internal replacements which could affect commissions.
- Close the Sale:
  - Before proceeding with this process, be sure to prescreen your client to determine the appropriate carrier. Call us if there are any red flags. (Our Quick Submit -Client Risk Questionnaire can help.)
- Let client know:
  - What to expect during the process. They should understand the purpose of the interview as well as the length and what information they will need.
  - What Information they should have on hand for the telephone interview.
    - Driver's license #, doctor(s) name/address, reasons for and dates of treatment, names of any prescription medications they are taking, current treatment by any doctor or hospital, other life insurance policies including company and coverage amounts, financial information (income, assets, liabilities and net worth).
- Leave "Client Preparation Guide" flyer which explains the process and what they can expect.

### DO NOT...

- **Do not order exam.**
- **Do not collect money. Coverage can be bound later in the process (not available for Prudential.)**
- **Do not use for American General if owner is other than the insured.**
- **Do not use this process for the following:**
  - Applicants who have a history of significant health problems.
  - High profile clients who are difficult to reach, active military, heart surgery or stroke within the last three months, currently in bankruptcy proceedings, currently on probation, charged with a DUI in the last three months or two or more in the last five years, substance abuse treatment in the last three years, AIDS.

### KEEP IN MIND...

- During the underwriting process, carrier representatives may need to contact your client for additional information or clarification after the initial interview. In addition, there may be circumstances that will require you to contact your client as well.

For questions or additional support call our sales team at (412) 281-0600 or (800) 837-5433

(11-9-16)