



YOUR APPLICATION

What to Expect Next

Your advisor has submitted your application. Here's a clear picture of what happens from here and what you may need to have ready along the way.

1

Fulfillment

This is where your application is formally completed. Depending on the insurance carrier, you'll finish through one of two methods:

TELE-INTERVIEW

A representative will call you by phone, typically within 24–48 hours of submission.

EINTERVIEW (ONLINE)

You'll receive an email from the carrier within 1 hour of submission with a link to complete your application online.

During fulfillment, your personal information will be confirmed and some additional details collected. Have the following ready to save time:

- Personal and household income
- Beneficiary information, including SSN
- Out-of-country travel history with dates
- Avocations and frequency (e.g., scuba, skydiving)
- Assets, liabilities, and net worth
- Driver's license number
- Existing coverage and policy numbers

Signing: At the end of fulfillment, you'll complete a signing ceremony via eSignature or Voice Signature. On rare occasions, a physical signature may be required.

2

Underwriting

After fulfillment, the carrier will determine which underwriting path applies to you. This is decided by the carrier — not your advisor.

ACCELERATED UNDERWRITING

If you qualify, the carrier underwrites your application with minimal or no medical requirements — no exam, labs, or medical records needed.

FULLY UNDERWRITTEN

Some applications require additional steps such as a paramed exam, lab work, or medical records. Your advisor will keep you informed if this applies.

Medical records: If records are needed, the timeline depends on your healthcare provider's response time — this is the most common reason underwriting takes longer than expected.

3

Paramed Exam *(if required)*

If a paramed exam is requested, a trained professional will come to your home or a location of your choice. Exams typically take 20–30 minutes and may include height, weight, blood pressure, pulse, blood draw, urinalysis, and in some cases an EKG.

To get the best results, plan ahead:

- Fast for at least 4 hours before your appointment
- Avoid strenuous exercise for 24 hours beforehand
- Avoid alcohol for at least 24 hours prior
- Get a good night of sleep the night before
- Drink plenty of water in the 24 hours prior
- Limit caffeine and nicotine in the hour before
- Limit salty or high-cholesterol foods 24 hours out
- Have a photo ID and your medication list ready

Lab results from your exam go directly to the carrier. The examiner will provide instructions for viewing your results online if you'd like to access them.

4

Application Review

The carrier reviews your completed application and any applicable medical information. They may follow up for administrative clarifications or additional documentation — your advisor will coordinate this on your behalf.

You don't need to do anything during this stage unless your advisor reaches out with a specific request.

5

Decision & Policy Issue

Once a decision is made, your advisor will notify you. If approved, your policy will be issued — there may be a policy delivery step and a first premium payment required to put the coverage in force.

Your advisor will walk you through exactly what's needed to finalize everything.

Questions along the way? Reach out to your advisor — they're your point of contact throughout this process.

