

# Expedite Underwriting & Get Paid Faster

## Access competitive products & streamline underwriting

Whether it's a new baby or a new home, if your client is ready to take the next step in responsibility for their loved ones, we're here to streamline the life insurance process.

- **Easy and paperless** app submissions and tele-apps can automate your client's underwriting and policy approval with fewer clicks.
- **Lab-free underwriting** for qualifying clients via knock-out questions.
- **Eliminate attending physician's statements**, when applicable.
- **Guaranteed premiums** on specific products for term and guaranteed universal life.
- **Term conversions allowed** – specific products and carriers.

## A quick, convenient underwriting process

*Process can vary depending on carrier or client.*



### eTicket submission

Complete an online ticket and let us do the rest.



### Tele-App interview

We'll schedule a 25-minute tele-app client phone interview.



### Query Rx, MVR and MIB

Confirm your client's identification and we'll obtain Rx, MVR and MIB reports.



### Approved lab-free

Based on the the e-ticket and tele-app interview, clients can qualify for lab-free underwriting.



### Labs are ordered on your client's behalf

Those that don't qualify take a quick 10-15 minute exam (vitals, physical and fluids).



### Approve/eDelivery

Multiple carriers have instant underwriting and policies are electronically issued with same-day client delivery.

Underwriting decisions are based on your client's information during the tele-app phone interview or e-app submission. For most carriers, your client must be a U.S. citizen or have a valid Green Card. The guidelines listed are not all inclusive. Due to the complexity of individual medical histories, there are other conditions not listed that could result in a decline decision.

- Alzheimer's disease, dementia or taking medication for memory loss
- Amyotrophic Lateral Sclerosis (ALS)
- Aneurysm
- Cancer histories - individually evaluated
- Cardiomyopathy
- Carotid artery disease
- Chronic kidney failure
- Cirrhosis of the liver
- Congestive heart failure
- Diabetes with a diagnosis prior to age 25
- Dialysis treatment
- Down syndrome
- Build - height/weight
- HIV/AIDS
- Huntington's disease
- Implantable defibrillator
- Muscular dystrophy
- Organ transplant recipient
- Oxygen use for any reason

If you have any questions regarding medical history, or want more information about participating carriers  
**CALL 800.992.2642.**

Help your clients know what to expect when applying for life insurance.



**DOWNLOAD**

a non-branded guide for your clients.

[www.creativeone.com](http://www.creativeone.com) | T 800.992.2642

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