

YOUR APPLICATION PROCESS



NO ONE LIKES SURPRISES.

Knowing what to expect before you begin the application process helps you plan, and the pre-underwriting we do in advance can save you time and money. Your application process can take anywhere from a few weeks to several months. Here is the step-by-step journey you'll take:

Request a quote. When you complete a quote request on LLIIS.com, you'll provide the answers to some preliminary health and family history questions (and occupation information for disability insurance). If there are underwriting challenges, a member of the Advisor Services Team (AST) may contact you for details. This pre-underwriting process helps us determine which insurance companies will best fit your individual circumstances and provide you with accurate quotes. The more we know, the more we can help.

Complete a phone interview. Once you and your advisor (with assistance from our AST) choose an insurance option, you'll be matched with a personal Case Manager (CM) who will keep the entire process on track and moving forward. Your CM will ask for detailed information to complete your application, which may include:

- Physicians: contact information and details about recent visits
- Medications
- Driver license and social security number
- Existing insurance information
- Family medical history
- Personal finances

(DI and LTCi differ; financial and lifestyle questions included)



WHY IS SO MUCH PERSONAL INFORMATION REQUIRED? [Click here to find out.](#)

Complete your application. After your telephone application interview, a paramedical exam with blood and urine tests may be ordered, and in some cases an EKG (*not applicable to annuity applications*). A mobile nurse will contact you to schedule a convenient day and time to meet you, and your lab results will reach the insurance company underwriters within 10 days. The results will be strictly confidential. Here are some tips to get the best possible results:

- Schedule your exam for early morning in a stress-free environment
- Fast for 8 hours but drink lots of water (avoid coffee and other caffeinated drinks)
- Don't exercise within 24 hours
- Don't consume alcohol and non-prescription drugs within 24 hours
- Get a good night's rest

Your CM will send your completed application forms (with instructions) via email or electronically. You'll carefully review and sign all forms and return them to LLIIS.

Insurance company underwriting. Insurance company underwriters will review your application and exam results and may order medical records from your doctors (*not applicable to annuity applications*). You can speed the process by asking your physicians to respond quickly. Disability insurance applications will also require extensive financial underwriting.

Policy approval & delivery requirements. When the insurance company approves your application, your CM will ask you for written confirmation of policy acceptance, then send your policy (yours to keep) and delivery requirements (return to LLIIS to complete the process) to you.



AIM is our proprietary Application Information Message system. Your CM will keep you and your advisor updated through your application process from start to finish with these friendly emails.

Policyholder services. You're not alone after the application process. Our Policyholder Services team is ready to assist you with changes after your policy is active.

Rule of 3 (and sometimes 4): You may be asked the same questions three times during this process: at quote time, in your telephone interview, and during your paramedical exam. And sometimes the insurance company will order a third-party inspection with many of the same questions. This is to ensure you get the most cost-efficient policy with the insurance company that best meets your needs.



The advisor's insurance advisor.®

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LTCi | Hybrid Life/LTCi | Hybrid Annuity/LTCi | Policy Reviews | Life Settlements

(we recommend low-load permanent life insurance and annuities when possible)

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