

- Application
- Agent's Cover Letter
- Agent Report
- HIV Authorization Form
- HIPPA Authorization Form
- Replacement Form (Please have client INITIAL the appropriate box)
- Replacement Comparative Form (only required if the "Yes" box is initialed on the replacement form)
- Accelerated Death Benefit Rider Disclosure Form
- EFT Authorization Form & Voided Check (required for monthly modal premium)
- Conditional Receipt
- Financial Questionnaire (Please refer to carrier specific guidelines as noted in the form engine note section)
- Employer Owned Life Insurance Disclosure Form

Please note this checklist is not all-inclusive, other forms or questionnaires may be required at the underwriter's discretion or as required by state-specific regulations. Please contact our office with any questions.

Thank you for the application. Below are some tips for processing your application quickly and efficiently.

- Make sure all questions are answered and details provided.
- Use a cover letter whenever possible. Cover letters give the underwriter a picture of the case in your words and allow you to go into detail on special circumstances that can eliminate the need for additional requirements during the underwriting process.
- Double check replacement questions and in force insurance information. State regulations are very stringent on this and no underwriting will take place until replacement requirements are met.
- If you have a replacement, make sure the owner of the policy signs the replacement form (if different from the proposed insured) and initials the box. A check or X is not accepted. If your client initials the yes box, please obtain the comparative information form as well.
- If you submit money with an application, do not forget to turn in the conditional receipt with the application, we cannot submit your case without it.
- Complete the HIV form to include the printed name and address of the proposed insured. HIV Authorization forms relate to the state of residence, however if the state of residence doesn't require an HIV Authorization Form, then an HIV authorization form for the state of signature will be required. The HIV Authorization must be signed on or before the blood draw date.
- Do not use blue ink on applications. Fax machines and scanners do not read blue ink. This can make it difficult to read and can result in needing a new application.
- MRW Financial does not submit applications to the carrier until the exam is complete. Because all the medical underwriting is done from the exam, it allows our underwriters to process business without continually looking at cases that are not ready.
- Original signatures are not required. A legible fax or scanned copy will suffice. The only exception to this is any 1035 exchange paperwork and some collateral assignment forms. Please call us if you have questions.
- Verify that you are appointed with the carrier. States differ on licensing requirements. Some states require that you are appointed prior to taking an application and some do not. Call our office to validate your status with the carrier.
- The Agent Report will ask for your agent number, this is the number given by the company not your social security number. If you are already appointed, we have your information and will complete it for you.
- Compliance regulations set special rules for the date in which the application and forms are signed. To avoid compliance issues please make sure the application, replacement form, HIV Authorization Form, Illustration and Product Disclosures are signed on the same date. The HIV Authorization must be signed on or before the blood draw date.
- Respond quickly to outstanding requirements. Once our office receives the requirements, we forward them to the carrier within 24 hours but it can take another 2 business days for that requirement to be posted to your case at the carrier. Submitting requirements quickly improves underwriting time.
- Our website, [www.mrwfinancial.com](http://www.mrwfinancial.com) provides 24 hour access to forms, questionnaires and underwriting guidelines. Please check the website to ensure you have the most current forms and questionnaires.

We hope that these tips will assist you in placing your business faster. It is MRW Financial's goal to have your business placed and paid in a timely fashion and provide you with the best service throughout the process.

**MRW Financial**

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