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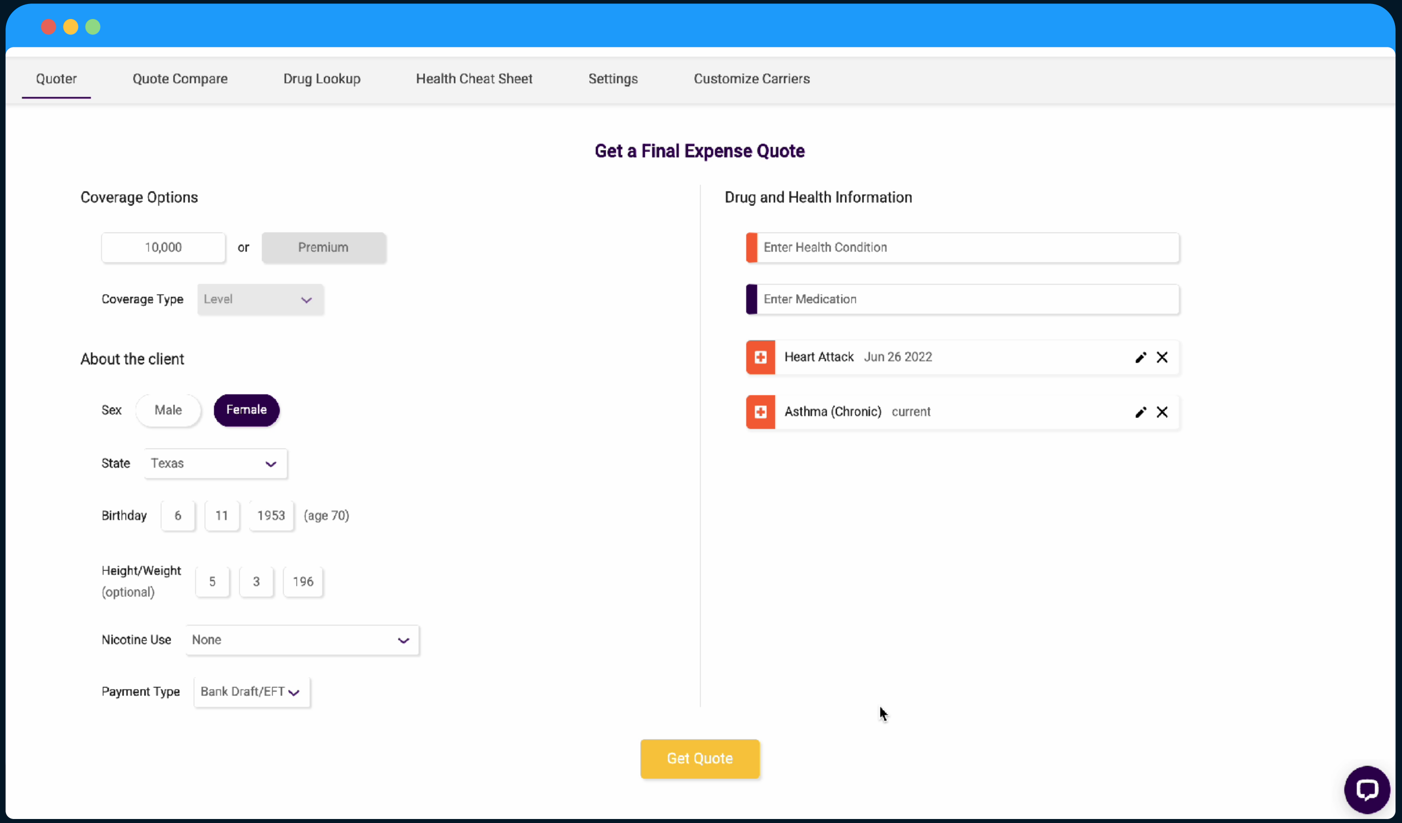
Quoting and Underwriting

Acquire Insurance Toolkit

After gathering all of the necessary information from your final expense worksheet, you will need to:

- ✓ Fill out the **customer's information.**
- ✓ Provide details about **their medications.**



STEP 1

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When filling in the customer information, there are important details to keep in mind

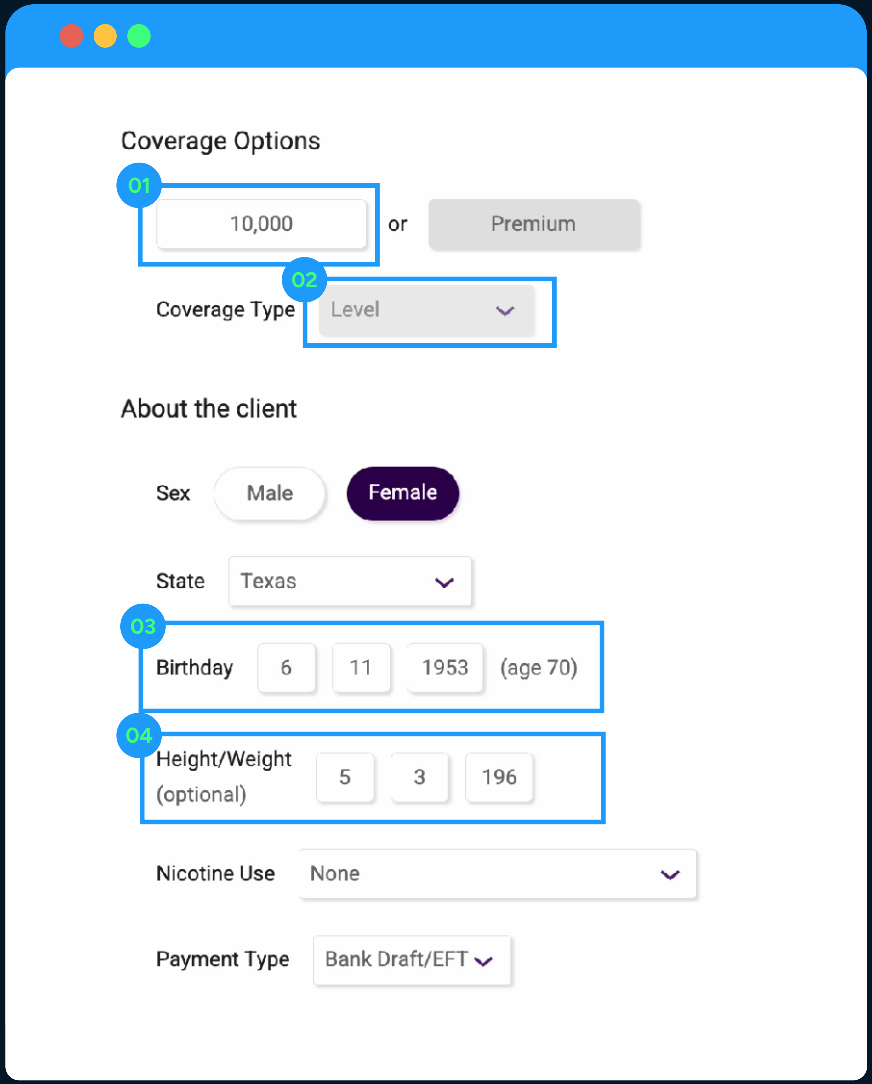
In this case, we have:

01 **Coverage Options**: **$10,000**

02 **Coverage Type**: Level
Leave this **level** as it'll tell you if you don't qualify for level or need to have a waiting period involved.

03 **Birthday**: Make sure you get their date of birth as some **quotes may change**

04 **Height/Weight**: **To determine the appropriate product**, it would be helpful to have information about their height and weight.



STEP 1

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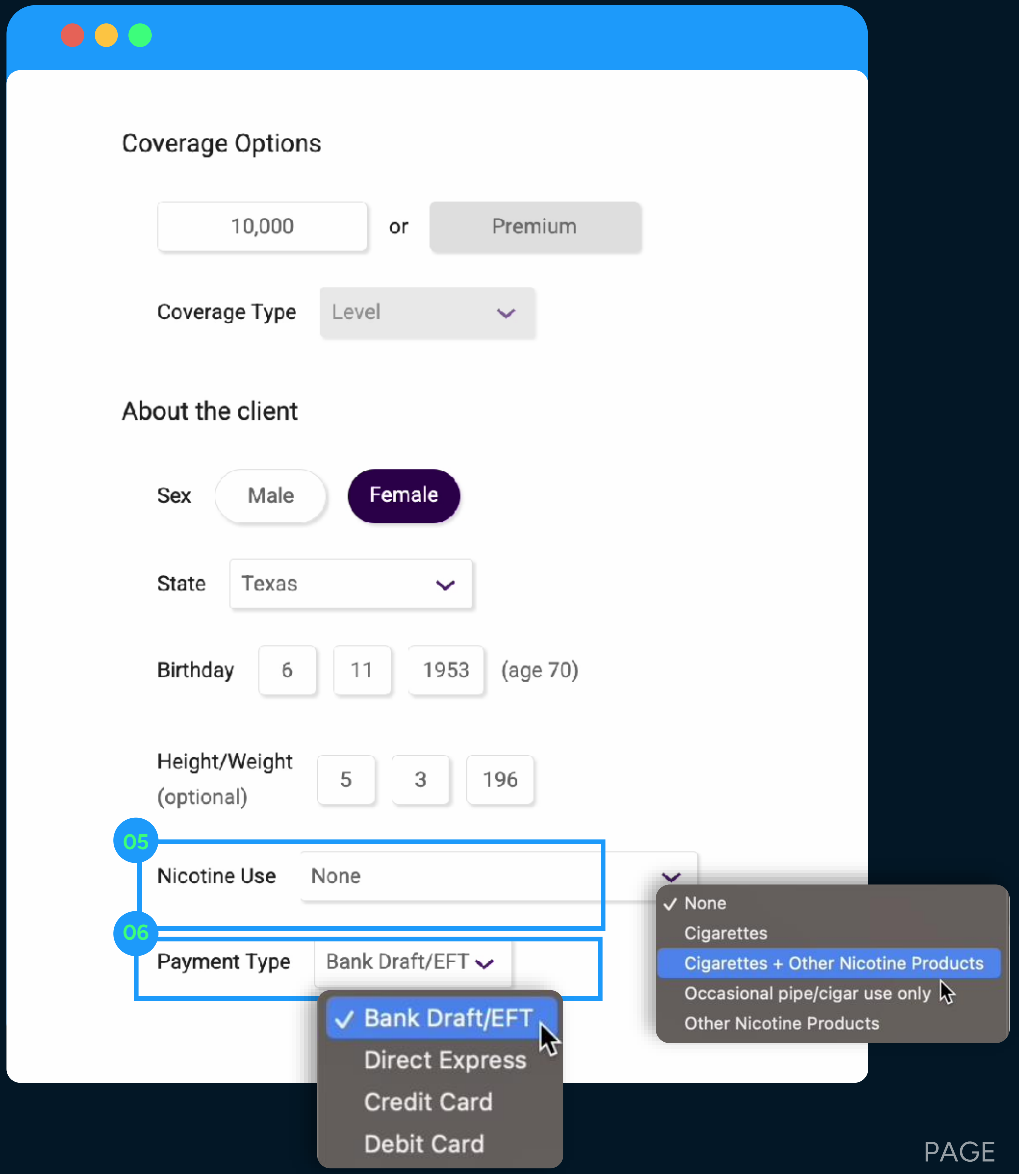
When filling in the customer information, there are important details to keep in mind continued ...

05 **Nicotine Use**: Whether or not they're a nicotine user, cigarettes and other options here

06 **Payment Type**: Find out if they belong to a local bank or credit union

To ensure smooth payment options, it is important to **verify if the individual is a member of a local bank or credit union before** filling out the application.



STEP 2

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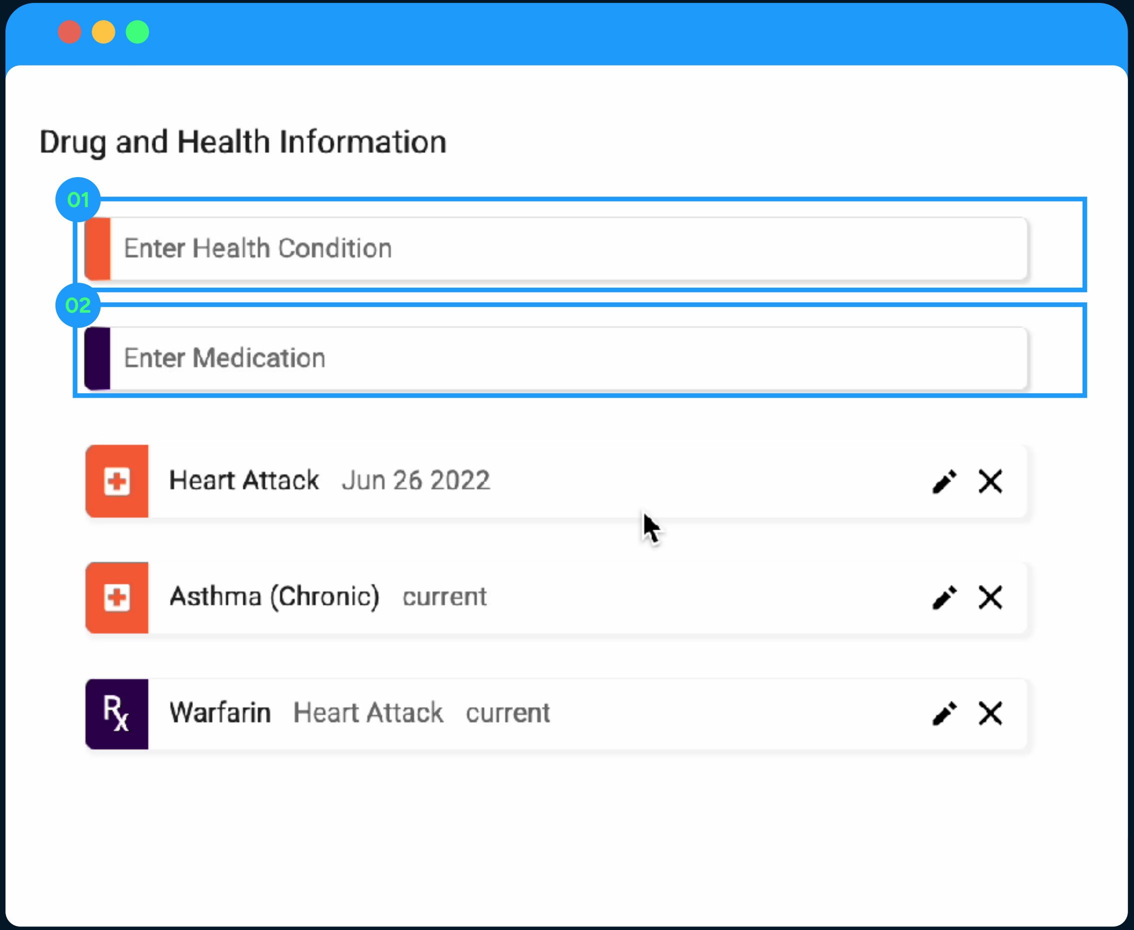
When filling out the customer's medications, ask them:

- If they've had any of the **major medical illnesses** listed from the worksheet
- If they're taking any **current** or **past medications**.

Then you can ....

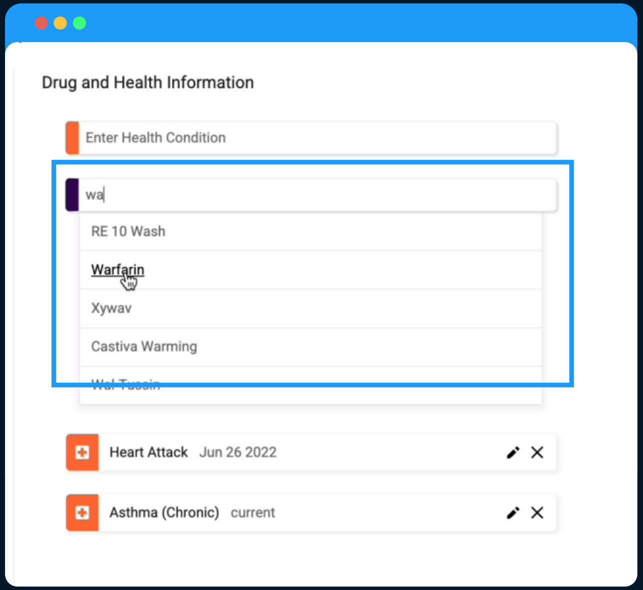
01 Put in different health conditions

02 Search by medication



STEP 2

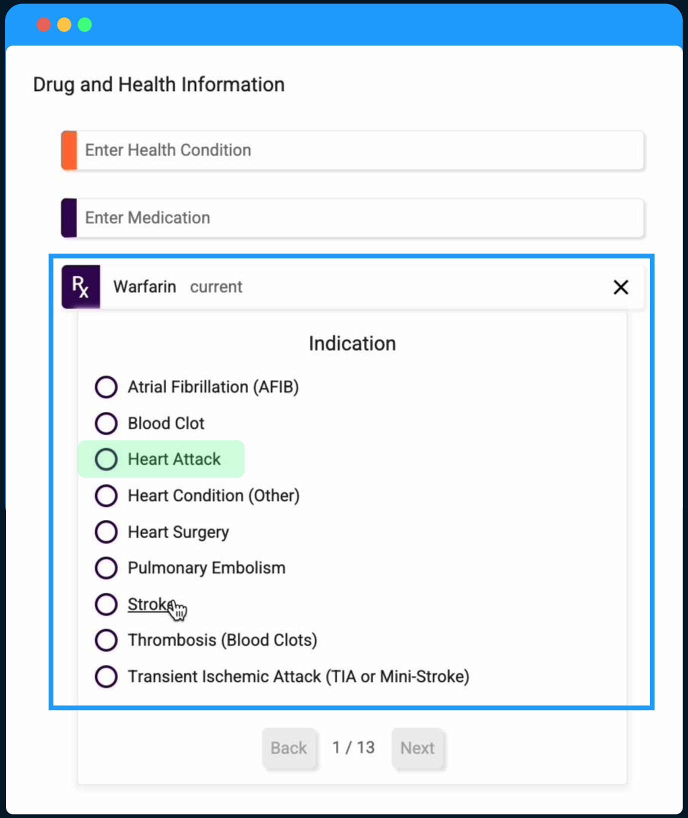
It's important to note that we can type the first couple letters if the client can't think of their medication.



For example, if we search with **"Wa", a couple of medications will come up**

Let say you click on **"Warfarin" .....**

Then ....



Several **possibilities** of what it could be used for will appear

Ask the client to find out and **narrow down the possibilities** of the condition

STEP 2

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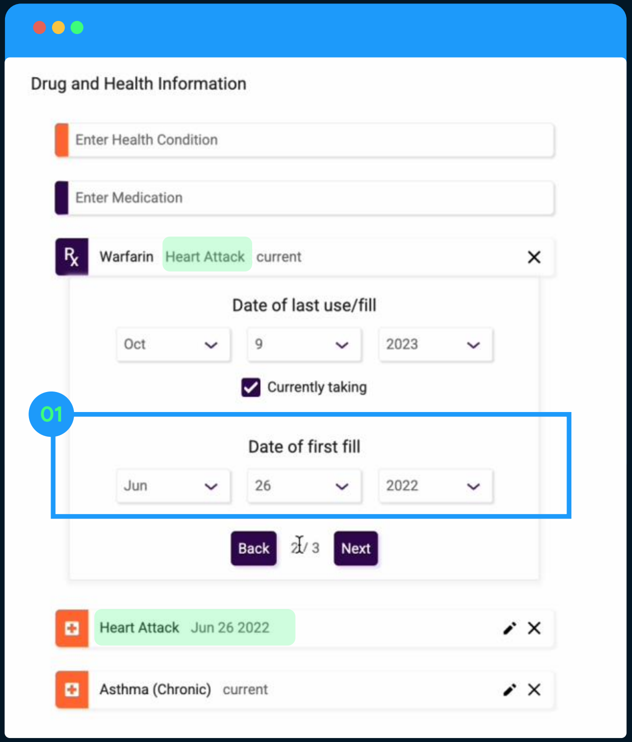
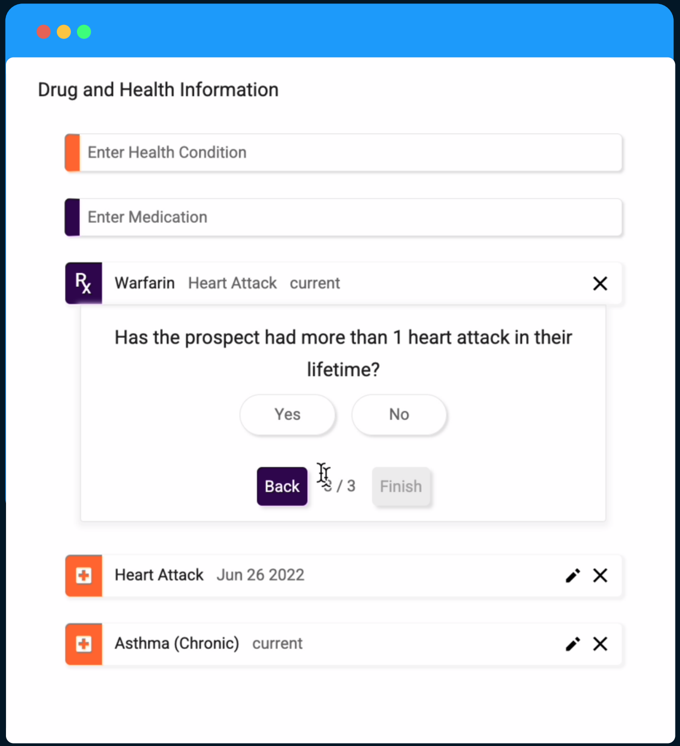
If you choose **"Heart Attack"**, please provide all relevant information

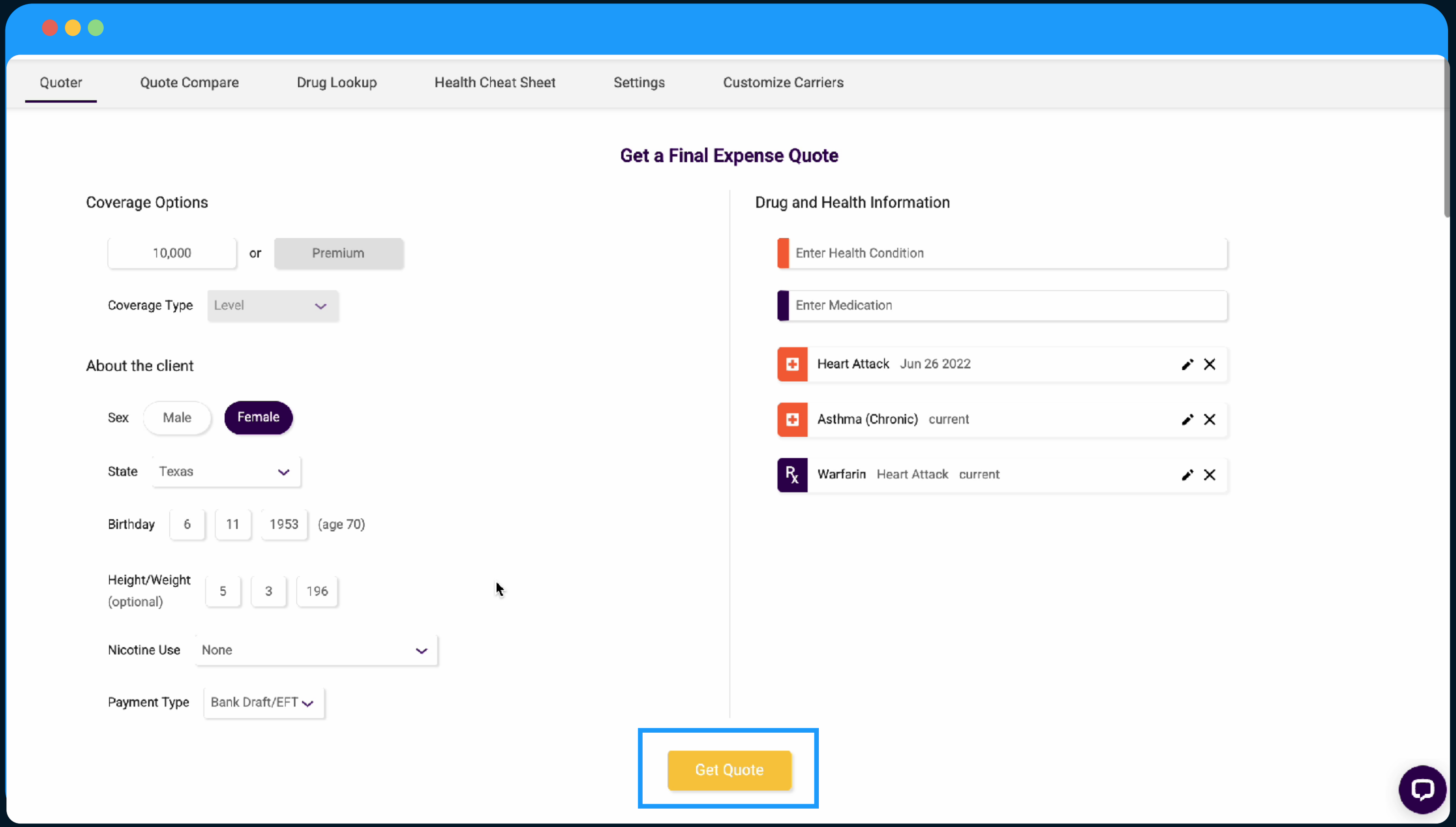




01 **Match this information with the "Heart Attack" down here** because that's when the client started taking the medications

STEP 3

After you have filled in all the necessary information, simply click on the Get Quote button to proceed to the next step.



STEP 4

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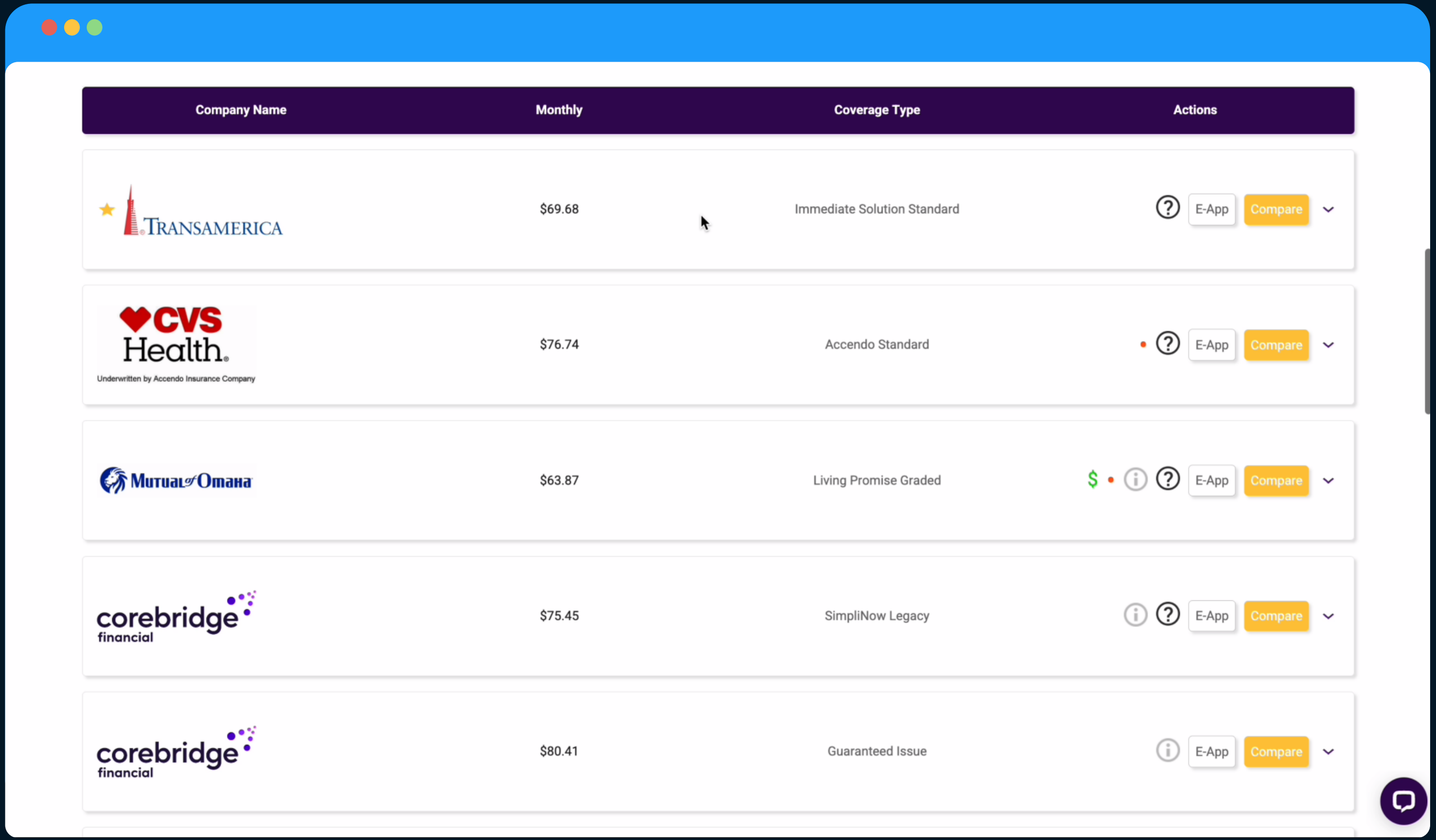
You will see that there are a few different options here for you **find the right product** for your customer.

REMEMBER

As the client's health conditions change and you add new information, you will get a more dialed in possible acceptance at one of these carriers.

! It's important to **get all the medications** that the client is taking as they can make a huge difference on picking the right option for your client.



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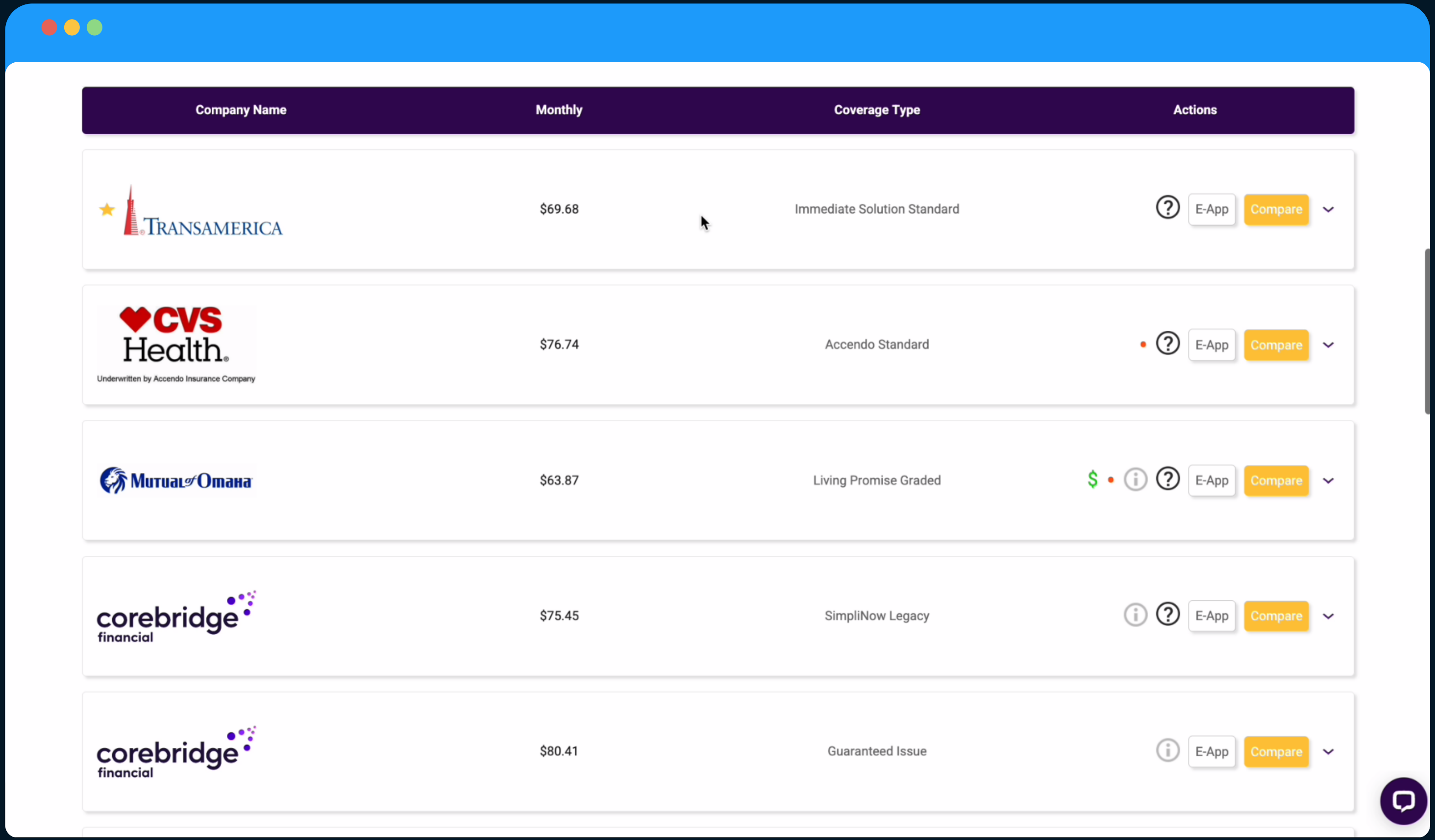
REMEMBER

If this client **does not have a mobile phone** or **email address**, some of these carriers are going to be **tough to work with** as they don't have a voice signature application, they only have an email or text message option.

We want to make sure that the client can work with some of the client can work with some of the carriers here, so ....

→ **CHECK what companies do what, and that way you can make sure you're picking the right thing for your client.**



STEP 4

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Coverage Type is a level product

STANDARD: Usually a level product with a waiting period where the client doesn't have coverage for the first 2 years.

GRADED OR GUARANTEED ISSUE: These are going to be two year waits.

Company Name	Monthly	Coverage Type	Actions
TRANSAMERICA	$69.68	Immediate Solution Standard	E-App Compare
CVS Health Underwritten by Accendo Insurance Company	$76.74	Accendo Standard	E-App Compare
Mutual of Omaha	$63.87	Living Promise Graded	E-App Compare
corebridge financial	$75.45	SimpliNow Legacy	E-App Compare
corebridge financial	$80.41	Guaranteed Issue	E-App Compare

STEP 4

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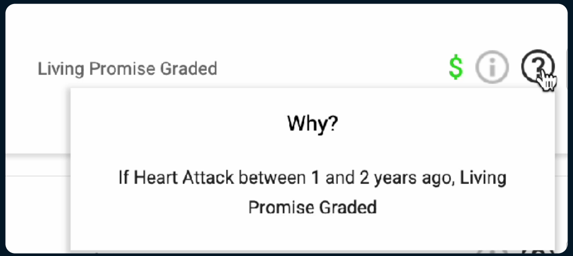
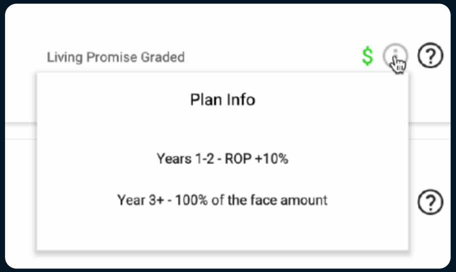
01 When you click on this icon

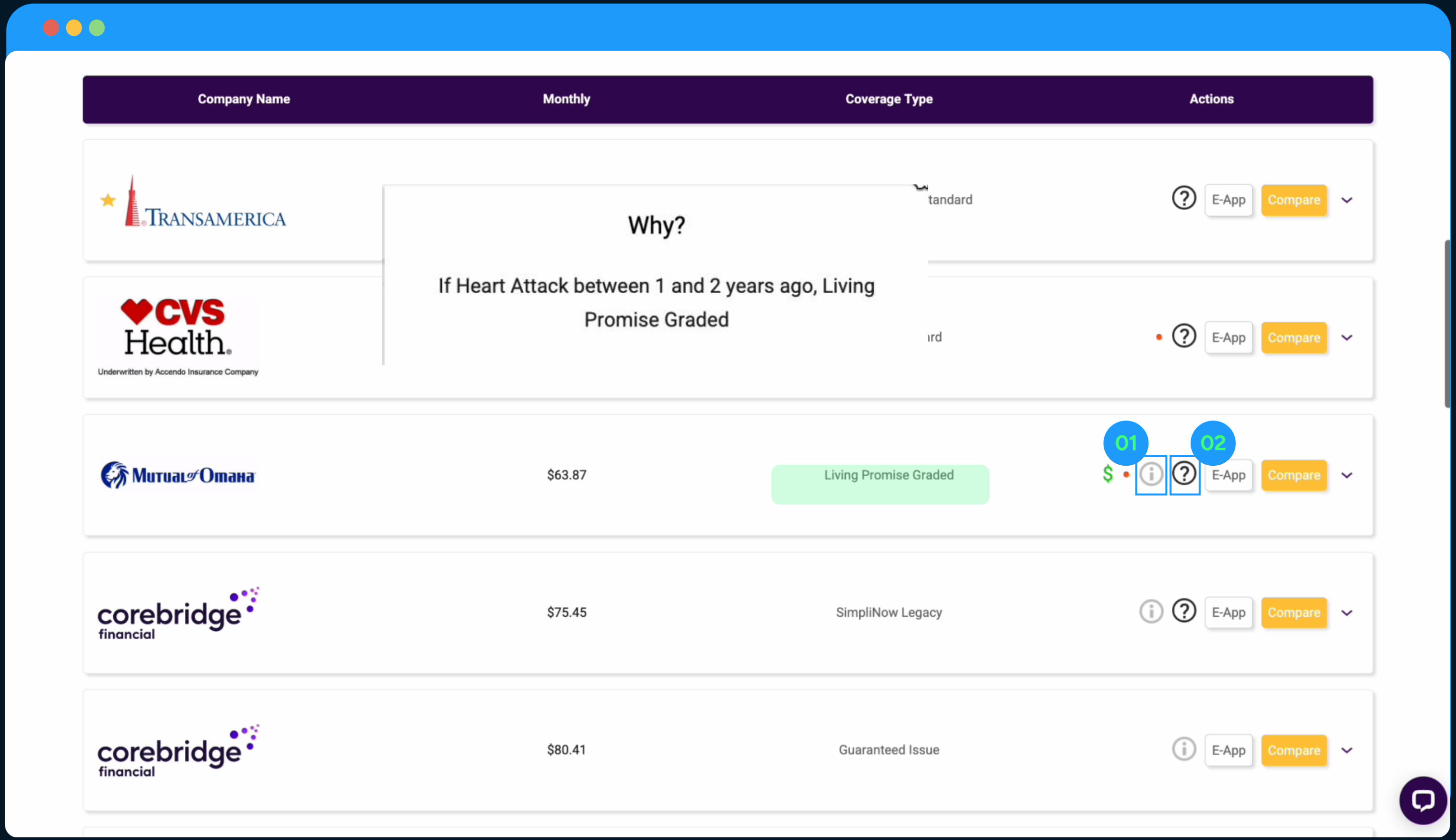
It will be labeled as **"Graded."**



02 When you click on this icon

It will show you how these things are broken down (the plan info, how long the person would have to wait)

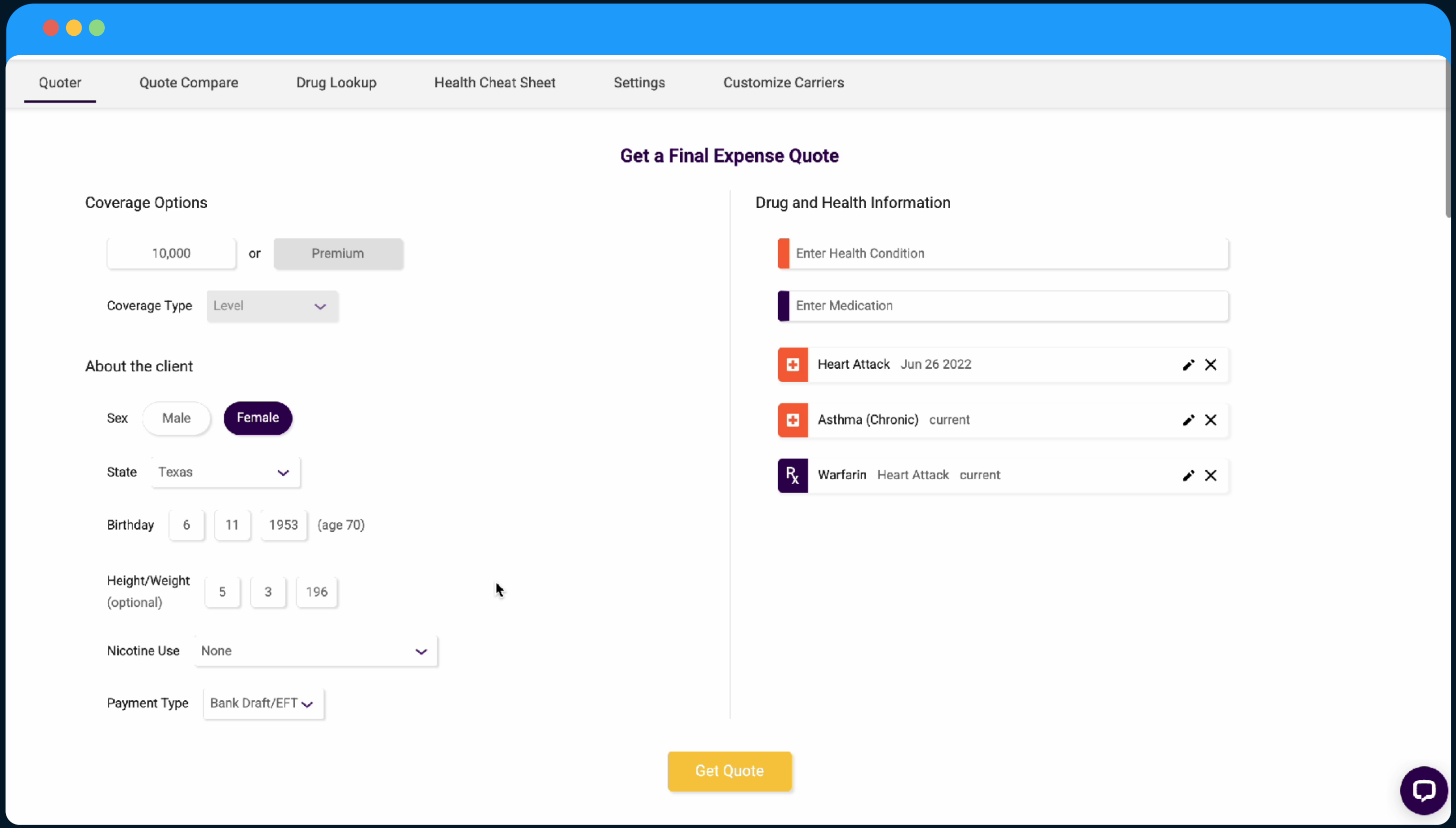




REMEMBER

- Be extra careful, ask extra questions. Make sure you **get a complete picture** for the client. It'll help things go smoother.

- **Confirm in advance** if they are a member of a local bank or credit union, so this will help avoid a situation where you fill your application out and then we can't do anything for payment options.



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Thank you!

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