Life Insurance Application Process

✅ STEP 1: Initial Client Intake

AGENT:
➢ Save ALL in the **Pending Folder** for **Marissa** to submit.

1. **Client Information Form**
2. **PFS (Personal Financial Summary)**
3. **Illustration**

4. **Notify Marissa** of a new client file in the Pending Folder.

Documents Needed:
➢ Save in the Pending Folder.

- **Copy of ID** (All Clients)
- **Resident Clients Only:** Green Card or Visa

📧 STEP 2: Appointment Summary

AGENT:

1. **Send Appointment Summary Email to CLIENT**
   ➢ Include topics discussed, brochures, and next steps.

📂 STEP 3: Application Submission

AGENT:

1. **Add Case to Blotter & Logbook**

MARISSA:

2. **Submits Application to Provider**

AGENT:

3. **Receives Email: APPLICATION RECEIVED**

📩 STEP 4: Online Interview

CLIENT:

1. **Receives Email (1 of 2): THANK YOU FOR YOUR APPLICATION**
   ➢ Includes Online Interview instructions.

2. **Receives Email (2 of 2): ONLINE INTERVIEW**
   ➢ Includes Online Interview link.

AGENT:

3. **Receives Email: ONLINE INTERVIEW COMPLETE**
   ➢ Update Blotter with notes.

🩺 STEP 5: Paramed Exam (If Required)

AGENT:

1. **Notify Client to Schedule Paramed Exam**
   ➢ Provide fasting instructions or other requirements.

CLIENT:

2. **Schedule Paramed Exam (If required)**

📨 STEP 6: Policy Approval & Signature Collection

PROVIDER:

1. **Emails Agent with Policy Approval**

AGENT:

2. **Forward Policy Approval Email to Marissa**

MARISSA:

3. **Replies to Provider to Accept and Prepare Policy Documents**
   ➢ Creates Illustration, Accepts Offer, Requests DocuSign

   Term Policies: Respond - Client accepts the offer. Please issue.

🔏 Docusign Process

Illustration Approval:

1. **Agent Receives DocuSign Email (Illustration) First**
2. **Client Receives DocuSign Email (Illustration) After Agent Signs**
3. **Agent Receives Email of Signature Completion – Forward to Marissa**

Policy Packet:

1. **Agent Receives DocuSign Policy Packet First**
   ➢ Access Code: Agent's **last 4 digits of SS#**.
2. **Client Receives DocuSign Policy Packet After Agent Signs**
   ➢ Access Code: Client's **last 4 digits of their SS#**.

3. **Agent Receives Email of Signature Completion - Forward to Marissa**
   ➤ View link of completed documents, download, and save.

🎉 STEP 7: Final Policy Review & Delivery

AGENT:

1. **Contact Client to Schedule Policy Review & Delivery**
