

TELE-APPLICATION PROCESS

How it Works

A producer completes the Life Express Order Ticket at the point of sale, collecting only basic information. The Life Express Order Ticket is a request for coverage, not an application or a binding contract. A tele-interviewer from the New Business Call Center then contacts the client(s) to collect the remaining application information over the phone.

Product Availability

All individual life products.

What Producers Should Know

- The following situations are ineligible for the Tele-Application process:
 - Where the client(s) is a foreign resident (i.e., one whose permanent residence is outside of the US)
 - Where the Owner is a minor
 - Policy change cases
 - Term conversion cases
- Foreign Language Interviews are available (except where prohibited by product or state guidelines) in Spanish, Vietnamese, Cantonese and Mandarin. If the language desired is not listed here, please contact the Tele-Application Call Center toll-free at 877-295-2114 for further information on foreign language interviews.
- Clients must be prepared for a detailed interview (approximately 20-40 minutes) in which clients are expected to provide detailed personal information related to their health and medical history, business and personal assets and finances, foreign travel, etc. Client must be in the United States at the time of the telephone interview.
- Complete all sections of the Life Express Order Ticket. Incomplete forms may delay processing.
- A signed Authorization is required with every Life Express Order Ticket.
- Complete all supplemental forms indicated by the Owner's selections in the Life Express Order Ticket, and submit them WITH the Life Express Order Ticket.
- If required based on Age/Amount underwriting guidelines, HIV Consent Forms must be submitted with the Life Express Order Ticket.
- The appropriate Company and/or State replacement forms must be submitted with the Life Express Order Ticket.
- If a 1035 exchange is involved, the 1035 Exchange Form must be submitted with the Life Express Order Ticket.
- If this is a variable sale, a signed Variable Life Supplement must be submitted with the Life Express Order Ticket.
- If the primary beneficiary in Section IV is an Irrevocable Beneficiary, please indicate in Additional Information section.
- Complete and sign the Producer Identification & Certification section of the Life Express Order Ticket.
- If the premium mode selected is monthly electronic payment, please obtain a voided check and submit it with the Life Express Order Ticket. If the payor will be a third party, please also submit the Electronic Payment (EP) form. If the payor will be the Proposed Insured or the Owner, their bank account information will be obtained during the telephone interview.
- If Temporary Insurance is requested, the signed Tele-Application Temporary Insurance Agreement form must be submitted with the Life Express Order Ticket.
- You must provide the client with all required notices.