

› DI Success Tips

IT ALL ADDS UP!

VIDEO: “APPLICATIONS – AVOIDING COMMON MISTAKES” Common mistakes on DI applications often slow the underwriting review and issue time. Follow these tips so your submitted applications can be processed without delay.

1 ANSWER ALL QUESTIONS

In Section A, watch for these often missed questions:

- Tobacco and nicotine replacement
- Unearned income
- Other inforce coverage

In sections C or D, remember:

- Check “None of These” when no medical conditions are checked

Notes: _____

2 ADD SPECIFIC DETAILS

Especially important in two application sections:

- “Employment Information” – describe the job duties and work setting
- “Medications” – list the specific medical condition or diagnosis for each, avoid general phrases

Notes: _____

3 INCLUDE THE ILLUSTRATION

Always include this with your application. It helps the underwriter verify the applied for coverage and make a good alternate offer when required.

(Continued on back)

Notes: _____

> VIDEO: “Applications – Avoiding Common Mistakes”

4 ATTACH FINANCIAL DOCUMENTS

Business owners: Tax documents are always required with the application. Which tax forms will depend on the type of business: Sole Proprietor, Partnership, S Corp/C Corp/LLC.

Individuals: Tax documents are only required when the requested monthly benefit is above a certain amount and based on the type of coverage.

Refer to your DI Choice Product and Underwriting Guide available on Sales Professional Access (SPA).

Notes: _____

5 COMPLETE THE AGENT/PRODUCER STATEMENT

Always include this statement with your application. The Additional Information section is where you can include key explanations and details on several topics for your underwriter.

Notes: _____
