

# KAFL's New Business Processing Tips



- We follow up weekly unless we hear something sooner
- Always include an illustration with your application
- UL and whole life illustrations need to be signed and in the mode the client wishes
- Please fill out the application as much as possible- this will help speed up underwriting
- All dates should match
- Please send over clear copies of the applications with form numbers showing
- Medical records can take a while- the best way to help speed up the process is to have the client contact their doctors office
- If you writing business outside of NY and are unsure of what is needed, check with your brokerage manager.
- Some companies require original 1035 or transfer paperwork- please send us the originals or retain them at your office
- Let us know if you order your own exam or if we are to order
- Make sure you are licensed in the state of sale
- Submit original checks with applications
- Things that will hold up the submission of an application
  - Missing forms such as agent report
  - Definition of Replacement
  - HIPPA
- Commonly missed information
  - Net worth
  - Income
  - Driver's License Number
  - Beneficiary Date of Birth and Social Security Number
  - Employer Owned Forms
  - Trust Information
  - Tax ID
  - Travel Questionnaires
- All forms can be obtained directly through KAFL's Website
  - Online tools
  - Applications and forms