

## COMPLETING THE APPLICATION

### FAST TRACK TO POLICY ISSUE

- Submit the application along with other required forms by faxing them to (800) 324-8943 or mailing them to the Home Office. If you fax the application, please keep the originals for your files.
- Answer all questions on the application.
- Print clearly using black ink.
- Double check information on the application before submitting. Common errors that can delay processing include missing signatures, dates and agent numbers.
- If you receive payment with application, detach the conditional receipt and leave with the applicant.
- Use the Special Request area of the application to note requests such as: a special policy date, a date to save age, or if you would like the policy to be issued with family or partners' policies.
- If someone other than the applicant is designated as owner, please complete ownership information in the owner section of the application. The owner must sign the application in the event policy changes are required in the future.
- If a Trust is named as owner or beneficiary, a copy of the title and signature page of the Trust Agreement is required along with the page showing the Successor Trustees.

### CASH WITH APPLICATION (CWA)

- Do not send partial premiums. A full modal premium is required.
- Do not send cash for initial payments.
- We do accept money orders from the applicant or the policy owner.
- EFT Authorization with a voided check is considered by the Home Office to be the same as CWA. We will draft for the first premium immediately upon underwriting approval, assuming no other requirements are outstanding.
- If the application is faxed with the EFT Authorization and initial premium was also collected, a copy of the initial premium check must be faxed with the application to avoid an immediate EFT for the initial premium.
- You must note the applicant's name on the CWA check before mailing the check to the Home Office.
- Personal checks written by the agent on behalf of the applicant will not be accepted.

Incomplete applications, including any supplemental forms, will cause delays in issuing the policy/contract and could result in an amendment to the policy/contract. If a policy/contract amendment is required, commissions are not paid until the Home Office receives the signed amendment. Amendments may be faxed to our New Business Department at 800-324-8943. For assistance or questions on completing forms, please contact our New Business Department at (800) 531-5067, Ext 4640. Forms may be printed directly from our website at [www.SagicorLifeUSA.com](http://www.SagicorLifeUSA.com) or you may download and print the forms from your illustration software or feel free to contact our Agent Services Department at (800) 531-5067, Ext 4680.

### POLICY DELIVERY

- Policies are mailed to the agent for delivery to the policy owner.
- Delivery receipt is enclosed to be signed and dated by policy owner and agent and returned to the Home Office.
- SLIC will follow up with the agent every 10 business days on outstanding requirements.
- Pending requirements are updated daily on the website. Delivery requirements must be received within 30 days from the date of the request or the policy will be processed as "Closed Incomplete".

## UNDERWRITING INFORMATION

**SLIC will be responsible for ordering all medical requirements and will process the order within 48 hours of receiving the application.** SLIC will follow up with the paramedical companies and the status will be provided on the website under pending policies. If you prefer a specific paramed, please select from the approved paramedical companies listed and indicate this in the special request box on the application. If you prefer to order the requirements, please indicate this in the Agent's Report in the "Proposed Insured/Owner Information" section, question #8.

### APPROVED PARAMEDICAL COMPANIES

#### **APPS – American Para Professional Systems, Inc.**

800-727-2999

[www.appsnational.com](http://www.appsnational.com)

#### **EMSI – Examination Management Services, Inc**

800-872-3674

[www.emsinet.com](http://www.emsinet.com)

#### **Portamedic**

800-782-7373

[www.portamedic.com](http://www.portamedic.com)

### APPROVED LAB COMPANY

#### **CRL – Clinical Reference Lab**

800-882-1922

[www.crlcorp.com](http://www.crlcorp.com)