



Tips & Tools to Get Started in the Life Insurance Business

Imperative Questions You Must Ask Your Clients:

- ✓ Date of Birth
- ✓ Tobacco Use - and last date used
- ✓ Family Medical History
- ✓ Driving Violations
- ✓ Medications Your Client is Taking
- ✓ Height & Weight (Build Chart)

Topics & Tools

Which Insurance is Right?	Life Product Search
Life Insurance Guide	Life Quote Request
Life Insurance Calculator	When to Buy Life Insurance
Underwriting Factors	Selecting a Beneficiary
Life Insurance Fact Sheet	Customer Engagement Model

If you are submitting a Life insurance application you MUST complete your **contracting** request before you submit the application. Carriers have specific rules regarding when a client application can be dated with regards to agent contracting. Your contracting MUST be received by **Robiny Rhea** in our office for processing before you send us the client application. Carriers will require you to submit a NEW application if the gap between the application date and the contracting date is too long. We have made contracting very simple by using an online application system via our website (**SureLC**).

Not all clients are "perfectly healthy". It is IMPERATIVE that specific health questions be asked during the application process. If we don't have all of the answers to these health questions, issues will arise during underwriting, causing increased rates, table ratings or declines. The more we know about your client's health, the better we can assist you and get your client insured.

It is critical that we have as much information as possible when you contact us for a quote, and we have several tools on our website to help you gather the information:

Our goal is to make sure we direct business to where it makes the most sense, and to find a carrier that will give the most favorable underwriting to your client. It's our mission to help you succeed on your client's behalf.