

CONGRATULATIONS!

You are well on your way to protecting your income, assets, future, or loved ones! As the next step in the process to becoming INSURED, there are simple steps to expect along the way that will help keep the process most efficient for our firm and you.

Remember, an application (unless being submitted with a premium payment) is not a dollar commitment until we receive the results and you agree on the terms of your policy. Additionally, if you apply first for a larger face amount you will be allowed to decrease at a later time, NOT the other way around.

WHAT TO EXPECT

- 1| **Phone call from the Medical Examiner**
 - Estimated time: 1 minute
 - Schedule a time that works best for you
 - Can meet at home, office, or examiner's office
 - Examination: blood draw, urine sample, height/weight...
- 2| **Schedule application call with Terri Hinrichs**
 - Estimated time: 20 minutes
 - Complete application information
- 3| **Email from your Advisor (subject line: "Meeting Followup") requesting an eSignature**
 - Estimated time: 2 minutes
 - Review the information to confirm it is correct
 - You may need to download the pictures
 - You may need to check your junk mail
- 4| **Email from Company titled "Client Medical Interview"**
 - Estimated time: 10 minutes
 - Review and answer all questions as they are asked
 - Be sure to select "FINISH & SUBMIT" when you are done
- 5| **Additional contact from GWS&A (if required)**
 - Depending on personal history
 - Phone Call/Email
- 6| **Underwriting Approval (conducted by Company)**
 - Estimated time: 2-6 weeks
- 7| **Email/Phone Call from your Advisor to discuss options and Policy Delivery**
 - Estimated time: 60 minutes
 - Discuss options to include cost/coverage/ planning options
 - Signatures needed (or will be emailed)
 - Payment needed
 - Policies delivered (or will be mailed)
- 8| **Annual Review**
 - Discuss changes to Needs/Coverage/Options

