

TOP TEN APPLICATION TIPS

Here are the top ten mistakes or omissions we see on submitted applications. These common errors will delay the underwriting process, which in turn delays policy issue and commission payments.

1. Name(s) spelled incorrectly
2. Address incomplete or incorrect
3. Date of birth missing or incorrect
4. Social security number missing
5. Occupation, duties, or salary missing
6. The product plan and/or term missing
7. Application signature page missing signatures and/or date or location where signed
8. Illustration does not match application or is missing
9. Agent number missing or incorrect
10. Mortgage information (when required) missing or incomplete