



Non-medical underwriting on QoL Max Accumulator+

## FOLLOW THE SIGNS

to help get your cases on the Fast Track  
and your commissions paid **FASTER!**

You can help us get cases out the door quickly by following these rules of the road.

### Tips for Fast Track Success:

#### TELE-INTERVIEW POINTERS



When Agent does not complete Part B of the app, a **Tele-interview** will be ordered. That means **Part A must include a telephone number.**



When using the **Tele-interview** process, **do not mark on the Agent's Report that an exam will be completed. This is a non-med program and no physical exam can be ordered.**



To avoid processing delays, Agent should prepare client to **be ready to provide doctor's name and address during Tele-interview.**



**Tele-interview** is currently **only available in English.** If client does not speak English, **Agent must complete the Part B.**

#### OTHER APPLICATION INSIGHTS



**Provide the fully completed bank draft form up front** to get the policy issued and paid on the Fast Track.



**Enter the correct SSN for every Insured, Owner, Beneficiary and Payor before submitting.** It is better to leave the field blank if unknown.



**All rate classes are available up to and including Table E** on QoL Max Accumulator+ **at face amounts below 500,000.** This holds **true for re-issue requests and on QoL Advantage cases** where the Term goes through full underwriting.



**Evaluate each individual policy on a QoL Advantage application** to ensure that it qualifies for non-med underwriting.



If the client has had a policy rated, withdrawn, postponed or declined, the case does not qualify for the 5 day service commitment, but may still qualify for non-med underwriting. **Agent should complete Part B and provide full details of policy in question.**



If Underwriting or New Business **needs additional information or requirements, the 5 day clock stops while the necessary information is obtained,** but will restart once everything is provided.





## QoL Max Accumulator+ Illustration Info and Updates:

- Illustration print now makes it easy to identify cases that qualify for non-medical underwriting. Look in the illustration narrative section.
- When solving for premium, Winflex will not let you enter a class/age combination that does not qualify for non-medical underwriting
- To illustrate for the Waiver of Specified Premium rider, Agent must run a “no-solve” illustration, entering face amount and premium.

### Get Up to Speed

#### on QoL Max Accumulator+ and non-medical underwriting

If a case is eligible for our Fast Track service commitment, we'll get it out the door in **5 business days!**<sup>1</sup> Here's everything you need to know!



[QoL IUL Playbook](#)



[How to illustrate and submit](#)

“Non-Medical Underwriting” or “Non-Med” described in this document means that no in-person paramedical examination will be required of an applicant for life insurance.



<sup>1</sup> 5 full business days, beginning once fully completed Application Part A and Part B are received in the home office in good order. Agents not already licensed AND appointed or incomplete Application information will delay the process. The timeline begins the day after the case is submitted (e.g. If a qualifying application is received on Monday, an issue/conditional issue decision would be available the following Monday). If information received is incomplete, the 5 day timeline restarts when missing requirements are received as directed.