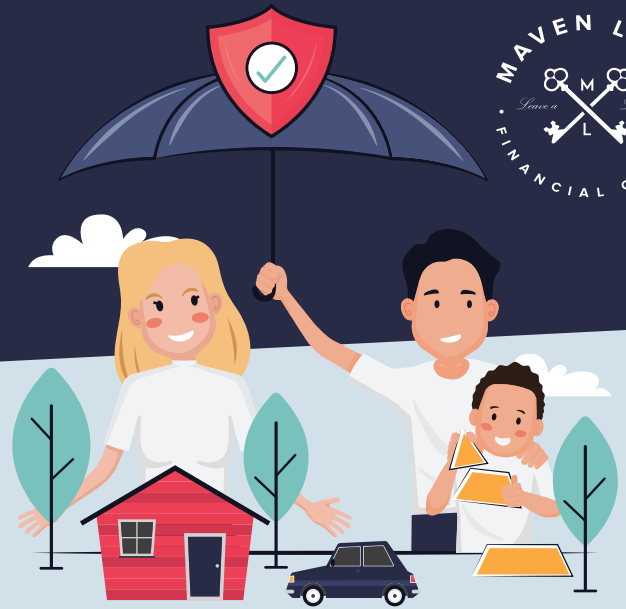


# INSURANCE APPLICATION PROCESS



The application process for insurance typically takes 4-6 weeks, depending on the carrier, type of insurance and information needed from the applicant.

## 1 INITIAL ILLUSTRATIONS

*After discussing your insurance needs, we will send you illustrations to identify the policy that is most suitable for you.*

## 2 PHONE INTERVIEW

*We will request basic information to provide to the insurance carrier for the application; depending on the carrier, you may receive a call from our insurance team within 1-2 business days to answer additional questions.*

## 3 APPLICATION TO E-SIGN

*You will receive an application to your e-mail inbox for e-Signature. Please ensure that you review this paperwork for accuracy prior to signing.*

## 4 MEDICAL EXAM

*Our insurance team with Pinnacle will reach out to you to coordinate a time and location for your \*medical exam. After the exam, your application goes into underwriting.*

\* This requirement varies for Disability Insurance depending on the Insurance company, age, state, amount purchased, and occupation, and will be determined at the time of application.

## 5 UNDERWRITING

*There may be additional questions during this process. The insurance company will make a decision, which we will communicate to you as soon as we receive the information.*

## 6 APPROVAL & POLICY ISSUANCE

*If approved and satisfactory, the policy will be issued along with a request for payment of premium. The policy will be mailed to you along with a signature page for receipt of delivery.*

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