

Ten Steps for Submitting CILC Business

Step 1. Complete Personal Fact Sheet.

Fill out the Personal Fact Sheet (PFS) and any questionnaires needed completely and legibly. If you have any questions about the completion of the PFS, call your Master Broker or LSO.

Step 2. Run illustration.

Run the illustration for the client. If you do not yet have access to the illustration software, please download it from the CILC website under Broker Services. The software was last updated on 3/23/00. (www.cnainternationallife.com.ky)

Step 3. Collect premium.

Collect the appropriate premium amount in U.S. \$. Submit the modal premium amount or two-month' s premium, if the contract will be on the monthly PAC mode. **No broker checks will be accepted.**

Step 4. Order requirements.

Order requirements based on age and face amount (Please visit our website). If an APS is required, please order one from the client's regular physician listed on the PFS (Copies of the insured's medical records are preferred). Select a medical testing facility or doctor for your client from the attached list. If you are unable to find a testing facility in the client's area, please call the Miami Office at:

Toll Free within the U.S.A.- 877.453.5586

Direct Line- 305.260.3500

Step 5. Indicate requirements ordered.

Indicate the requirements ordered on the PFS. The Administrative Office will order inspections unless otherwise indicated.

Step 6. Submit Personal Fact Sheets and requirements.

Submit PFS and requirements to your Master Broker or LSO office for distribution.

Step 7. Follow up on new requirements.

Follow up on new requirements with your Master Broker or LSO. You should order and obtain new requirements unless otherwise indicated.

Step 8. Obtain additional requirements.

If the case is approved, all requirements, including premium, amendments, and health statements must be submitted **before** the policy will be issued. A policy invoice listing missing requirements will be sent to you via your Master Broker/LSO.

Step 9. Deliver policy.

When all requirements have been submitted and the policy is issued a letter of approval will be sent to you for delivery to your client. The policy will be forwarded to the Miami office for distribution.

Step 10. Start collecting commissions.

Commissions will be distributed each Tuesday.