

# CILC Bulletin

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## APPLICATION AMENDMENTS

Recently we have come across many Personal Fact Sheets with missing or incomplete information. This causes a delay in your case as we have to get a signed amendment to the application from your client before the case is issued. The following is a list of the most common errors:

- Missing plan code
- Missing riders
- Missing date and place signed
- Question #9- "Will the policy applied for replace or change any insurance or annuity currently in force with this or any other company on the life of the persons proposed for insurance?" is not completed.
- Contingent beneficiary information is not filled out properly
- Proposed insured tobacco use is not filled in
- "Is any person proposed for insurance receiving treatment or taking any medication?" is not completed.
- The last questions on the Personal Fact Sheet, #19 or #20 depending on the version, are not completed.
- Illegible names and addresses
- Annual income incomplete
- Proposed Insured occupation and employer incomplete

These errors will either cause the Personal Fact Sheet to be returned to the Master Broker or will result in an amendment to be signed by the client prior to policy issue. If you have any questions about how to complete a CILC Personal Fact Sheet, please contact your Master Broker.