

Quick Reference

Illustrations and Quotations

Policies can't be placed, and commissions can't be paid, until all illustration or quotation requirements are satisfied, if applicable, for that product. Use this guide to help ensure the most efficient policy placement.

Illustration Required For:

Universal Life (UL)

Indexed Universal Life (IUL)

For UL and IUL in all states, the application must be accompanied by one signature/date on or before the application sign date. We can accept any combination of the attached references listed below, and will need a matching/signed illustration for the final product, rider, class, premium, etc.

- Application **and** Signed Request for Policy Illustration (RFPI, **AGLC108672**) and Unsigned illustration
- Application **and** Signed Illustration
- Application **and** Signed Acknowledgment and Unsigned Illustration

Quotation Required For:

Guaranteed Universal Life (GUL)

For GUL, submit either of the below with the application:

- **Signed or Unsigned Quotation** — Must match the applied-for coverage on the application (premium, face amount, premium payment mode, applied rate class, etc.). All pages of the quotation must be submitted. Note: If an unsigned quotation is submitted with the application, a signed and matching quotation is required before policy delivery.

OR

- **Request for Policy Quotation (RFPQ, AGLC108561)** — Use this when a quotation cannot be provided up front, with the understanding that a signed quotation conforming to the policy will be required before policy delivery.

NOTE: Neither an Illustration or Quotation is required for Whole Life or Term Life.

Keep in Mind

When selling a Term, Whole Life or GUL product, any ledger presented should be referred to as a **“life insurance quotation”** rather than an “illustration” or “proposal.”

Case status through final policy issuance

If a case is approved “AS APPLIED”

- A policy can be conditionally issued if a signed or unsigned illustration or quotation, when applicable, has been submitted
- For applicable products, the signed and matching illustration or quotation is required to complete policy issuance.

If a case is approved “NOT AS APPLIED FOR”

This means the policy as approved does not match one or more elements of the illustration that accompanied the application. In this situation:

- A **signed** or **unsigned** illustration or quotation matching the new policy elements is required to conditionally issue the case.
- All updated illustrations must be labeled or stamped with the words “REVISED ILLUSTRATION.”
- If a “REVISED” unsigned illustration or quotation was submitted, we can obtain signatures on delivery.

Final Policy Issuance: UL, IUL and GUL Cases

All UL, IUL and GUL cases require a completed, signed, and matching illustration (UL, IUL) or quotation (GUL) to place the policy in force and pay commissions.

A new illustration or quotation is required if there is a change to any of the following:

- | | | | |
|-------------------------|---------------|-----------------|---------------|
| - Sex | - Face Amount | - Age | - Issue State |
| - Death Benefit Options | - Rate Class | - Premium, Mode | |

If not received after 45 days

If the signed and matching illustration/quote is not received after 45 days, the case will be closed and the status will change to “Not Taken.”



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