



LIFE INSURANCE ASSESSMENTSM TIMELINE, ROLES AND RESPONSIBILITIES

Assessment Task	Who's Accountable?	How long does it take?
Insured completes preliminary inquiry form	Agent	1 day
Insured signs the BPI Authorization Form	Agent	1 day
Policy owner signs Authorization to Obtain Policy Information	Agent	1 day
Request and gather in-force ledger(s)	BPI – Marketing Dept.	1 to 6 weeks
Collecting necessary physician statements	BPI – Large cases (Greater Than \$10K) BPI – Underwriting Dept.	1 to 4 weeks
Negotiating Offers	BPI – Underwriting Dept.	1 to 3 weeks
Offers to Advisor	BPI – Marketing Dept.	1 day
Re-quotes (if needed)	BPI – Marketing Dept.	1 day
Evaluation of existing policies, review of alternatives and publication of results	BPI – Marketing Dept.	1 to 3 days

<p>Assessment Timetable Thorough Assessments take from 1 – 8 weeks to complete. Set expectations accordingly.</p>
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