

How to use JET underwriting for life insurance applications



JET underwriting service guarantees policy issue in a maximum of 5 days from the day that Standard Life receives the application on cases where the Medical and lifestyle supplement of the Comprehensive application is fully completed.

<h3>Availability</h3>	<ul style="list-style-type: none"> JET underwriting is available on new applications for Perspecta (single life only), Whole Life (single life only) and Term 10/20 products for clients with minimal medical history. Age and sum insured limits are: <ul style="list-style-type: none"> Up to age 40 to the maximum amount of \$249 999 Ages 41 to 55 to the maximum amount of \$99 999
<h3>Application & Medical and lifestyle supplement</h3>	<ul style="list-style-type: none"> Complete the Life and Critical Illness Comprehensive Application (form 5071). Ensure that the application is fully completed, including the Medical and lifestyle supplement. If any questions in the Medical and lifestyle supplement are answered "YES", provide more details in section 3, page 5 of the supplement. Obtain all required signatures on pages 8 and 9 of the application and page 5 of the supplement. Product Disclosure - Provide your client with the Product Disclosure document for the type of policy applied for. <ul style="list-style-type: none"> Perspecta Universal Life Insurance Product Disclosure (form 6092) Whole Life insurance product disclosure (form 6326) Term 10/20 R&C Insurance Product Disclosure (form 6094)
<h3>Client Illustrations</h3>	<ul style="list-style-type: none"> Obtain a client illustration from our Wealthcare software or from your sales office. For efficient processing, ensure the client illustration matches the information entered on the application. Perspecta and Whole Life: The client and the producer must sign the signature page of the client illustration. Perspecta - Submit only the signature page of the client illustration. Whole Life - Submit the full client illustration and signature page. Perspecta and Whole Life - If there is a change in the coverage originally applied for, an updated client illustration is required. Both the client and the producer must sign the updated client illustration when the policy is delivered. For Perspecta, only the signed signature page is submitted to Standard Life. For Whole Life, the full client illustration and signature page is submitted to Standard Life.
<h3>Additional Medical Requirements</h3>	<ul style="list-style-type: none"> If Standard Life requires additional medical evidence, the policy cannot be issued within the 5-day guarantee period.

[Submitting documentation](#)