

## What to Expect **After Submitting an Application**

Life/Annuity application assigned a pending number.

Life applications – all necessary underwriting requirements ordered.

Reminder - It is the agent's responsibility to schedule the age/amount paramedical requirements.

Sons of Norway will make an immediate automatic withdrawal of premiums (**AWP**) from the bank account listed on the application, when it is received.

**AWP** information needed:

- Name & address of the bank account owner
- Full name of the bank
- Routing number
- Checking/savings account number
- What billing period; first or the fifteenth

Future premium withdrawals are usually pulled from the certificate holder's bank account on the **4/5th** or the **19/20th** of the month.

Pending business report will be emailed twice weekly.

Pending Report includes:

- Underwriting Requirements
- Approval Date
- Mailing Date
- Delivery Requirements

### **Commissions:**

Will be processed on the first business day after the **15th** and the **last day** of the month. Funds will be credited to your bank account within **24-48** hours after processing.

## Many Valuable Online Resources at your finger-tips

### Quick Links:

- Illustrations/E-App
- Secure Email
- Contact Sheet forms
- Field Marketing/Underwriting Guide
- Simplified Issue Underwriting Guide

### Before the Sale Resources:

Membership & Dues Information

### Underwriting and Case Development:

- Super Select & Select criteria
- Build chart
- Underwriting Questionnaires

### Servicing Your Clients

Service Forms