

Get immediate pre-approval

on SPWL applications

When calling our underwriting department with a Single Premium Whole Life (SPWL) application, you can now opt to stay on the underwriting call to receive immediate pre-approval on the case or follow the current process and get a decision in a few days—*choose the way that's most convenient for you!*

For immediate pre-approval while on the call, you will need to provide the Net Amount at Risk (the face amount minus the premium) and the applicant must be present for the entire call. Please note: If you choose to wait for pre-approval, the call will last longer than if you choose to follow the current process.

Net Amount at Risk	Age	Underwriting Requirements *
\$0 – \$49,999	45 – 80	• Telephone Interview • MIB Report • Rx Profile
\$50,000 – \$99,999	45 – 69	• Telephone Interview • MIB Report • Rx Profile
\$50,000 – \$99,999	70 – 80	• Telephone Interview • MIB Report • Rx Profile • APS (If client hasn't visited a doctor in past 12 months, an abbreviated Paramed Exam and Blood Profile/Urinalysis are required)
\$100,000 +	45 – 69	• Telephone Interview • MIB Report • Rx Profile • APS (If client has not visited a doctor in past 12 months, an abbreviated Paramed Exam and Blood Profile/Urinalysis are required)
\$100,000 +	70 – 80	• Telephone Interview • MIB Report • Rx Profile • APS (If client has not visited a doctor in past 12 months, a Mature Assessment Exam and Blood Profile/Urinalysis are required)

*This is an underwritten product. Additional requirements may be ordered to qualify risks.

There are no changes to the application. Because an MIB Report and Rx Profile are accessed, the application must be signed prior to the call and must be submitted to the Home Office regardless of whether it's accepted or declined from underwriting.

TRY IT OUT TODAY!



ROYAL NEIGHBORS OF AMERICA
INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIESSM

Call (866) 733-9758, option 1
10:00–6:00pm CT, Mon–Fri