

# New Life Application



instruction guide

As the Financial Professional/Insurance Broker, you are responsible for completing the necessary forms required for processing and underwriting this application. Following the instructions below will help you complete and submit a new Application for Life Insurance, knowledgeably and efficiently.

## Completing the Application:

The application comprises of four Sections:

**Section A** — Proposed Insured Information  
(their general information)

**Section B** — Product Information  
(includes premium and rider information)

**Section C** — Questionnaires, as applicable

**Section D** — Authorization/Agreement Signature(s)

- After completing **Sections A, B,** and **C,** as applicable, the Proposed Insured and Owner, if different, must check the appropriate boxes in **Section D** to indicate the supplemental forms or Questionnaires that have been completed, and date and sign the application.
- Make sure the appropriate issuing Company is elected on the application.
- If the Owner is different from the Proposed Insured, complete the Owner Questionnaire.
- If the transaction involves a replacement, ensure that the appropriate paperwork is completed.
- Best practice is to complete the Medical Information Questionnaire to enable the Underwriter to promptly begin the underwriting process. Unless required for specific programs or the updating of medical evidence, the completion of the Medical Information Questionnaire is optional if a paramedical or medical exam is required. Complete the Medical Information Questionnaire in all cases when the Proposed Insured is age 0–15.

## Before Beginning the Application:

- Use the state-specific application for the state where the Owner will sign the application.
- Complete the application legibly in blue or black ink or use “e-Forms for Life” available on [axa-equitable.com](http://axa-equitable.com) under “Tools and Marketing” or “Quick Links.”
- **Do Not** use a pencil to complete the application.

- Make sure you complete the Financial Professional Certification and submit it with the application.

## For Survivorship Policies:

- Section B — Product Information captures information about Proposed Insured 2 and must be completed by the Proposed Insured 2.
- Complete a separate Questionnaire(s), as required, for each Proposed Insured when submitting the application (for example: Medical Information Questionnaire, Substance Usage Questionnaire, and Foreign Residence and Travel Questionnaire).

## For Children Policies:

- If the Proposed Insured is a child, issue age 0–14, a parent or legal guardian must sign.
  - If there is no parent or legal guardian, the Applicant must sign if the Applicant is responsible for the support of the child.

Life Insurance: · Is Not a Deposit of Any Bank · Is Not FDIC Insured · Is Not Insured by Any Federal Government Agency · Is Not Guaranteed by Any Bank or Savings Association · Variable Life Insurance May Go Down in Value

For Financial Professional Use Only. Not for Use with, or Distribution to, the General Public.



## For Trusts, Corporations and Partnerships Owned Policies:

- If the Owner is a Corporation or a Trust, an authorized Officer of the Corporation or a Trustee must sign.
  - If the Owner is a Corporation, print the firm's name and the title of the authorized officer.
  - If the Owner is a Trust, indicate "Trustee" after the signature.
  - If the Owner is a Trust and the Proposed Insured is age 70 or older, regardless of the Face Amount, please provide a copy of the executed Trust document for review.
- If the Owner is a partnership, a partner involved in the purchase must sign.

## Changes/Corrections to Life Application:

- If a change is required to an answer on the application or questionnaire(s), place a line through the incorrect answer and insert the correct information.
  - The Owner must initial all changes.
  - The Proposed Insured must also initial all changes pertaining to personal information and insurability-related answers.
  - If the Proposed Insured is a minor, a parent or legal guardian must initial all changes on behalf of the minor (Proposed Insured).
  - **Do Not** use correction fluid or tape for any alterations.

Reviewing this Life Application Instructions before you meet with your client will assist you to be knowledgeable and prepared, as well as assist with the processing of the Life Application.

**Call the Life Insurance Sales Desk or visit [www.axa-equitable.com](http://www.axa-equitable.com), if you have further questions.**

Life insurance products are issued by AXA Equitable Life Insurance Company and co-distributed by affiliates AXA Network, LLC and its subsidiaries and AXA Distributors, LLC, located at 1290 Avenue of the Americas, New York, NY, 10104, 212-554-1234.

All guarantees are based on the claims-paying ability of AXA Equitable.

© 2011 AXA Equitable Life Insurance Company. All rights reserved.

1290 Avenue of the Americas, New York, NY 10104, (212) 554-1234

IU-64935 (8/11)

Life Insurance: · Is Not a Deposit of Any Bank · Is Not FDIC Insured · Is Not Insured by Any Federal Government Agency · Is Not Guaranteed by Any Bank or Savings Association · Variable Life Insurance May Go Down in Value

For Financial Professional Use Only. Not for Use with, or Distribution to, the General Public.

## Payment with Life Application:

- If accepting payment, you must follow the instructions on the Temporary Insurance Agreement/Receipt.
  - A check or money order made payable to the issuing Company selected on page 1 above Section A must accompany the application.
  - Enter the amount paid in the section on the application titled "Complete if Money is Paid with Application."
  - **Do Not** accept payment if Face Amount exceeds \$2 million for single life, \$3 million for joint life, or \$1 million if multiple applications submitted.
  - **Do Not** accept cash payments.

## You Should Know

- Billing notices will be sent to the Owner at the address indicated on the Application/Questionnaire unless otherwise detailed in the "Remarks" section.
- In order to comply with the Patriot Act, federal law requires that all financial institutions obtain, verify, and record information that identifies each Owner of life insurance.
- Backdating to save age is permitted in accordance with our published guidelines, but in no event can the policy be backdated more than six months prior to the application date (three months in Ohio). If the case is backdated and the mode is bank draft, additional premiums may be drafted from the bank account at issue. Backdating to save age is not permitted if the Proposed Insured is beyond the maximum age on which we would issue the policy.



G27767

Cat. #148509 (8/11)

