

Next Level Term

A Turn-Key way of doing term and permanent life insurance.

In the time it takes to fill out a traditional application, your customers could have a policy submitted or even issued.

Next Level Term delivers quality life insurance products with convenience, speed and simplicity. In a brief session of about 15 minutes, an applicant can get a quote, apply, sign and possibly have a policy issued.

Client Flexibility

The Next Level Term is available in two product configurations to support the specific needs of clients. Whether you need a direct-to-consumer solution or Level Four-assisted, this fills a niche for you and your clients who want to meet insurance needs with maximum speed and minimum hassle.

- Employ flexible options for online, face-to-face or over-the-phone sales.
- Deliver security and reassurance with policies issued in just as little as a few minutes.
- Complete all signatures online or possibly no signatures at all
- Make more profitable use of your time.
- Receive commission payments up to weekly.

The Next Level Experience combines this simplified program with the experience of the staff at Level Four. All you need to do is have the client available to walk through the process and our staff will help you determine amounts, pricing, and which program to use right over the phone. Helping clients has never been so easy.

Non-Med Term

1. **Fast, Accurate Quote**
Users get a guaranteed quote by entering basic information.
2. **Underwriting Questions**
The applicant answers nine underwriting questions. If the applicant qualifies based on the answers, the application continues.
3. **Personal, Policy and Payment Information**
Personal information is entered along with beneficiary and payment information.
4. **Review and E-Signature**
Application is reviewed and online e-signature is applied.
5. **MIB, Financial Account and Fraud Checks**
After the application is signed, the system performs an online MIB and fraud check.
6. **Approved Policy Issued**
Once approved, an electronic policy is issued and an online account is set up for policy servicing. A paper copy of the policy is mailed to the owner.

Express App Insurance

1. **Express App**
Two-page application
2. **Underwriting Questions**
A follow-up phone interview will be conducted by the insurance company with the client. A paramed will also be ordered.
3. **Review and Signature**
There is no client signature required up front. Once the app is faxed up to Level Four we will work with the carrier for medical approval.
4. **Quoting**
Go to Level Four's term quote engine and quote Prudential at standard and preferred.
5. **Approved Policy Issued**
Once the carrier approves the policy, delivery requirements will be mailed for signatures.

The Next Level Term Experience

1. Non-Med/Express App

Level Four can assist by talking to your clients directly to decrease your involvement and increase your sales.

2. Underwriting Questions

Our experienced staff will determine based on the age, death benefit and medical history as to whether the Non-Med or Express App will be utilized (see below for determining factors).

3. Quoting

Depending on how the medical questions are answered, we will give a guaranteed quote (Non-Med) or an approximate quote (Express App). Once the client has agreed to the death benefit and premium we will move to the review.

4. Review

Based on the determined program, we will run the correlating process and keep you updated as to the status of the application.

5. Approval

The Non-Med will be issued immediately and you will be notified. Once an Express App policy is approved (after the PHI and Paramed are completed), you will then be notified. We will share the final offer with the client.

6. How to Drop a Ticket

Complete the Term Ticket and either call Level Four with the client or fax/email the Term Ticket into us and we will call the client.

We will complete steps 1 through 6 and provide you status throughout the process.

Toll Free Fax: (866)-763-9136 or email at insurance@levelfourgroup.com

Which Experience is Right for Your Client?

	Non-Med Term	Express App Insurance	Next Level Experience
Death Benefit Amounts	\$25,000-\$250,000	\$100,000-\$30,000,000	We will assist in determining amounts.
Age Requirements	10 Year: 18-65 15 Year: 18-60 20 Year: 18-55 30 Year: 18-45	10 Year: 18-75 15 Year: 18-70 20 Year: 18-65 30 Year: 18-55	Along with the death benefit, we will establish what term period is appropriate for the client's needs.
Medical Requirements	9 Medical Questions 15 Minutes	Paramed, Phone Interview, NonMed Questions Two-page application 20 Minutes	Our associates you and the client decide which program is most suitable based on medical questions.
Payment	Credit Card Online	Upon policy delivery	
Signatures	E-Signature	No signature on submission. Required at policy delivery.	Both are applicable.
Quoting	Prices are guaranteed and are presented online	Quote standard and preferred from the term quote engine on the Level Four Insurance Website with Prudential.	Our marketing staff will deliver quoting different amounts for all types of clients.
Turn-Around Time	Instant approval and policy issuance.	May take up to 4 weeks For policy issuance.	We will work with the client directly to get the policy approved.
Benefits	Online, instant approval, takes 15 minutes.	One-page, no up-front signature, high death Benefits. Term or permanent.	Increases your ability to set more appointments while allowing the experts at Level Four to decrease your case involvement.

Toll Free Phone: (866)-834-1040

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Contact Level Four to "Experience Life at the Next Level"

