Allianz Life Insurance Company of North America

# Supporting your success from day one

## Tools and resources to help you do business with us more efficiently

We want to help you get your business submitted and issued as smoothly as possible.
To help ensure a seamless application process, please follow these steps:

1. **Start by creating your online Allianz account.**
   a. Visit **www.allianzlife.com**
   b. Select "Register"
   c. Complete the quick registration process

2. **Review our Financial and Affordability Underwriting Guidelines (M-3562) for details specific to your client's goals.**
   a. Juvenile policies (ages 0-17) should include amounts applied for, and inforce coverage on all siblings. All siblings should be insured for equitable amounts (same death benefit or same premium). The parent's amount of coverage should be double the amount requested on the juvenile, not including group coverage through an employer. Please include this information on the application.
   b. Proposed insureds aged 15 and up need to sign the application on the insured line, in their own name.
   c. Illustrations should align to the purpose of insurance. For example, if using for college funding or retirement planning, illustration should include those distributions, and remain inforce during those years.

3. **Submit your client's application electronically via Apply*NOW*.**
   a. After logging in to your account, navigate to "Submit an application" and click on the **Apply*NOW*** button in the center of the page.
   **b.** **Apply*NOW*** will prompt for any additional forms that might be requested, such as replacement forms, Automatic Payment Plan-EFT Authorization (EFT form), or Individual Life Insurance Temporary Insurance Agreement (TIA form).

4. **Upload the illustration (and other documents as applicable) via Apply*NOW*.**
   In the top navigation, click "Other Actions," then "Documents," then "Add Supplemental Document:"
   a. Submit the illustration used at the time of sale. This is required; if not submitted, underwriting will not begin until receipt.
   b. Upload copies of any driver's licenses, visas, or green cards (as applicable). Reference the "Underwriting overview for foreign residents" flier (M-3719) to understand which visa types are acceptable.

5. **Use the e-signature function within Apply*NOW* to collect all application submission signatures.**

6. **Important: DO NOT order any medical requirements for the case.**
   After you have submitted the application, your Allianz® underwriter will review the application and determine if additional information is needed (including exams). All exams will be ordered by the Allianz® home office if the underwriting team determines exams are required. **Our underwriters will reach out to you if they have questions or additional requirements.**

7. **Help prepare your clients for the underwriting process.**
   Share the "Underwriting made easy" flier (CSI-448) with the client so they'll know what to expect during the application process (including the electronic PHI, or ePHI).
   a. Having the ePHI completed as quickly as possible will provide a better experience for your client.

8 **The dedicated case management team will follow up with you directly if there are additional requirements.**

All communication or questions should be directed to **lifeclientrelations@allianzlife.com** in order to ensure timely responses to inquiries.

9 **Manage and track your pending business via Business Accounts.**

The easiest way to monitor the status of your pending business is via our online Business Accounts page.

a. Log into your Allianz account, navigate to and click on "Accounts" in the top navigation.
b. You can also view and manage all your inforce business.

10 **Our underwriters will make a decision on the application.**

a. The policy will be issued automatically if your client's application is approved as it was originally applied for, using the illustration provided with the application.
b. If the policy is not approved as it was applied for, your case manager will reach out for a new illustration and issue instructions.

11 **A printed policy will be sent to the agent via FedEx 2-day air.**

a. Delivery requirements will be included within the printed policy packet. Please ensure that all are returned for the policy to be placed inforce.
b. Typical delivery requirements include signature pages for the application, any amendments, the illustration, and funding.
c. Be sure that proposed insureds, aged 15 and up, sign the application signature page on the insured line, in their own name.

12 **E-signature can be used via your online Allianz® account to complete the delivery requirement.**

Note: The insured and owner of the policy must be the same individual in order to use e-signature on our website. Juveniles or entity-owned policies will not be able to use the website at this time.

a. Once the printed policy has been generated, the agent will receive a notification on the Allianz® website prompting for policy review and signature.
b. After the agent has completed their signing ceremony, the client will receive an email prompt to complete their signature.
c. The Automatic Payment Plan-EFT Authorization (EFT form) can also be completed via the website.

**WE'RE HERE to support you and your clients.**
If you have questions,

email **lifeclientrelations@allianzlife.com**

or call **866.379.5668**