



LIFE INSURANCE REVIEW SIMPLIFIED

The Policy Review process was developed to showcase the most simple, effective and comprehensive policy review experience possible; and to provide the client with the highest level of customer service.

KeretiTuioiti handles the technical work on all policy reviews, enabling you to focus on what you do best.

It is important to understand that a policy review is absolutely imperative to maintain your financial objectives. **With that in mind, it does not mean that a new policy will be recommended. In many cases, a minor adjustment (or no change at all) is all that is required to ensure client protection.**

Our Policies Review Program:

- Will not distract you from every day activities
- Does not require a deep knowledge about the Life Insurance industry
- Allows you to help the clients that are not receiving appropriate policy service on or have policies in danger.
- Enables you to generate an additional source of revenue for your practice with very little disruption and absolutely no change in infrastructure.

Engage Clients	The process begins with KERETITUIOTI FIRST STEP INSURANCE EVALUATION by asking:	Your Role	Our Role
	<ol style="list-style-type: none"> 1. Does the client own any life insurance? 2. Has the client recently had it professionally reviewed? (Including a written evaluation.) If not, would the client be interested in having it professionally evaluated? 	<p>✓</p> <p>✓</p>	
Gather Info	Acquire copy of pertinent documents. KERETITUIOTI will provide necessary documents to Partner. <ul style="list-style-type: none"> • Policy Declaration Page (policy page that contains all the premium amounts, face amount, issue date, etc.) • HIPAA form (signed along with list of medical providers. General idea of any health issues needed.) • Informal Application (if applicable) • Agent of Record Letter and/or Agent of Record Request (KERETITUIOTI will provide) 	<p>✓</p>	
Share Data	Submit above materials to KERETITUIOTI for processing.	<p>✓</p>	
	KERETITUIOTI will submit in force ledger request to carrier.		<p>✓</p>
	After in force ledger request is received, KERETITUIOTI will compare the existing policies with the best programs available. If the plan does not meet the objectives, KERETITUIOTI will make sure to adjust the current premiums to meet your objectives or adjust the face amount to protect your investment. However, if restructuring the policy presents a better overall solution, KERETITUIOTI Brokerage will provide the illustrations and a side-by-side comparison of the existing plan compared to the		<p>✓</p>

	proposed policy.		
	A Member of KERETITUIOTI may call to request additional information from you regarding your client. With your permission, we would be willing to request that information directly from your client.		✓
	KERETITUIOTI will obtain preliminary underwriting offer.		✓
	KERETITUIOTI orders all requirements to underwrite case and follows up with requests. If necessary, KERETITUIOTI forwards completed file for Dr. Jack Cotlar M.D. for evaluation.		✓
	If necessary, Dr. Jack Cotlar M.D. reviews entire file and offers guidance as to which carriers at what rating. KERETITUIOTI re-runs illustrations as necessary to evaluate merits of recommendation. KERETITUIOTI forwards re-run illustrations to Partner for confirmation.		✓
	If necessary, Dr. Cotlar prepares summary to selected carrier and submits for tentative offer.		✓
	If necessary, Dr. Cotlar obtains tentative offer from carrier and advises KERETITUIOTI and the Partner.		✓
	KERETITUIOTI will respond with a formal recommendation, providing the partner with our Policy Review Report - including the outlines, checklists and illustration materials.		✓
	KERETITUIOTI supports the Partner in preparing final presentation to client. KERETITUIOTI or Partner obtains client agreement to proceed with application.		✓
	KERETITUIOTI and/or Partner present Client with proposal and takes application.	<i>You Choose</i>	
	KERETITUIOTI and/or Partner obtains the formal application and submits to KERETITUIOTI. KERETITUIOTI submits to carrier.	<i>You Choose</i>	
	KERETITUIOTI tracks new business process to obtain final offer from carrier.		✓
	Carrier sends issued policy to KERETITUIOTI.		✓
	KERETITUIOTI audits policy and does final review in conjunction with Partner. KERETITUIOTI reviews policy for accuracy. Once review is completed, KERETITUIOTI will assist Partner with policy delivery.		✓
	Partner delivers policy and sends policy delivery requirements back to KERETITUIOTI for processing.	✓	
	KERETITUIOTI submits policy delivery requirements to carrier and tracks policy placement.		✓
	KERETITUIOTI tracks, reconciles and oversees accurate commission payment to Partner.		✓