

# Foresters Your Term (Non Med) Application FAQ



## ✓ I have a customer seeking simplified non-medical term life insurance, what are my product options through Crump?

- Foresters Your Term (Non Med) will underwrite on a simplified non medical basis up to \$400,000
  - Ages 18-55 up to \$400,000
  - Ages 56-80 up to \$150,000

## ✓ How do I access quotes for Foresters Your Term (Non Med)?

- Email your quotes request to your Crump Life Sales Team at HBGSalesSupport@Crump.com
- Visit the Crump Transaction Center to view pricing through the Quick Quote tool. Important Note: when inputting Standard to Preferred risk classes in the Quick Quote tool, the output will show the entire marketplace. Allstate producers in New York are limited to Foresters Your Term (Non Med) as the only simplified issue term product available through Crump for customers who are standard risk or better. All other coverage should be put in place through Allstate's proprietary term life contract.

A screenshot of a web form titled "Quick Quote" with a red warning "All fields are required". The form contains several fields: "Date of Birth" (text input with placeholder MM/DD/YYYY), "Gender" (dropdown menu), "Owner State" (dropdown menu), "Product Type" (dropdown menu), "Coverage" (text input with "\$ Amount" placeholder), "Rate Class" (dropdown menu), and "Nicotine Use" (dropdown menu). A blue "Get Quote" button is at the bottom right.

## ✓ What should I know about the non med underwriting process?

- There will be 'Yes' or 'No' Q&A on the life application. If 'Yes' is selected, you may be required to provide additional information. This information can be inputted within the 'Additional Details' section of the application. Other impairments may require a separate risk questionnaire (not included in the application) to be completed for consideration. If you are aware of any impairments that may require a specific questionnaire, it will be helpful to provide this completed questionnaire prior to completing the application.

## ✓ How can I apply for Foresters Your Term (Non Med)?

- Applications can be submitted through the Crump Transaction Center, by selecting 'Start New App' or by launching the eApp wizard from the Quick Quote comparison tool. Once the application is completed, you will need to print and send to your client for a wet signature.
- Forms and applications are also available within the FormsNOW tool, which can be found on the home screen of the Crump / Allstate cobranded website.

## ✓ Do I need to be actively appointed with Foresters to submit Your Term (Non Med)?

- If you are processing the application electronically in the eApp tool, your carrier ID is required. Applications being submitted via a paper application do not require carrier appointment. New York is a 'just-in-time' state meaning you have a short window to become actively appointed from the time an application was signed and dated.

Contact your dedicated **Crump/Allstate Sales Team** at **888.770.2155** to discuss all of the available options to meet your clients' needs.



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