

## Frequently Asked Questions

#### MVP has 3 ways for you to submit applications:

- 1. iGo e-Apps (MVP webiste login required)
- 2. Quick Apps (login required for some carriers)
- 3. Traditional Paper Applications (MVP website login required)

iGo e-Apps is a complete electronic application process that allows for e-signatures from the client and the agent.

Some of our carriers provide Quick Apps which is a "Request for Application" and not a full application. These carriers contract with exam vendors like APPs or Exam One or have their own call center that works with your client to complete the application over the phone, online, or at the time of a Paramed exam. You just complete and submit a Drop Ticket with some basic information about your client and what they are applying for. No signatures are necessary until policy delivery, and an MVP Financial Case Manager follows and updates you about the activity from submission to completion.

A Traditional Paper application may also be obtained from our website. Paper Forms and Applications may be accessed by clicking on Application Forms or from the Applications Tab on our HOME page.

### Do I need to be contracted before submitting an application?

https://www.mvp4me.com/contracting/

In order to avoid delays in your client's application process, it is a good idea, but not required, to be contracted with a carrier before submitting an application. MVP understands that the ideal situation doesn't always happen in every sale. Some states will allow contracting to be completed simultaneously. If you had a contract with a carrier at one time, but it has been a while since you submitted an application, it's possible that your contract may need to be reinstated. If you are in doubt about your contract situation with a carrier, contact an MVP Financial representative.

How do I get quotes/illustrations? https://www.mvp4me.com/term/

You can run your own Term comparisons and GUL illustrations from Online Quotes (LifePipe engine) on our website (login required). WinFlex Web is another illustration tool for permanent coverage that you can access from the Quotes area of our website. You will need to register with WinFlex and create an account to use the illustration tool. Access to WinFlex is not immediate and it can take up to 48 hours for your registration to process. Need quotes on the go? MVP Financial has a Mobile Term Quotes App that can be accessed from your mobile device.

You may request quotes/illustrations direct from MVP, go to: https://www.mvp4me.com/quotes/



# How do I know what classification to run for my client? www.mvp4me.com/tough-case-questionnaires/

Use MVP Financial's Underwriting Criteria Questionnaire when you meet with your prospect for the first time. By asking some general health, family history and avocation questions in the beginning, you can head off possible disappointment and keep from wasting your valuable time. Determine the health class by entering the health profile on our Online Quotes or contact MVP Financial for guidance.

We have a dedicated in-house "Touch Case" underwriting manager to help you get to the best company for your client the first time! Call us.

### How do I check status on my cases? https://www.mvp4me.com/our-staf/

When you submit an application, your designated Case Manager will keep you posted on the progress of your case via email with a case status report. You may also request a case status update from the HOME page on our website. Click the Search button, type in "Get pending case status" to request the information. You may also call MVP Financial during regular business hours.

### What Carriers does MVP represent? https://www.mvp4me.com/carrier-links/

MVP Financial has contracts with many A+ rated carriers, such as Assurity, Banner, Corebridge, John Hancock, Lincoln, Nationwide, Principal, Protective, Prudential, Securian, and Symetra. A complete list of carriers and products may be found in the Products & Carriers Tab from our website HOME page.

### Where do I find Forms? https://www.mvp4me.com/applications/

New Business, Applications, Policy Owner Service and Agent Forms for our carriers can be found by clicking on Application Forms or from the Applications Tab on our HOME page.

MVP's office hours are 8:30 AM - 5:00 PM Central Time, Monday - Friday for all Midwest locations.

MVP closes for most U.S. holidays and sometimes for staff appreciation or training purposes.