

# Our Service Standards



Service (All requirements are in good order)	Current Service Standards (In full business days) <sup>1</sup>
<b>New Business</b>	
SmartApp entry	1 day
Digital PDF or physical paper application entry	2 days
Policy issue	2 days
Policy settlement	2 days
Policy conversions	3 days
E-mail inquiries	Within 24 hours
Voicemail reply	Within 24 hours
Average speed to answer phones	Within 1 minute
<b>Underwriting</b>	
Time from date of requirement to decision date (underwriting)	2 days
<b>Contracting &amp; Compensation</b>	
New contracts / transfers	5 days
Buy / sell (block transfer)	5 to 10 days <i>(Based on size of the block)</i>
Agent of Record (AOR) changes	2 days
Terminations	5 days
E-mail inquiries (including compensation)	2 days
License / E&O updates	5 days
<b>Investment Products</b>	
Average speed to answer phones	Within 2 minutes
Financial tasks (buy/sell/switches, etc.) received prior to 4 pm EST	Same day
Non-financial updates (address updates, beneficiary changes, etc.)	2 days
<b>Life Products</b>	
Average speed to answer phones	Within 2 minutes
Policy change	5 days
Disbursements (surrenders, partial withdrawals, loans)	5 days
Name change or correction	10 days
Banking related changes	6 days
Inforce illustrations	2 days
<b>Claims</b>	
Email acknowledgement	Same day
New claim form requests	5 - 10 business days
Average time to process a complete claim	Within 10 days <i>(Contestable claims with multiple reinsurers and that require a medical review will take longer)</i>