



# Estimated Timelines

## How Long Does It Take To Get A Policy?

Unfortunately, insurance underwriting is not like dropping a ticket. On average, your clients can expect to see a policy about 60 days after signing the application. If the case involves a Section 1035 exchange from another company, it will typically add an additional 30 days.

Below is a typical processing timeline:

<b>Day 1:</b>	Client signs application
<b>Day 1-7:</b>	SBG receives application and contracting, scrubs for completeness, and orders requirements
<b>Day 10-15:</b>	SBG receives completed insurance exam or tele-underwriting call, as applicable
<b>Day 15-30:</b>	Medical records are received
<b>Day 25-35:</b>	Underwriting Offer is received
<b>If Section 1035:</b>	After the offer is accepted and before a policy can be issued, it takes about 30 more days to receive funds from the releasing company
<b>Day 35-45:</b>	Policy is issued and sent to advisor for delivery
<b>Day 45-55:</b>	Advisor meets with client to deliver policy and collects delivery signatures
<b>Day 60:</b>	Delivery is satisfied at the insurance company

**Note: This is an estimated timeline and is subject to change based on the complexity of the case and other factors such as carrier processing times, etc.**