



**LIST OF CARRIERS  
with XRAE**



# HOW TO GET MOST OF YOUR DECLINED AND HARD TO ISSUE CASES, **APPROVED!**

If you are on our website right now (and you probably are), you will find on the upper right hand corner a link that says **XRAE**. We have added this very helpful tool to make it easier for you to underwrite your possible declined and hard to issue cases. You might conclude that it is totally hopeless to provide 100K or 1M or more face amount to a number of your prospective clients due to current health conditions. This is a big NO!

With **XRAE**, there is a greater chance that these types of clients will be given or offered coverage from a number of well known insurance carriers. If you happened to not be contracted with some of them, we have good news for you! Wealth Financial is appointed to most of these carriers and if the need arises, you will be required to get appointed with them in order to underwrite and ultimately close the case.

Here is the number one step. Simply click on to this link and it will ask for "User Id and Password". Second, you have to call our office at 888.769.8376 x104, and ask for Lucy in order for us to assign you one. After you are able to successfully log in, you will see a number of questions for your prospective clients. The more questions that are answered the closer to accuracy the rating will be from the different carriers.

Third, after answering as much questions based on the client medical history, you will need to **submit** your inquiries. Finally, at least 12 insurance carriers will provide an offer for your clients and you're ready to pick and choose what carrier to use. Stop wasting thousands of dollars in commissions and take advantage of this new very effective tool as an added service provided by Wealth Financial Life.

So, take a look at the list of carriers, call us to get your log-in and password, and you are all set! Happy Selling!

