RTM (Response to Memo) Feature FAQ's

What does RTM stand for?

Response to Memo. It is a request to respond to questions or more information being requested by the underwriter.

To answer an RTM, do you have to have a login for Partner Dashboard?

Yes, you need a log in.

Is there a character limit on the responses?

Yes, 1000 characters. You may attach additional response information if the response is longer than 1000 characters.

Can I upload documents to an RTM?

Yes, within the Advisor Portal.

What types of files are supported in the upload feature?

PDF, PNG, JPG or JPEG.

Can a document be added to any type of RTM (different categories)?

Yes.

Can I answer one RTM question at a time, or do all RTMs have to be submitted at once?

You can answer one at a time. Ideally, to minimize turnaround for review, providing all answers at once is preferred.

Can I change the customer's RTM responses or only view them? If I can change them, does the client have to sign off on the change?

> The only way to change an RTM response already provided by an insured or owner is to send a separate email or call. And an amend will be needed prior to release of offer.

Can the uploaded document immediately be seen in inbound/outbound comms?

> Yes, documents should be available for viewing once uploaded.

Can documents be uploaded to a file that are not related to an RTM?

> Please only attach related documents to the RTM.

Is there an error message if I try to upload an unaccepted type of file?

> Yes, there is an error message.

Is there a time limit to answering the RTM before it closes out?

> 26 calendar days.

Once an RTM is answered, will the file be sent directly to the underwriter?

> Yes, the underwriter will be tasked to review. Please allow the current turnarounds for review for an update.

Will the status change to UW review once I answer the RTM?

> If no other requirements or evidence is outstanding, yes.

Can there be overlap or duplication between the insured responding and the agency responding?

> The process was developed to limit and prevent any potential duplication on responses. As soon as a response is received, it will update the file so no duplication.

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