

Year-End Quick Reference Guide

New Business — Life

Use eApp

This ensures all the proper paperwork is completed and significantly decreases cycle time.

Companion Cases

Please specify when there is a companion case, this will ensure that the cases are pulled together and worked with one case manager and one underwriter.

Leverage Agent Portal

The Agent Portal has all policy information, please use this as a first stop for status updates including updates on transfers.

Communication

- **Please respond correctly with full details to all communication or upload requirements on the Agent Portal to ensure the fastest processing time.**
We typically experience higher application and communication volumes during this time of year. Quicker responses = quicker decisions.
- Please reach out to your case manager or your underwriter with questions. We are here to help!

DocuSign

When the policy is sent through eDelivery, please be sure to DocuSign those promptly.

Paper Applications (48–72 hours to view on portal)

If you are unable to complete the application using the eApp and agent portal, we do accept paper applications. Please complete all questions and provide full details when applicable. Make sure all forms, questionnaires, and signatures are included. Please submit through email to NBApplicationImages@nationallife.com.

Please ensure accurate banking information is provided on the application so the case will issue and then pay timely.

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One National Life Drive, Montpelier, VT 05604 | 800-906-3310 | www.NationalLife.com

Underwriting Tips

- Complete real-time underwriting quotes via the Underwriting Quotes self-service tool, XRAE. Exclusively on the Agent Portal!

Tips to avoid kick outs from the Straight Through Process when completing an e-application:

- Refrain from using free form or choosing “other” in the drop-down menus when there is an applicable answer listed in the Underwriting Guide.
- Answer all reflexive questions using options available in the drop-down menus versus typing in “unknown.”
- If the client has answered “yes” to medications, the applicable medical question(s) should also be answered “yes” with any reflexive questions answered.
- Age 60+ must have routine healthcare with a Primary Care Physician (PCP).
- If the client is a Homemaker, however their Spouse is working, the “Spouse-Employed” option should be selected when prompted. We find some are inadvertently selecting “Spouse not Working.”
- Please ensure accurate banking information is provided on the application so the case will issue and pay timely.

Important Contact Information For Life

Compensation

NLGCompensation@NationalLife.com

Contracting

Contracting@NationalLife.com

Delivery Requirements

FormsOnDelivery@NationalLife.com

EFT

EFTTeam@NationalLife.com

E-delivery and Paper Policy Delivery Support

Support@NationalLife.com

Large Case

LargeCase@NationalLife.com

Replacements

Replacements@NationalLife.com

Rewrites

Rewrites@NationalLife.com

Sales Desk

1-800-906-3310, option 1

Year-End Quick Reference Guide

New Business — Annuity

Use eApp

This ensures all the proper paperwork is completed and significantly decreases cycle time.

Leverage Agent Portal

The Agent Portal has all policy information, please use this as a first stop for status updates including updates on transfers.

Communication

- **Please respond to emails in a timely fashion.**
We typically experience higher application and communication volumes during this time of year. Quicker responses = quicker decisions.
- Be sure to address emails to the appropriate recipient. Be sure to follow response directions or reply directly to the sender. Replying correctly with full details ensures the fastest processing time.
- Please reach out to your case manager or your underwriter with questions. We are here to help!

DocuSign

When the policy is sent through eDelivery, please be sure to DocuSign those promptly.

Suitability — Annuity Specific

- *Section I, Question 1: Liquid Net Worth* — provide a total and its corresponding breakdown among the various products listed. The total provided on question 1 should equal the breakdown. If liquid assets are in other products not listed, list that information under #18.
- *Section I, Question 10 (a&b):* Due to the NAIC Suitability in Annuity Transactions Model Regulation, all states with the exception of California, Florida and New York, must answer these questions and provide the Agent Disclosure form #20762.
- *Section III, Question 17:* Ensure all objectives for the specific case are selected. If “Future Income” is selected, be sure to provide the starting age.
- *Section IV, Questions 19a & 19b:* Be sure to check all the sources and lines of business the money is coming from.
- *If a transfer is involved, providing a recent policy statement from the external company can be very helpful during review.*
- Please ensure all fields are fully completed on the form, as corrections often require a policy owner signature. It will help with getting the case through suitability in a timely fashion.

Completing SRAs and TPA Approval — Annuity Specific

For 403b/457 business if salary deduction is involved, ensure the client has submitted an SRA to their employer or TPA. If a transfer is involved submitting the TPA approval upfront can speed up the turnaround time in receiving external carrier transfers.

Paper Applications

If you are unable to complete the application using the eApp and Agent Portal, we do accept paper applications. Please complete all questions and provide full details when applicable. Make sure all forms, questionnaires, and signatures are included. Please be advised, submitting eApps greatly reduces total time from submit to issue.

Important Contact Information for Annuity

Compensation

NLGCompensation@NationalLife.com

Contracting

Contracting@NationalLife.com

Delivery Requirements

FormsOnDelivery@NationalLife.com

EFT

EFTTeam@NationalLife.com

E-delivery and Paper Policy Delivery Support

Support@NationalLife.com

Large Case

Lcaseannuity@NationalLife.com

Pending Form Requirements

LSWimaging@NationalLife.com

Sales Desk

1-800-906-3310, option 1

Transfers and Replacements

AnnuityTransfersTeam@NationalLife.com