

Year-End Quick Reference Guide

New Business – Life & Annuity

Use eApp

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

DocuSign

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

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

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!

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 recent adoption of the NAIC Suitability in Annuity Transactions Model Regulation, the following states must answer these questions and provide the Agent Disclosure form #20762. This requirement applies to Arizona, Arkansas, Delaware, Idaho, Iowa, Michigan, Montana, New York, Ohio, Rhode Island, Texas and Virginia.
- *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.

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest, Addison, TX and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

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

Completing SRAs and TPA approval – Annuity Specific

For 403b/457 business if salary deduction is involved, ensure the client has submitted a 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.

Underwriting Tips

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.
- 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.
- Please measure the height and weight of juveniles when taking the application, versus guessing.
- The “no fluid” box should be checked if testing is not required/ordered. Please refer to the products section of our [Underwriting Guide](#) (pages 10-16) to familiarize yourself with our routine age/face requirements.
- Age 60+ and juveniles up to age 16 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”.

Important Contact Information

Compensation

NLGCompensation@NationalLife.com

Contracting

Contracting@NationalLife.com

Delivery Requirements

FormsOnDelivery@NationalLife.com

EFT

EFTTeam@NationalLife.com

E-Delivery Support

PolicyPackageDelivery@NationalLife.com

Mailing

GeneralPolicySupport@NationalLife.com

Pending Form Requirements

Submit directly to:

NBRequirementImages@NationalLife.com

Replacements

Replacements@nationallife.com

Rewrites

Rewrites@NationalLife.com

Sales Desk

1-800-906-3310, option 1

Underwriting Quotes

UnderwritingQuotes@NationalLife.com