National Life Group®

Best Practices for Working with Our Teams

New Business — Life

Use eApp

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

Make eSigning Simple With Pin to Sign

- One signing option. More flexibility.
- Whether you're meeting with your client in person, over the phone, or through a video conference, PIN to Sign provides a simple, secure way to keep the application moving.
- Stay up to date on application status and eDelivery by opting in to text notifications through the AgentPortal.

Please ensure accurate banking information is provided on the application, allowing the case to pay in a timely manner.

Companion Cases

Please specify when there is a companion case so the cases can be pulled together and worked with one case manager and one underwriter.

Leverage Agent Portal

We utilize the Agent Portal to respond to all communication. This allows for the most efficient processing of your business.

Please continue to utilize the Agent Portal to:

- View case status
- View outstanding requirements
- Send correspondence
- Upload PDF documents
- View updates on APS status
  - View under "Medical Requirements with Details"

Agent or Adobe Initiated DocuSign

The following tips will help you successfully use your instance of DocuSign to complete needed forms on documents for New Business Cases after application submission.

- We **cannot** allow DocuSign in the state of NY.
  - eDelivery policies will continue to use DocuSign for electronic signatures for delivery requirements.
- It must be through your DocuSign account — we will not accept other digital signature platforms.
- You must use our specific 20717 "Consent to Do Business Electronically" form (*unless the 20243 "Consent to Do Business Electronically" form was received with your eApp*).
  - A 20717 consent form is required for each individual signing digitally, including the agent(s).
  - The consent form must be the **first thing** the client (and any necessary signor) sees/signs in the process (for regulatory reasons).
  - For each separate DocuSign instance sent for signing, the consent form must be included. Previously signed versions do **not** cover future instances.
- The envelope must be returned to the appropriate email address, which allows us to retrieve the completed envelope and audit trail.
  - Life: NewBusiness@nationallife.com

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.

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, Life Insurance Company of the Southwest (LSW), 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.

Centralized Mailing Address: 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 eApplication:

- 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, but 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 in a timely manner.

Important Contact Information For Life

Compensation
NLGCompensation@NationalLife.com

Contracting
Contracting@NationalLife.com

Delivery Requirements
FormsOnDelivery@NationalLife.com

EFT
EFTTeam@NationalLife.com

eDelivery and Paper Policy Delivery Support
Support@NationalLife.com

Large Case and Informal Application Submission
LargeCase@NationalLife.com

Replacements
Replacements@NationalLife.com

Rewrites
Rewrites@NationalLife.com

Sales Desk
1-800-906-3310, option 1

National Life Group®

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New Business — Annuity

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  - Annuity: NewBusiness@nationallife.com

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 403(b)/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.

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Contracting@NationalLife.com

Delivery Requirements
FormsOnDelivery@NationalLife.com

EFT
EFTTeam@NationalLife.com

eDelivery 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