National Life Group®

Year-End Quick Reference Guide

New Business – Life & Annuity

Utilize eApp

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

Leverage Agent Portal

The agent portal has all policy information and is a great resource for status updates including transfer updates.

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 the customer experience center, 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 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*: Ensure 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 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.

DocuSign

Initiated by your case manager, DocuSign can be used to make corrections on annuity applications or to submit outstanding requirements for life applications.

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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 9-15) to familiarize your-self 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 Requirements
Submit directly to:
NBRequirementImages@NationalLife.com

Replacements
Replacements@nationallife.com

Rewrites
Rewrites@NationalLife.com

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