National Life Group®

Experience Life®

New Business Tips

Use eApp Whenever Possible

- Ensures paperwork is In Good Order
- Improves processing time
- Provides secure transmission of client sensitive information

If using a paper application be sure to:

- Write legibly. Many times handwriting on applications and other documents is difficult to read which can result in mistakes or unnecessary phone calls.
- Consider using the fillable form available on the Agent Portal.
- Make sure to use the correct forms for the specific products you're selling.

Avoid sending duplicate information, for example:

- Original documents sent electronically, and also sent as hard copy through the mail
- Original documents sent to multiple addresses so it gets processed more than once
- Original documents get sent multiple times when agents don't see it processed

Avoid sending documents out of order / sequence, for example:

- First page of form is in first attachment, other pages are in a separate attachment
- Documents upside down
- Documents out of order

Make sure to send information to the correct email address:

- Life Business: NBApplicationImages@NationalLife.com
- Annuity Business: Imaging-New@NationalLife.com

More Tips when submitting a paper application:

- Send all pages of the application. By not doing so, your case will be considered *Not In Good Order*
- Avoid sending large files electronically. Files that are 5 MB or more will error during the batch process.
- There is a dedicated team to process 1035/transfers. All transfer requirements must be received (signed forms) before the transfer will be initiated. Wet signatures are required.
- New business status reports can be found on the National Life Group website; Select New Business and a pop-up box will show all available reports.
- Illustrations can be run from the National Life Group Agent Portal.
- Application signatures will be accepted for up to 30 days. If received after 30 days it is considered stale and will require all new paperwork.

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Premium Payments

Initial premiums will auto draft on the date requested on the application.

Wire transfers are accepted:

- JP Morgan Chase
- NY NY
- ABA No: 021000021
- Acct. Name: National Life
- Acct. Nos.
  - Life Business: 323115888
  - Annuity Business: 08805011770

- **Reference policy number and/or proposed insured's full name**

National Life Group does not accept credit card payments.

A cash payment receipt signed by the client is required if the initial premium is in the form of a Money Order, Cashier's Check, Official Bank Check, or Treasurer's Check.

When sending in checks, make sure to include the policy number, especially when the information on the check doesn't match the paperwork or the application, e.g., maiden name or married name.

Commissions

Commissions will not be released until there is money on a case.

If you advance date an application you will not receive commissions until the commission run following the initial premium. Advance dating does not apply to annuity products, variable life products, pensions, or premium finance.

In delivery receipt states — all policies are mailed to the policyholder with a tracking number. In non-delivery states policies are mailed to the policyholder through regular mail. Transfers are mailed to the agent to deliver.

Policy Mailing

Delivery Receipt States:

- CA, LA, SD, WV, PA, NJ, VA, NV, WA
- All annuities are sent to the owner via 3-day Federal Express. (457b Annuities are sent directly to the participant).
- On the day of the mailing, a transmittal is available in eDocuments on the web for the writing agent containing all pertinent issue information. This is to provide adequate time to schedule any necessary appointments.
- The Federal Express ticket serves as proof of delivery and complies with state regulations in states listed above.

Non-Delivery Receipt States:

- Policies over $50,000 are sent to the agent's address of record via 3-day Federal Express.
- Policies under $50,000 are sent to the agent's address of record via regular mail.
- Flow only policies are sent via regular mail directly to the participant.

Family Business:

All annuities are mailed to the owner via 3-day Federal Express. *Note: Commissions will be released once the "Free-Look" period has expired.*

Delivery Receipts:

Delivery receipts should be included with all annuities but are required in the following situations:

- By the home office for all family business and annuities issued over $100,000 (even in non-delivery receipts stats).
- In delivery receipt states the Federal Express ticket serves as proof of delivery and complies with state regulations in these states.

Note: The information contained within this document is a general guideline for the business practices of the National Life Group Operations Units and is not considered all inclusive nor contractual. Any item detailed may be subject to change without written notice. Any questions or concerns should be addressed with National Life Group.

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