GETTING STARTED WITH ANNUITY SALES

JSA'S GUIDE TO SUBMITTING THE SALE

MAKING SURE YOUR ANNUITY APPLICATIONS AREN'T DELAYED

STEP ONE:

Complete the appropriate NAIC Product and Annuity Training

- Find Annuity Training & CE Requirements for Your State
  https://naicstateannuitytrainingce.tiiny.site/
- Confirm you are licensed/appointed in the state where the application is signed.
- Ensure that you complete the correct carrier application for your state along with additional required forms.
- Generate an illustration showing the investment, crediting methods and rider options that are selected on the application.

MAKING SURE YOUR ANNUITY APPLICATIONS AREN'T DELAYED *(cont'd)*

STEP TWO:

When Funds Are Being Transferred from an Existing Insurance/Annuity Account

- Set your clients expectations. **The process requires additional Transfer/1035 Exchange Forms*
- Contact the surrendering financial institution to confirm their requirements (you may need the client on a 3-way call)
- Verify the surrendering financial institution's information including:
    - if additional signatures are required
    - the physical AND overnight mailing addresses
    - departmental phone and fax numbers
    - Verify registration and exact title on old account. Both old and new account titles need to be an exact match. *(Must be the same as the surrendering financial institution)*
- Now you are ready to complete the new carrier's replacement forms. *(Sign and date the replacement forms on or before the application date.)*

MAKING SURE YOUR ANNUITY APPLICATIONS AREN'T DELAYED *(cont'd)*

STEP TWO:

When Funds Are Being Transferred from an Existing Insurance/Annuity Account *(cont'd)*

- **Life Insurance 1035 Instructions**
  If the transaction is a replacement of an existing **cash value life insurance policy** provide the reason for the product replacement in the application **OR** on the suitability forms

- ***TIP ON REPLACEMENT QUESTIONS***
  - **VERY IMPORTANT:** Be sure that ALL suitability and replacement questions are answered and consistent
  - Provide clients asset information: this means you need to ask about home value, bank accounts, brokerage accts
  - Fill out the Financial Advisor/Agent section
  - Some states require Age & State Specific Forms **(example: Florida applicants age 65+)**
  - Some account types require specific forms (examples below)

—Trustee Certification and Disclosure
—Qualified Plan and 457(b) Plan Disclosure
—SIMPLE IRA Employer Information
—Individual-Owned Inherited IRA Certification
—Trust-Owned Inherited IRA Certification
—Tax-Sheltered Annuity Certification
—Non-Natural or Corporate-Owned Disclosure Statement
—QLAC Certification
—Post Death Exchange Form

MAKING SURE YOUR ANNUITY APPLICATIONS AREN'T DELAYED *(cont'd)*

STEP THREE:

Signatures

- Confirm that you and the contract owner(s) have signed and dated the application.
- Confirm that custodians, trustees, and joint owners have signed the application.
- Make 2 copies of the paperwork—one for you and one for your client

STEP FOUR:

Before You Submit the Application

- Make sure the application and illustrations match
- Check for any missed signatures

DIGITAL APPLICATION: Make sure all suitability, replacement and client identification information is complete. You will reach a 100% completion level on Firelight when finished.

MAILED APPLICATION: Verify carrier mailing, fax, email and contact information is correct. **You are sending your original copy in the mail.*

CARRIERS

Allianz
allianzlife.com
Fixed Annuities & Life and LTC
800.950.7372
Website Support Team: 800.950.3347

American Equity
american-equity.com/
agent-resources
888.221.1234
info@american-equity.com

American National
lad.americannational.com
Annuity 888-501-4043, option: 1

Athene
athene.com
888-ANNUITY, 888.266.8489
8:00 AM - 5:00 PM CT, Monday-Friday
Fax Number: 866.709.3922

F&G
fglife.com
866.477.7932
SalesDesk@fglife.com

Mutual Of Omaha
mutualofomaha.com
1.800.693.6083

Nassau
salesnet.nfg.com/illustrations.html
1.888.794.4447, Option 1 (Annuities)

Nationwide
financial.nationwide.com
1.800.321.6064

North American
Sales Support: 866.322.7066
International Calls: 605.574.1842
Fax: 866.322.5933
NAnnuities@sfgmembers.com

Revol One
revolonefinancial.com
ContactUs@RevolOneFinancial.com
800.701.4250

SILAC
silacins.com/support/contact
Phone: 888.352.5122
Annuity.CE@SILACIns.com