



New Business - Tips

Use eApp whenever possible

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

When using a paper App write legibly. Many times handwriting on applications and other documents is difficult to read which results in mistakes or unnecessary phone calls.

If using a paper App, 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 in duplicate information, for example:

- Original documents sent in electronically, and also sent in 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 in 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

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 NLG 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 up to 30 days. If later than 30 days it is considered stale and will require all new paperwork.

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 : 32311888
 - Annuity Business: 08805011770
- **Reference policy number and/or proposed insured's name**

National Life Group will not accept credit card payments.

A cash payment receipt signed by the clients is required if the initial premium is in the form of 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 policy is mailed to the policyholder through regular mail. Transfers are mailed to the agent to deliver.