

# Accepting All Remote Applications

While it is the company's preference to have agents meet with their clients on a face to face basis, we recognize that the changing business and social environment places demands on the need for a remote application process. As of March 21, 2020, we began accepting all applications remotely regardless of size and raised the limit on EZ Underwriting to \$3 Million on IUL, UL, and Whole Life products. With this in mind, please review the updated remote application guidelines for life and annuity products noted below:

## Remote Applications Sales Requirements

	LIFE	ANNUITY
<b>Applications:</b> Max Face Amount / Issue Ages for EZ Underwriting	\$3,000,000 / Ages 18 – 50 (IUL, UL, and Whole Life Products) or \$2,000,000 (Term Series) \$1,000,000 / Ages 51 – 60 \$250,000 / Ages 61 – 65	All annuity guidelines are in line with the specific product maximums, minimums and age limits.
<b>Application Completion Guidelines</b>	<ul style="list-style-type: none"> <li>Remote applications can be taken over Skype, Facetime, or other acceptable video conferencing method, as well as phone.</li> <li>Select 'No' to Face to Face and select Video Conferencing from the options.</li> <li>If the application was taken over phone, email, text, or is for an amount over \$3,000,000, the agent needs to provide verification of the client's identity by uploading a photo of the client and their ID (selfie with photo ID) to the attachments screen in eApp. Select the document type "Drivers License" on the attachment screen when uploading. <ul style="list-style-type: none"> <li>Photo verification for a juvenile application is required if the agent is unable to meet with the applicant over video-conference.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Remote applications can be taken over Skype, Facetime, or other acceptable video conferencing method, as well as phone, email, and text messages.</li> <li>The agent should note in the agents remarks screen which method was used during the application process.</li> <li>If the application was taken over phone, email, or text, the agent needs to provide verification of the client's identity by uploading a photo of the client and their ID (selfie with photo ID) to the attachments screen in eApp. Select the document type "Driver's License."</li> </ul>
<b>Required Materials</b>	<ul style="list-style-type: none"> <li>eApp required (only permitted in states and with products where approved)</li> <li>Illustration may be required depending on your state and the product. More information can be found in <b>NLG's Compliance Manual</b>.</li> <li>Client signature via email or face-to-face option (when using video conferencing).</li> </ul>	<ul style="list-style-type: none"> <li>eApp required (only permitted in states and with products where approved)</li> <li>Client signature via email or face-to-face option (when using video conferencing).</li> </ul>
<b>Business Instructions</b>	<ul style="list-style-type: none"> <li>Must be licensed in the state that the policy owner resides in if different from agent resident state.</li> <li>Follow state regulation regarding in home visits and applicable state of execution guidelines.</li> <li>Obtaining a hand signed transfer form: Other carriers do not accept a digitally signed transfer, therefore, the agent will need to send signature pages to policy owner and ensure their remittance back to NLG.</li> </ul>	<ul style="list-style-type: none"> <li>Must be licensed in the state that the policy owner resides in if different from agent resident state.</li> <li>Follow state regulation regarding in home visits and applicable state of execution guidelines.</li> <li>With eApp the customer will need to sign the 2nd page of the transfer form to be sent to the other carrier. A scanned PDF or clear photo of the signed form can be sent to NLG to begin the transfer process.</li> <li>Provide instructions for Flex policy owners who need to complete a salary reduction agreement with their employer, the agent cannot complete this on their behalf.</li> </ul>

National Life Group reserves the right to not accept remote applications at any time.

National Life Group® is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest, Addison, TX and their affiliates. Each company of National Life Group (NLG) 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. Please note that the solicitation, sale and delivery of National Life Group products is subject to all applicable work from home, shelter in place, social distancing or other applicable orders or guidance from local authorities in effect where the product is being sold. Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | 800-906-3310 | [www.NationalLife.com](http://www.NationalLife.com)

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

**For Agent Use Only - Not For Use With the Public**