

Accepting 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 environment places demands on the need for a remote application process. Below are the application guidelines for life and annuity products.

Remote Applications Sales Requirements

	LIFE	ANNUITY
Applications: Max Face Amount / Issue Ages	\$2,000,000 / Ages 18 – 50 \$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.
Application Completion Guidelines	<ul style="list-style-type: none"> Remote applications can be taken over Skype, Facetime, or other acceptable video conferencing method, as well as phone, email, and text messages. The agent should note in the agents remarks screen which method was used during the application process. 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 "Drivers License" on the attachment screen when uploading. 	<ul style="list-style-type: none"> Remote applications can be taken over Skype, Facetime, or other acceptable video conferencing method, as well as phone, email, and text messages. The agent should note in the agents remarks screen which method was used during the application process.
Required Materials	<ul style="list-style-type: none"> eApp required (only permitted in states and with products where approved) Illustration may be required depending on your state and the product. More information can be found in NLG's Compliance Manual. Client signature via email or face-to-face option (when using video conferencing). 	<ul style="list-style-type: none"> eApp required (only permitted in states and with products where approved) Client signature via email or face-to-face option (when using video conferencing).
Business Instructions	<ul style="list-style-type: none"> Must be licensed in the state that the policy owner resides in if different from agent resident state. Follow state regulation regarding in home visits and applicable state of execution guidelines. 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. 	<ul style="list-style-type: none"> Must be licensed in the state that the policy owner resides in if different from agent resident state. Follow state regulation regarding in home visits and applicable state of execution guidelines. 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. 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.

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

Products issued by

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