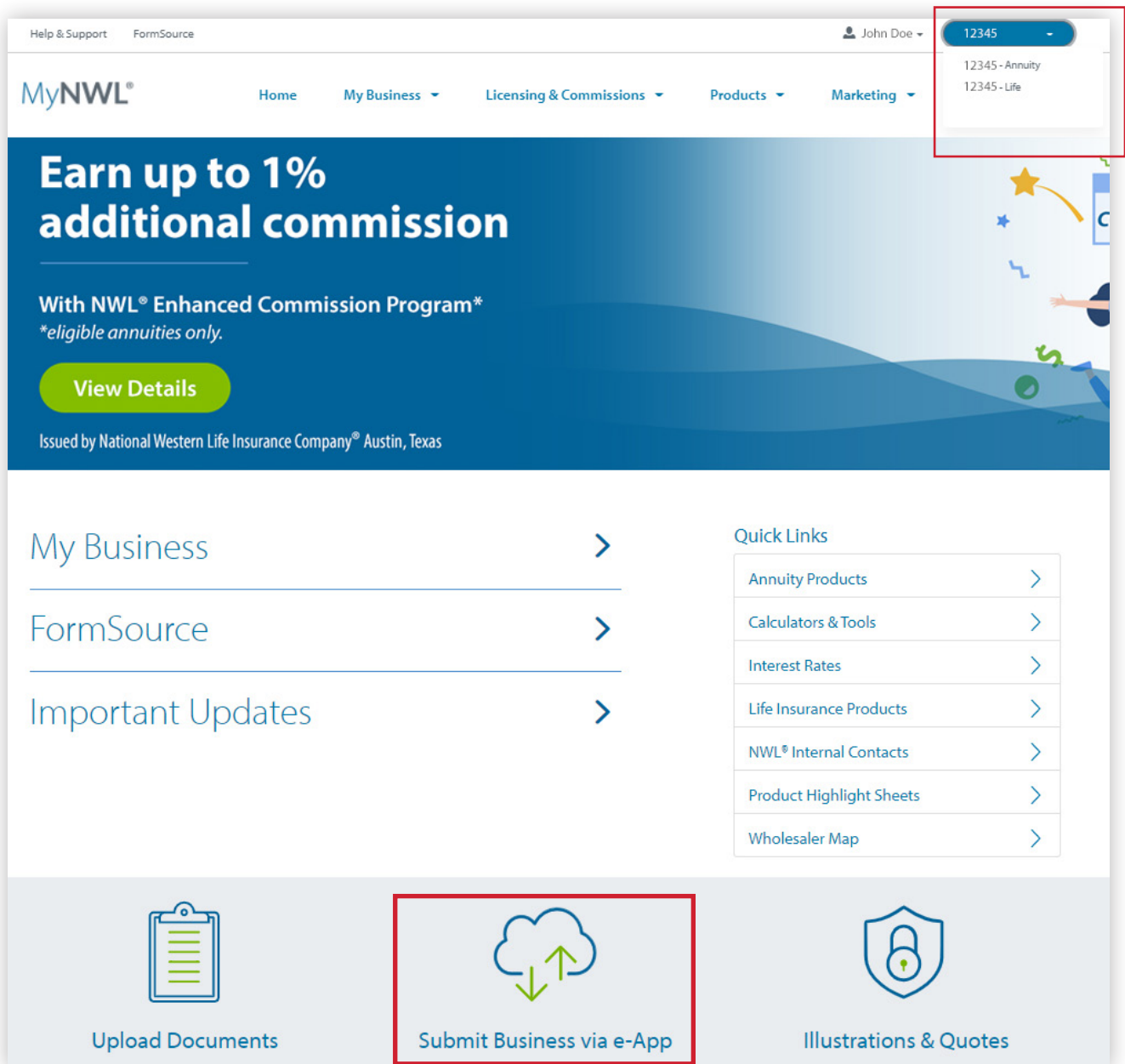


Getting Started

Product availability is linked to your contract number. Select the appropriate NWL® Agent number and then access FireLight® through the eApp button to submit electronic applications.

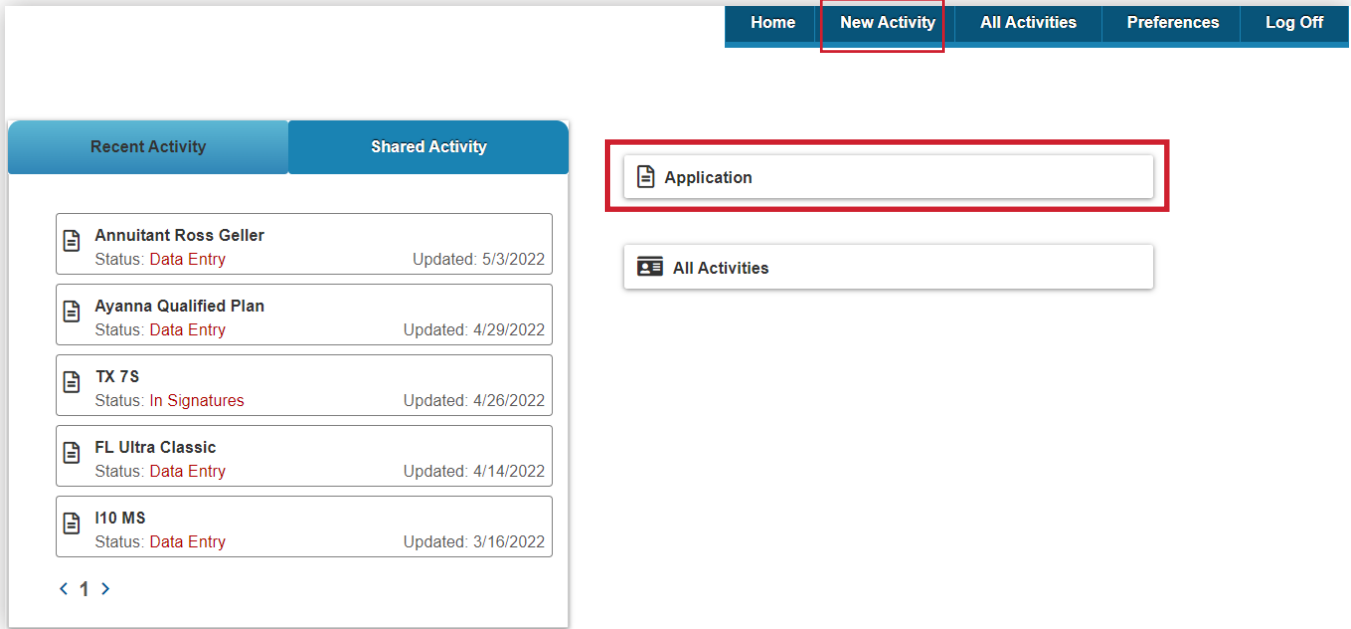


The screenshot shows the MyNWL website interface. At the top right, a user profile for 'John Doe' is visible with a dropdown menu containing the contract number '12345' and two options: '12345 - Annuity' and '12345 - Life'. The main banner features the text 'Earn up to 1% additional commission' with a 'View Details' button. Below the banner, there are sections for 'My Business', 'FormSource', and 'Important Updates', each with a right-pointing arrow. To the right is a 'Quick Links' section with a list of links: 'Annuity Products', 'Calculators & Tools', 'Interest Rates', 'Life Insurance Products', 'NWL® Internal Contacts', 'Product Highlight Sheets', and 'Wholesaler Map'. At the bottom, there are three icons: 'Upload Documents', 'Submit Business via e-App' (highlighted with a red box), and 'Illustrations & Quotes'.

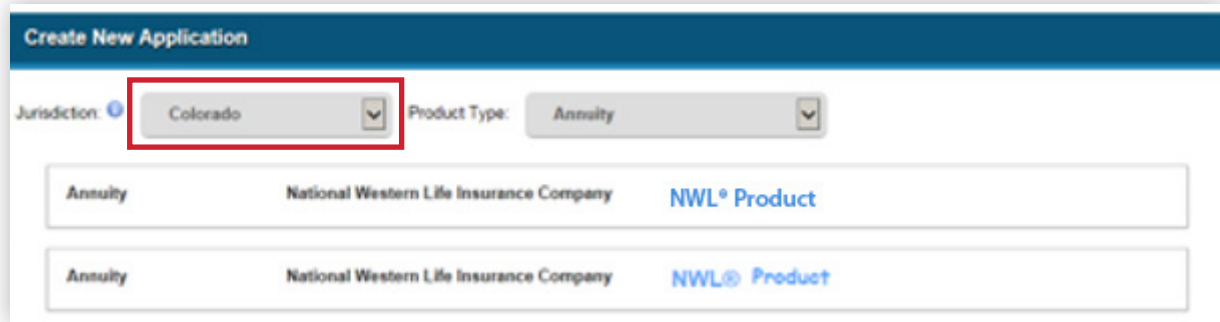
Note: Be sure you have completed Product Specific Training prior to submission. Please see Product Specific Training Instructions for details on starting the Product Specific Training.

Start a New Application

A new application can be created by either clicking the **Application** button on the eApp dashboard or **New Activity** in the top toolbar.



Select the jurisdiction where the application will be signed from the dropdown menu and choose from the available products listed.



Start a New Application

Required and Optional forms will be displayed based on the selected jurisdiction and product. Click **Create** once all needed forms are selected.

NWL® Product

Required Forms

- Annuity Entry Wizard
- Financial Professional Information
- Replacement Worksheet
- Buyers Guide for Deferred Annuities
- Acknowledgements

Click 'Create' to proceed.

Enter a name for the application to be used for future reference and click **Create** to continue.

Create

Name:

Cover Sheet

The Guided Step Bar provides application completion status. The active step appears highlighted. A green check mark indicates a completed step. The **Continue** button moves you to the next step when the active step is 100% completed.



The first page provides a Product Specific Training reminder. If you have not completed the Product Specific Training, make sure to do so prior to submitting an application.

The screenshot shows the 'Annuity Entry Wizard' interface. At the top is the same four-step progress bar as in the diagram above, with 'DATA ENTRY' at 46%. Below the progress bar is a dark blue header with a white hamburger menu icon on the left, the text 'Annuity Entry Wizard' in the center, and a red speech bubble icon on the right. Below the header is the NWL Insurance Company logo. The main content area contains the following text: 'Product Specific Training (PST) is required prior to soliciting and submitting an application. Applications submitted prior to training will be rejected and paperwork will need to be re-signed and re-submitted after training completion. Click [here](#) for RegEd PST registration instructions.' Below this text is a checkbox, which is circled in red, followed by the text 'Check here to acknowledge the above statement and to confirm that PST has been taken.' At the bottom right of the form is a blue button labeled 'Next'.

Cover Sheet

Initial information is input on the Cover Sheets. This helps determine supplemental forms that may be required later in the process. For example, an application with a Revocable Trust listed as owner will generate a Trust Information Form to be completed.

The screenshot displays the 'Annuity Entry Wizard' interface. At the top, a progress bar shows four steps: 1. DATA ENTRY (47% complete), 2. SIGNATURES, 3. REVIEW, and 4. FINALIZE. A 'CONTINUE' button is located to the right of the progress bar. Below the progress bar is the NWL Insurance Company logo. The main content area is titled 'Annuity' and contains two radio button options: 'Single Annuitant' (selected) and 'Joint Annuitant'. Below this is the 'Ownership Type' section with seven radio button options: 'Individual - Same as Annuitant' (selected), 'Individual - Different than Annuitant', 'Joint Owners', 'Irrevocable Trust', 'Revocable Trust', 'Custodial', and 'UTMA/UGMA'. A red box highlights a downward arrow icon in the bottom right corner of the form area. At the bottom of the page, there are two blue buttons labeled 'Previous' and 'Next', also highlighted with a red box.

An arrow in the bottom right-hand corner indicates there is more of the page to scroll below. Use the Previous and Next buttons to navigate between pages.

Data Entry

Complete the application and supplemental forms. Required fields are outlined / highlighted in red. Enter data in all required application fields to obtain 100% in good order form completion.

The screenshot shows the 'Annuity Application' interface. At the top, there are four progress steps: 1 DATA ENTRY (47% complete), 2 SIGNATURES, 3 REVIEW, and 4 FINALIZE. A 'CONTINUE' button is on the right. Below the progress bar, a navigation bar shows 'Page 1' with a double chevron icon highlighted in red. The main content area is divided into sections: '1. Product Information' with sub-sections '1a. Withdrawal Charge Period Election - Select one' (5 Year, 7 Year) and '1b. Plan Type - Select one' (Non-Qualified, Traditional IRA, Roth IRA, SEP IRA, Other). Below this is '2. Ownership Information' with sub-sections '2a. Ownership Type' (Individual, Custodian, UTMA/UGMA, Trust, Corporation, Other) and '2b. Owner Information - All correspondence will be sent to this address' (Full Name, Date of Birth, US Citizen/Permanent Resident, Foreign National). 'Previous' and 'Next' buttons are at the bottom.

Navigate from one page to the next using the Previous and Next buttons at the bottom of each page or by jumping to specific forms within the package by clicking the double chevron in the top left.

This screenshot is similar to the first one but with the navigation menu open on the left. The menu shows 'Annuity Entry Wizard' with 'PST Confirmation' and 'Cover' items, and 'Annuity Application' with 'Page 1' and 'Page 2' items. The 'Page 1' item is highlighted in blue and has a red warning icon next to it. The double chevron icon in the top left of the navigation bar is also highlighted in red.

Electronic Delivery

The client can elect to receive policy related documents electronically.
(This option is not available on all products.)

Page 5 Annuity Application

8. Additional Information
Please utilize this area for additional information

9. Electronic Document Delivery Opt-In

I elect to receive policy-related documents electronically..... Yes No

You have the right to receive these documents in paper form should you so choose. To receive a document in paper form, contact your financial professional or NWL directly. You have the right to withdraw your consent to receive policy-related documents electronically at any time. This may be done by providing written notice to NWL. Please see the Electronic Consent Agreement for further details. If election is left blank, paper documents will be provided.

Financial Professional

Choose to have the policy delivered to the producer or the Owner.
(This option is not available on all products.)

Page 1 Financial Professional Information

Financial Professional Information

Financial Professional

Commission options may vary by firm. Please contact your firm to confirm which options are available to you.
Compensation: Option A Option B Option C

Firm Name:

123456

Financial Marketing Company

Full Name (First, Middle, Last) Percentage License Number NWL Producer Number

Cell Home Business

Email Address Telephone Number

Full Name (First, Middle, Last) Percentage License Number NWL Producer Number

Cell Home Business

Email Address Telephone Number

Required Questions

- Do you have any reason to believe that this applicant has any existing annuity or life insurance coverage? Yes No
- Do you have any reason to believe that the annuity applied for is to replace existing annuity or life insurance contracts? Yes No
If yes, submit the appropriate state Replacement form, if required.
- Do you have the same address as the owner or the annuitant (or the trust beneficiary/grantor/settlor if a trust is the owner)? Yes No
If yes, please explain:
- Please have policy delivered to: (Please select only one option below)
 Financial Professional
 Owner

Transfer Exchanges

Complete the Transfer/Exchange Questionnaire by indicating the number of transfer / 1035 Exchange forms needed. If these forms are not needed, select 'None' from the dropdown.

Some custodians require their own forms and may not accept electronic signatures. Check with the current custodian for their requirements.

The screenshot shows a web application interface for a questionnaire. At the top, there is a progress bar with three steps: 1. DATA ENTRY (67% complete), 2. SIGNATURES, and 3. FINALIZE. A 'CONTINUE' button is located to the right of the progress bar. Below the progress bar is a navigation bar with an 'OPEN' menu icon, the title 'Transfer/Exchange Questionnaire', and 'Page 1'. The main content area features the NWL Insurance Company logo and a large blue box with the title 'Transfer/Exchange Questionnaire'. Below this is a question: 'How many NWL transfer/1035 Exchange forms are needed?' with a dropdown menu showing the number '2'. A note below the question states: 'Please note, some custodians (especially employer-sponsored plans) require their own forms to initiate a transfer, please consult with current custodian.' Navigation arrows are visible on the left and right sides of the question area.

Form Addendums

An addendum will be created to capture any overflow text entered. Any addendums generated are required to be signed with the rest of the documents. A 'See Addendum' message will appear on the PDF version of these forms.

2b. Owner Information – All correspondence will be sent to this address

Full Name (First, Middle, Last or Trust/Entity)

____-____-____ _____ _____

Date of Birth Age Social Security No./Tax payer ID

123 Super Long address with suite or apartment number that follows

Residential Address (Physical Address – No P.O. Box)

2b. Owner Information – All correspondence will be sent to this address

Full Name (First, Middle, Last or Trust/Entity)

____-____-____ _____ _____

Date of Birth Age Social Security No./Tax payer ID

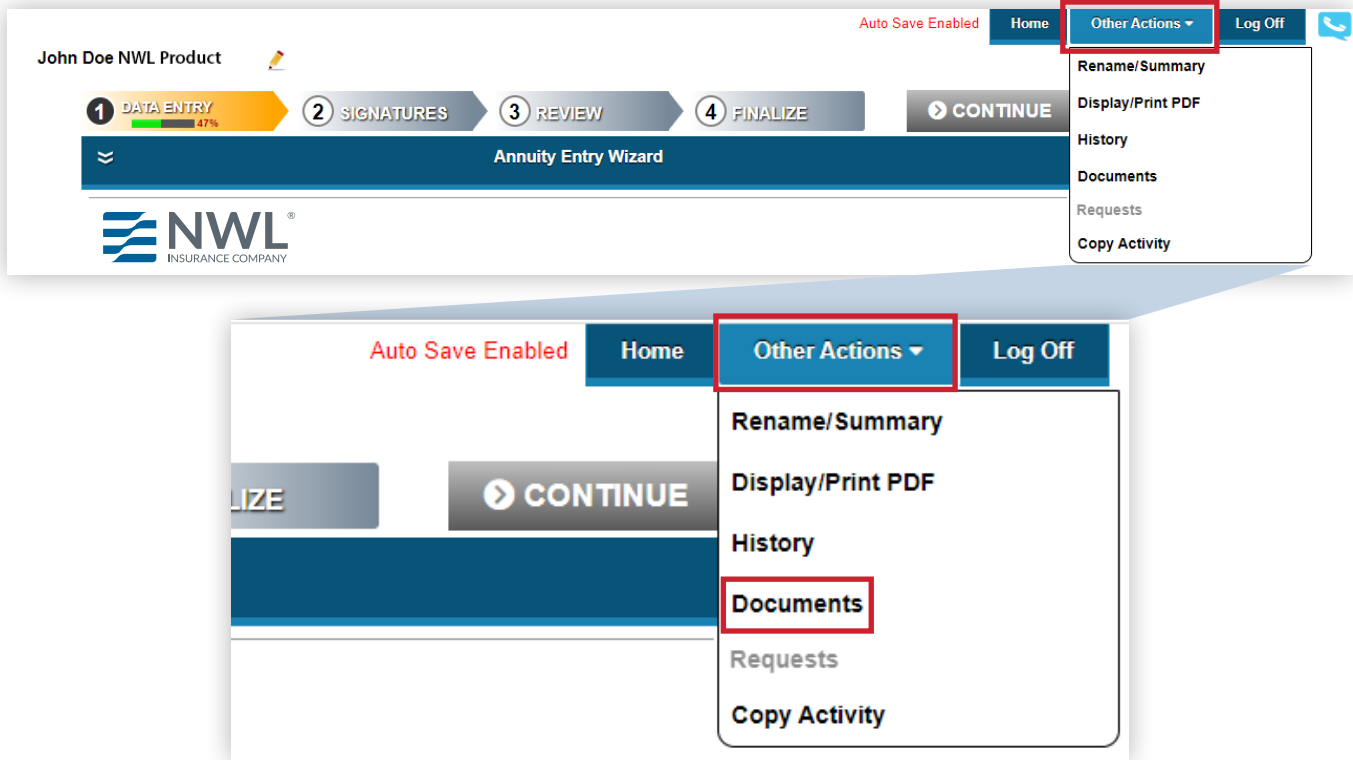
See #1. Addendum - Annuity Application

Residential Address (Physical Address – No P.O. Box)

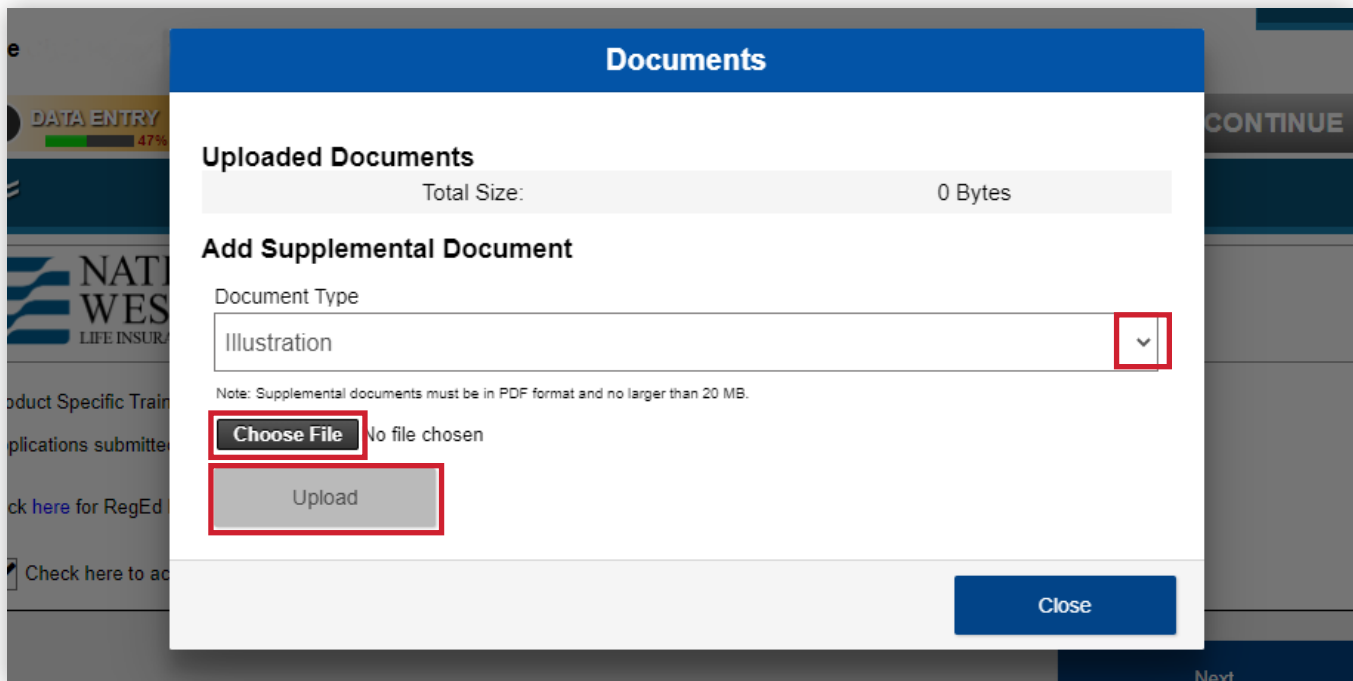
Addendum - Annuity Application	
Reference ID	Overflow Content
1.	123 Super long address with suite or apartment number that follows
2.	123 Super long address with suite or apartment number that follows

Other Actions

Additional documents (ID, account statements, etc.) can be uploaded at anytime throughout the process by accessing the 'Other Actions' menu in the top right-hand menu.

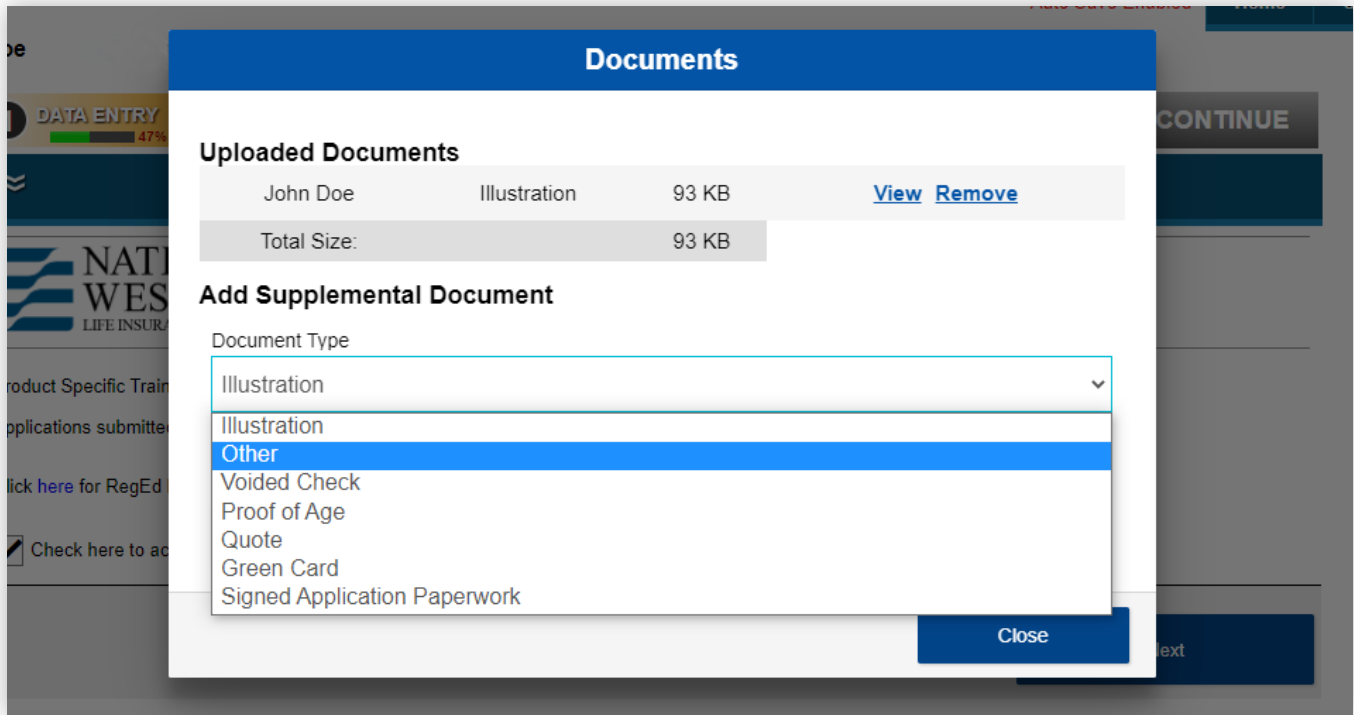


A dialog window will pop-up to prompt you to add any documents you want to submit with your application.

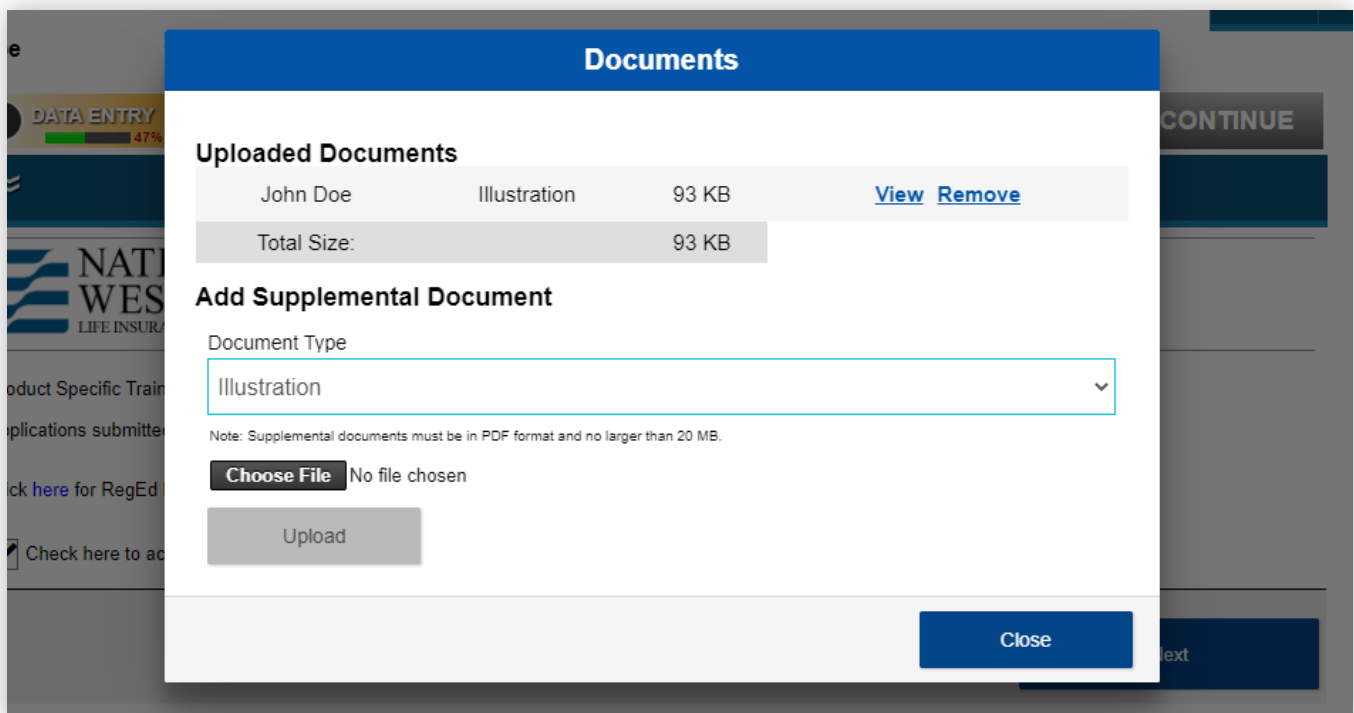


Other Actions

You can select the kind of document you are uploading on the Document Type and follow the same steps used to upload the illustration.

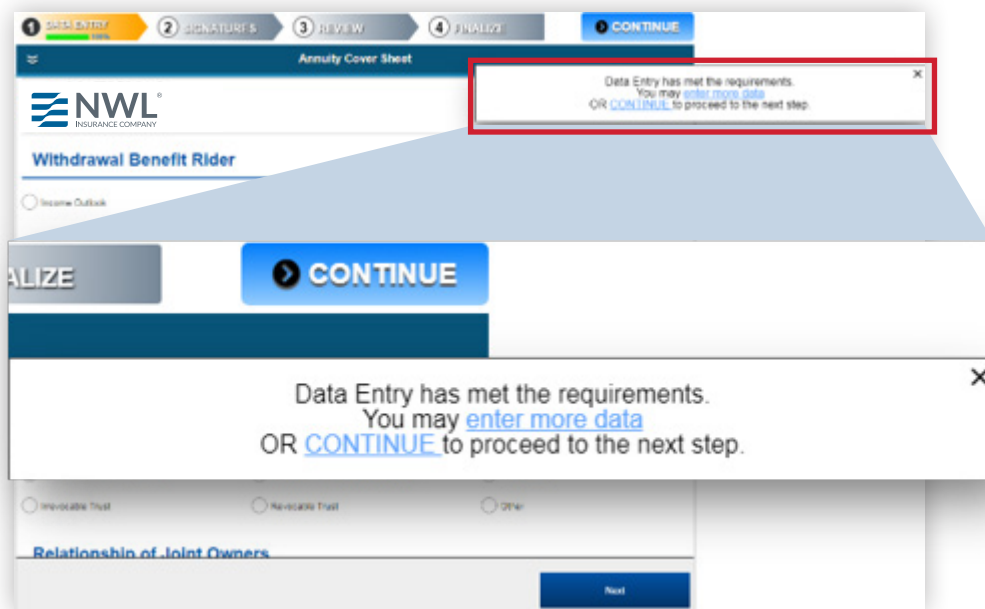


Uploaded Documents will list your files. You can upload additional documents by repeating the same steps in the 'Add Supplemental Document.'

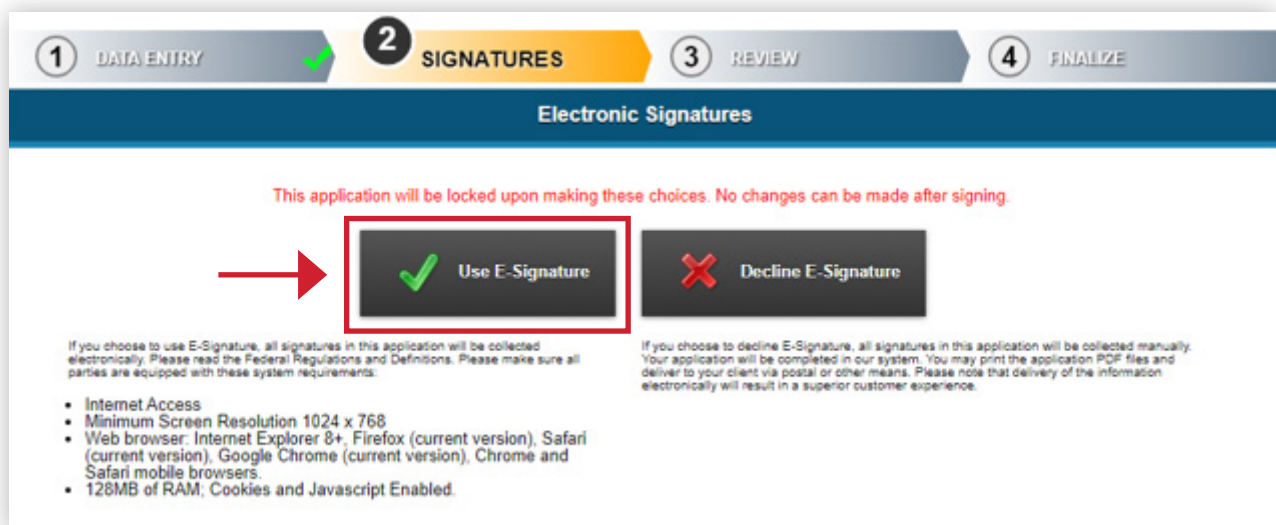


Electronic Signatures

When all required information is input, a 'Data Entry has met the requirements' message will be presented. Clicking the **Continue** button will move the process onto the signature gathering activity.



Click on **Use E-Signature** to go through the process electronically. **Declining E-Signature** will prompt to print paper copies and collect wet signatures.



Electronic Signatures

Choose **Sign Now** if you are with the client in person, or **Send Email Request** to send an email link to the client to access and sign electronically.

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Client Signature Choice for Owner

Please indicate below the method you would like to use to obtain the client signature.

Sign Now **Send Email Request**

OR

Owner Signatures — Sign Now

Enter the client's identifying information. This information will be required for the client to later access documents via the email link.

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Agent Identification Verification

Agent ID: **X1234**

Owner - Client Identification Verification

Form of Identification: **Drivers License**

ID Issue Jurisdiction: **Georgia**

ID Number: **123456**

Name: **Jane Doe**

Last 4 Digits of SSN/Government ID: **1122**

Birth Date: **08/08/1960**

Email Address: **Owner@email.com**

Verified **Cancel**

Owner Signatures — Send Email Request

Select **Send Email Request** to send a link via email or **Generate Link Without Email** to provide to the client directly. Enter the client's identifying information.

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Send Email To Signer To Request Signatures

If you use 'Send Email Request', your signer will receive an email message with instructions to complete the electronic application process.

Signer Name: Subject:

Signer Email: Message:

Your Name:

Your Email:

* Signer Last 4 Digits of SSN/Government ID:

* Signer Birth Date:

* These values will not show in email.

After clicking on the link, the client must enter their personal information to access the documents.

Welcome

Last 4 Digits of SSN/Government ID:

Birth Date (MM/DD/YYYY):

Then the client can review and sign documents.

Electronic Signatures

Owner Initials Suitability Questionnaire

Client must initial the statements on page 6 of the Suitability Questionnaire (if applicable) prior to signing the remaining documents.

Use the arrows on the right to navigate to page 6.

1 DATA ENTRY2 SIGNATURES3 REVIEW4 FINALIZE

Owner Initial


Before signing, you must review all pages of each of the 1 documents below.
Please click the buttons below to proceed.

➔

Annuity Suitability Questionnaire

Initials are required in this document set.

Annuity Suitability Questionnaire - Page 1 of 7



NWL
INSURANCE COMPANY

SUITABILITY QUESTIONNAIRE FOR ALL APPLICANTS
(Please attach additional sheets as necessary)

This questionnaire is designed to elicit consumer profile information so that your Producer can determine which product, if any, is in your best interest based on your financial situation, insurance needs and financial objectives. **Completion of this entire questionnaire is mandatory.** This form is used by the Company to help monitor annuity sales. Any alterations to this form **must** be initialed and current dated by the applicant(s).

DO NOT INITIAL, SIGN OR DATE THIS FORM IF ANY QUESTIONS HAVE BEEN LEFT BLANK.

SECTION A

NWL® Annuity	5 Year	1,000,000.00
NWL® Product Name	NWL® Withdrawal Charge Period	NWL® Premium Amount

SECTION B (Complete this section if the owner is a Natural Person.)

Please Note: A separate questionnaire must be completed by each owner if the relationship is **not** spousal/domestic partnership. If the relationship is spousal/domestic partnership, the Company assumes that all responses are the same for both individuals.

John Smith	39	09-03-19XX
Name of Owner	Age	Date of Birth
Name of Joint Owner (if applicable)	Age	Date of Birth

➔➔

Owner Initials Suitability Questionnaire

Click on the **blank box** next to the first statement to be initialed.

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Owner Initial

Before signing, you must review all pages of each of the 1 documents below.
Please click the buttons below to proceed.

➔ Annuity Suitability Questionnaire

Initials are required in this document set.

Annuity Suitability Questionnaire - Page 6 of 7

OWNER/APPLICANT CERTIFICATION

***Please note: In the instance of joint spousal/domestic partnership ownership, both individuals must initial and sign below.**
By initialing beside each statement and signing below, I/we certify to the following:

- XX** I have received the applicable Annuity Buyer's Guide and reviewed the Consumer Information Summary and Disclosure brochure that pertains to this annuity with my Producer, and I have been reasonably informed of the various features of this annuity, including but not limited to the withdrawal charge period, withdrawal charges, charges for riders, and limitations on interest returns, before deciding to purchase this annuity.
- XX** I have discussed my current financial and insurance products with my Producer before deciding to purchase this annuity.
- XX** I believe this transaction to be in my best interest, and I understand that if I am exchanging or replacing an existing annuity, I may incur surrender charges/fees and that I may not be able to reinstate the replaced contract.
- XX** I understand that if I take money out of this product in excess of the free withdrawal amount provided in the contract during the withdrawal charge period, I will incur a withdrawal charge. (Not applicable for SPIA purchase.)
- XX** I understand that my Producer will receive compensation/commission as a result of this transaction, and that such compensation may vary among products.

Client enters their initials into the window and clicks 'Ok.'

Once the initials are entered for the first statement, the client clicks on the subsequent blank boxes to initial the remaining statements.

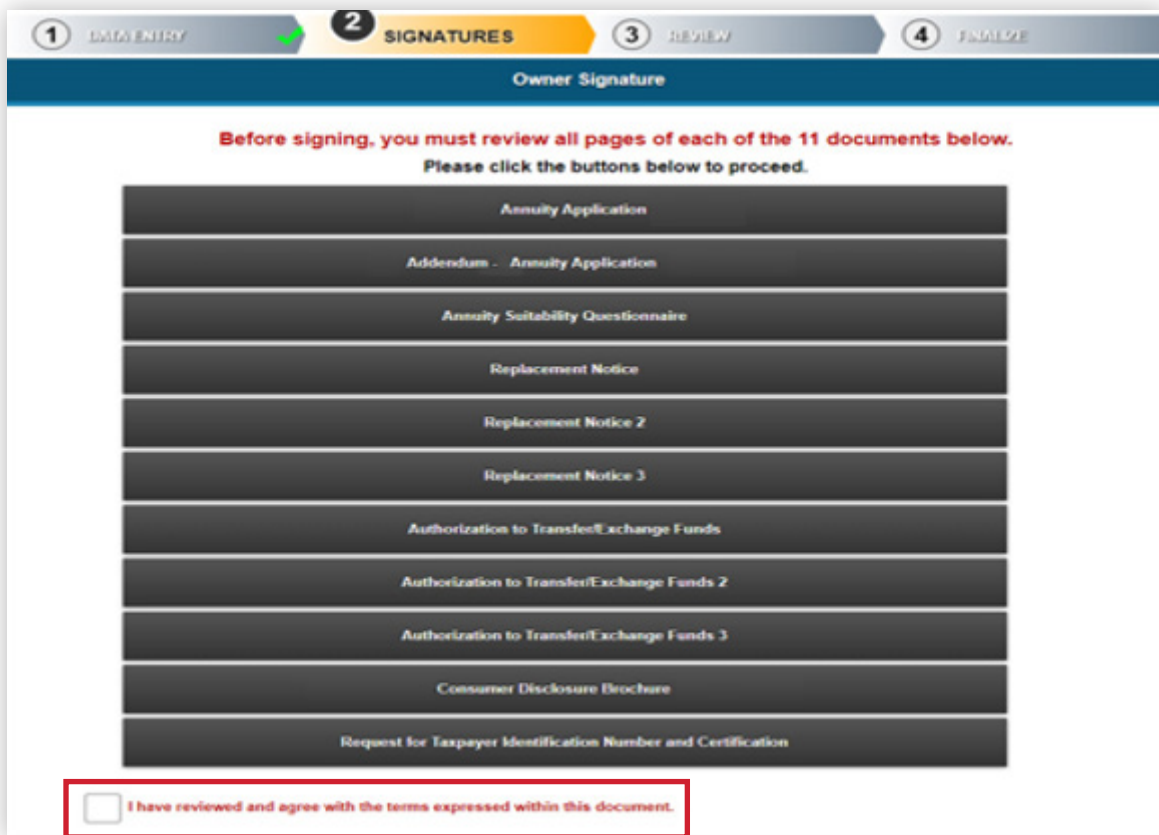
Please enter your initials

By signing your initials, you declare that you have read each question/section, understood and agreed with the statement.

OK Cancel

Review and Sign Documents

A list with the documents that need to be reviewed will be displayed. Click on **each form** to review all pages of each document. Click the **box at the bottom of the page** to acknowledge that the document has been reviewed.



1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Owner Signature

Before signing, you must review all pages of each of the 11 documents below.
Please click the buttons below to proceed.

- Annuity Application
- Addendum - Annuity Application
- Annuity Suitability Questionnaire
- Replacement Notice
- Replacement Notice 2
- Replacement Notice 3
- Authorization to Transfer/Exchange Funds
- Authorization to Transfer/Exchange Funds 2
- Authorization to Transfer/Exchange Funds 3
- Consumer Disclosure Brochure
- Request for Taxpayer Identification Number and Certification

I have reviewed and agree with the terms expressed within this document.

Default signature styles can be adopted, or each party can create a signature using the on-screen signature pad.



1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Capture Electronic Signature

Signer Full Name: Jane Doe City: Denver
State: Colorado Today's Date: 11/2/2020

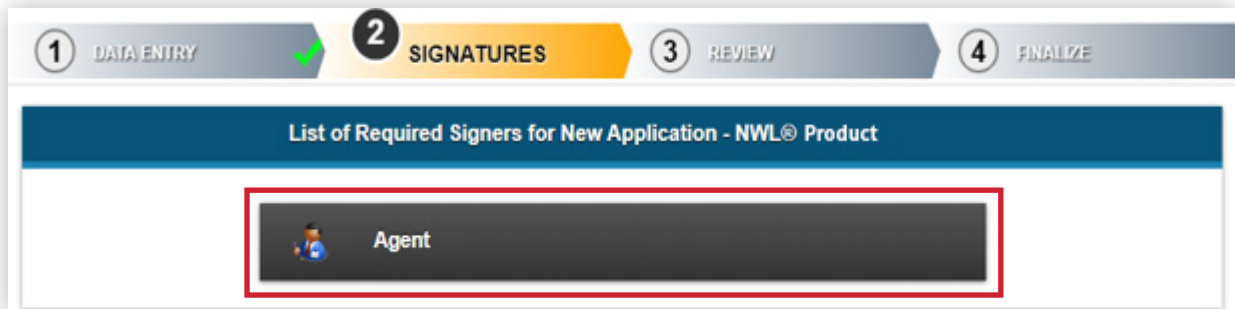
Sign on this pad to override the text script

Jane Doe

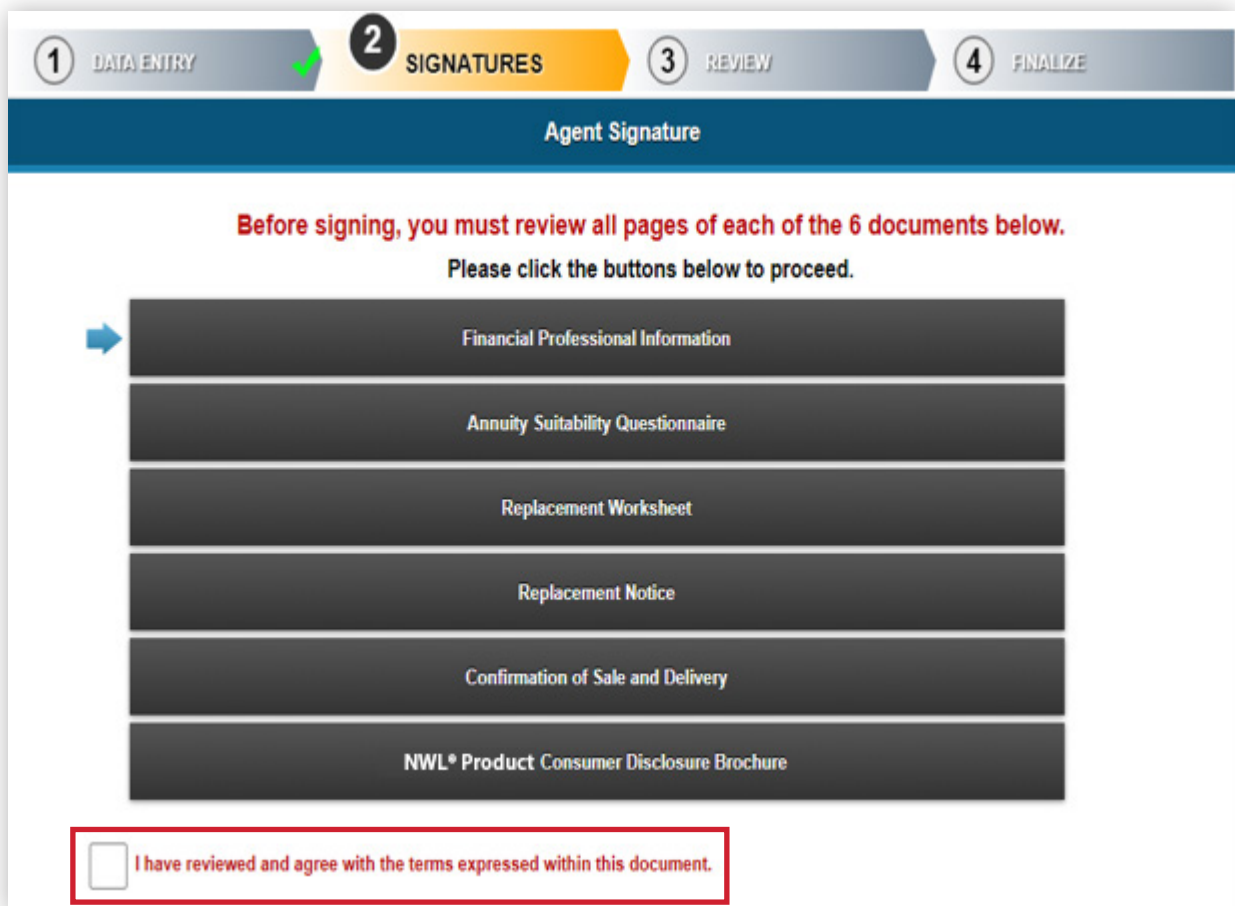
I Consent I Decline Cancel Clear Signature

Review and Sign Documents

Agent review and signature process is the same as the client. Click the **Agent** button to begin the signature activity.



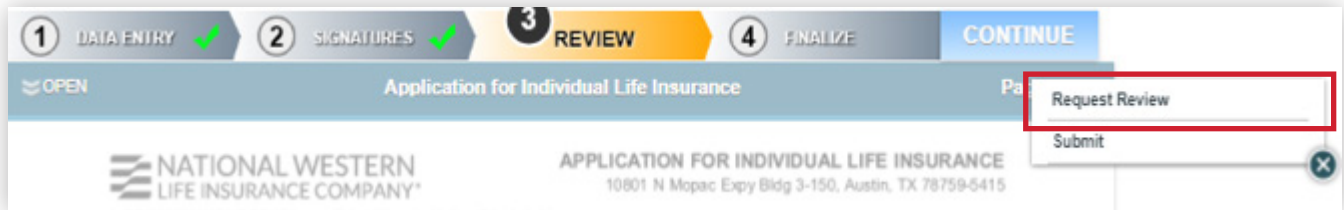
A list with the documents that need to be reviewed by the agent will be displayed. Click the **box at the bottom of the page** to acknowledge the document has been reviewed.



Request Review and Submit

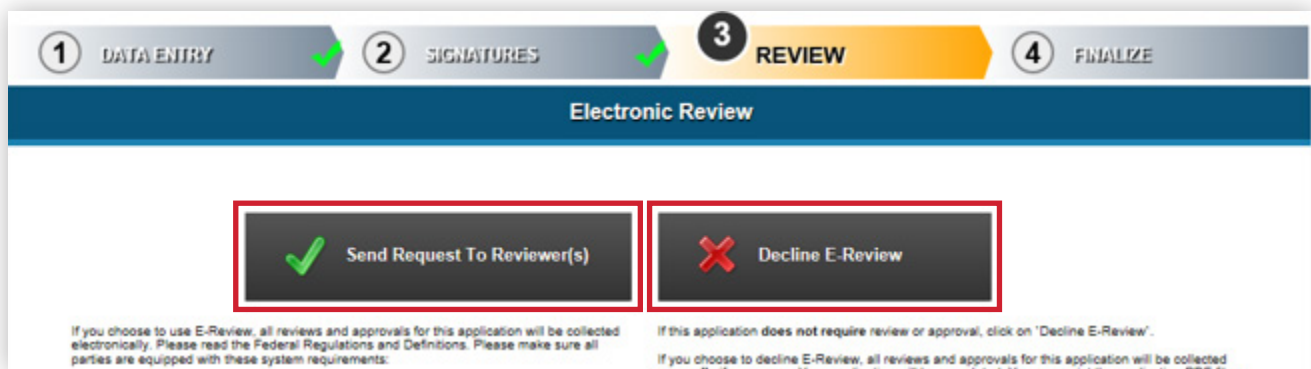
When all signatures are complete, you will be prompted to Continue. Choose **Submit** to transmit the application to NWL® immediately.

Alternatively, you may request review by your back office or upline prior to submission by choosing **Request Review**.



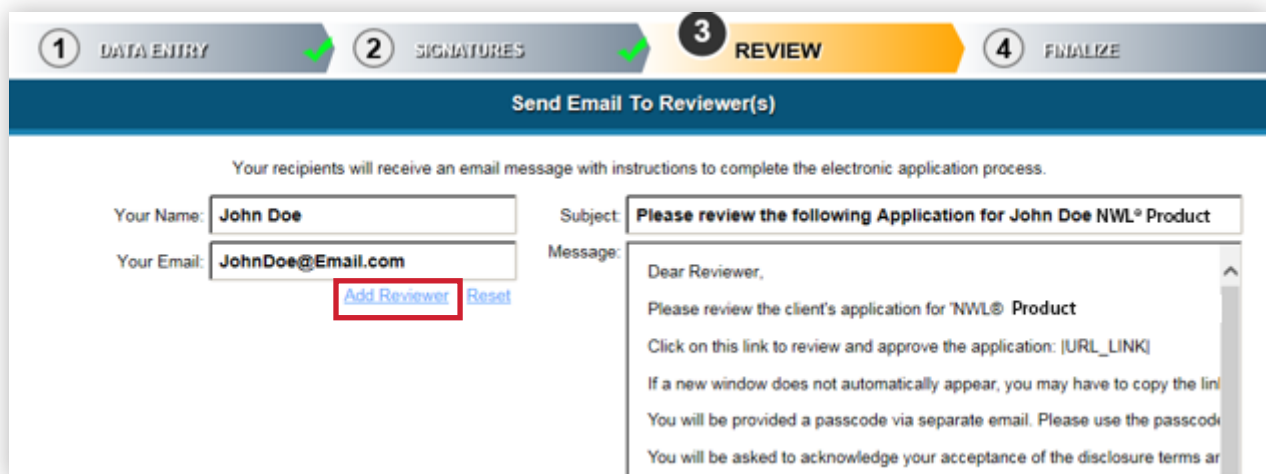
The screenshot shows a progress bar with four steps: 1 DATA ENTRY (checked), 2 SIGNATURES (checked), 3 REVIEW (selected), and 4 FINALIZE. Below the progress bar, there is a header for 'Application for Individual Life Insurance' and the National Western Life Insurance Company logo. A dropdown menu is open, showing 'Request Review' and 'Submit' options. The 'Request Review' option is highlighted with a red box.

The review is mandatory for some producers and the Decline E-Review may be disabled. Check with your back office if you are unsure.



The screenshot shows the 'Electronic Review' screen. The progress bar is the same as in the previous screenshot. Below the progress bar, there is a header for 'Electronic Review'. Two buttons are visible: 'Send Request To Reviewer(s)' (with a green checkmark) and 'Decline E-Review' (with a red X). The 'Send Request To Reviewer(s)' button is highlighted with a red box. Below the buttons, there is a small text block with instructions for using E-Review and declining E-Review.

If using the Review functionality, click on the Add Reviewer link to input your reviewer's information. (This will prepopulate for some producers)



The screenshot shows the 'Send Email To Reviewer(s)' screen. The progress bar is the same as in the previous screenshots. Below the progress bar, there is a header for 'Send Email To Reviewer(s)'. The screen shows a message: 'Your recipients will receive an email message with instructions to complete the electronic application process.' Below this, there are fields for 'Your Name' (John Doe) and 'Your Email' (JohnDoe@Email.com). There are two links: 'Add Reviewer' (highlighted with a red box) and 'Reset'. To the right, there is a preview of the email message: 'Subject: Please review the following Application for John Doe NWL® Product' and 'Message: Dear Reviewer, Please review the client's application for 'NWL® Product' Click on this link to review and approve the application: |URL_LINK| If a new window does not automatically appear, you may have to copy the link. You will be provided a passcode via separate email. Please use the passcode. You will be asked to acknowledge your acceptance of the disclosure terms ar'.

Request Review and Submit

The reviewer will receive 2 emails;

- one with a link to review the documents,
- and another email with a password to access the link

When the reviewer approves the case, it will automatically be submitted to NWL. The status of the review prior to submission to NWL can be viewed within FireLight.

1 DATA ENTRY ✓ 2 SIGNATURES ✓ 3 REVIEW 4 FINALIZE

Send Email To Reviewer(s)

Your recipients will receive an email message with instructions to complete the electronic application process.

Your Name:

Your Email:

Reviewer Name:

Reviewer Email:

[Add Reviewer](#) [Reset](#)

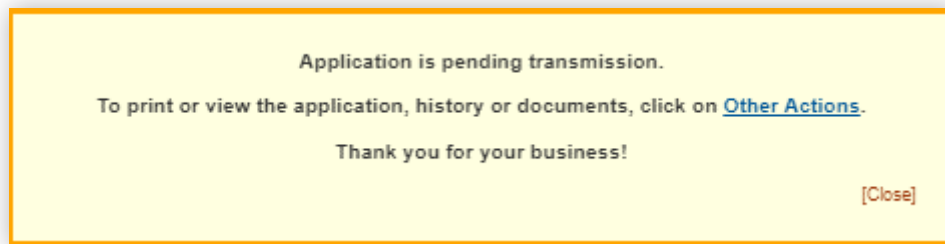
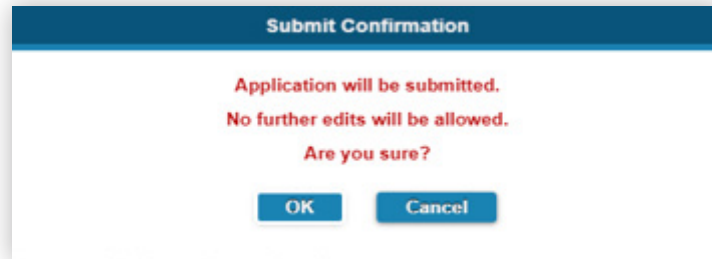
Subject:

Message:

Passcode for Reviewers: nmf4amkx

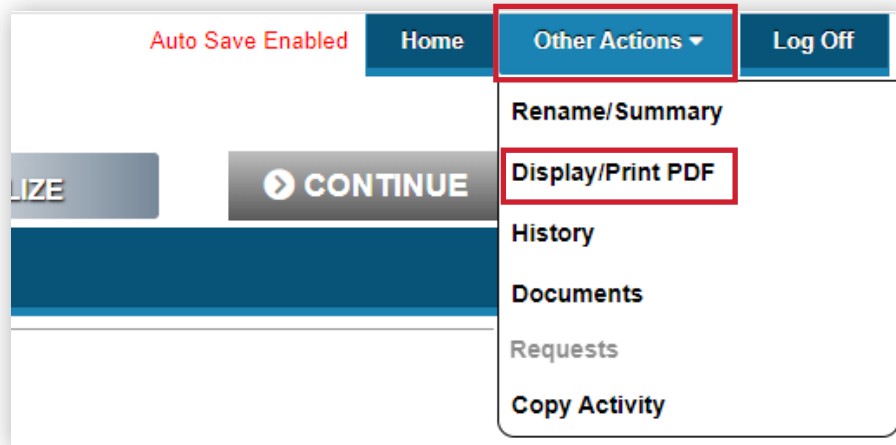
Submission

Confirm that the application is ready to be submitted to NWL. Once submission is confirmed, no further edits can be made to the application. After confirming, a message will appear stating the application is being transmitted.



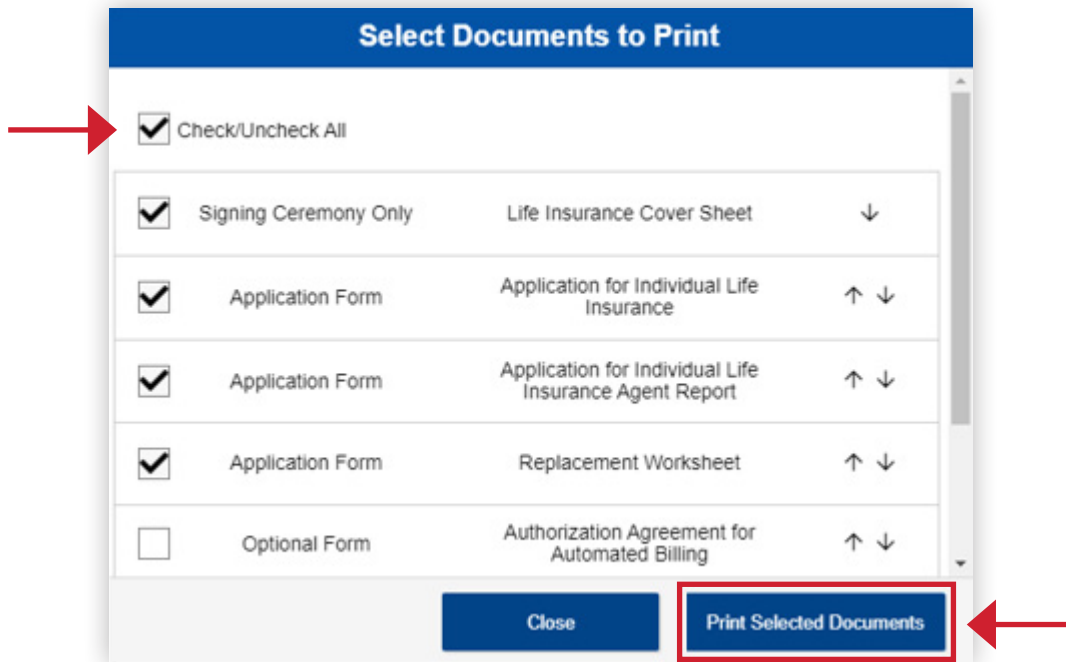
Other Actions

After submission, copies of the application can be printed or saved as a PDF through the **Display/Print PDF** option under **Other Actions**.

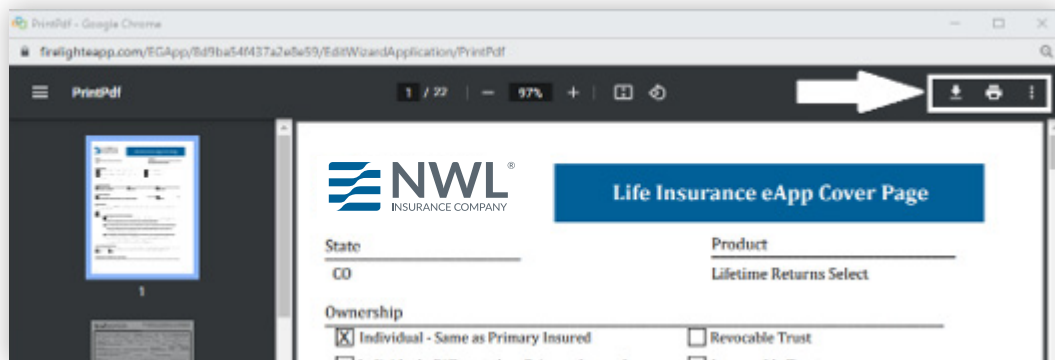


Other Actions

A pop-up window will show you the documents to be printed/saved. You may select the forms you want to print/save. Make sure your pop-ups are enabled. Once you click **Print Documents**, a new window will open with the document(s).



Print or download the PDF.



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MKTG-2208-NWL
(Rev.7.24)