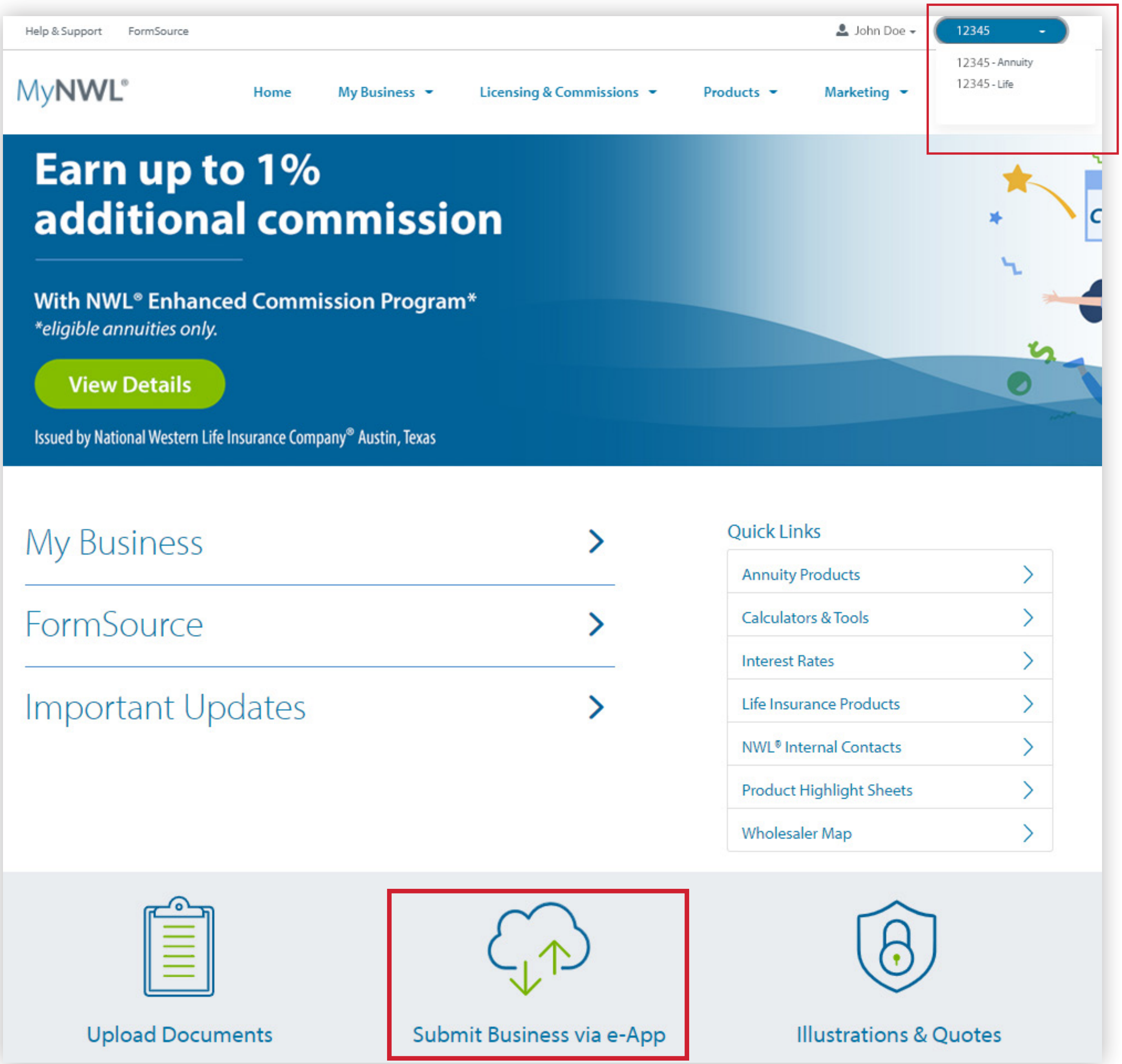
HERE TODAY. HERE TOMORROW.

Getting Started

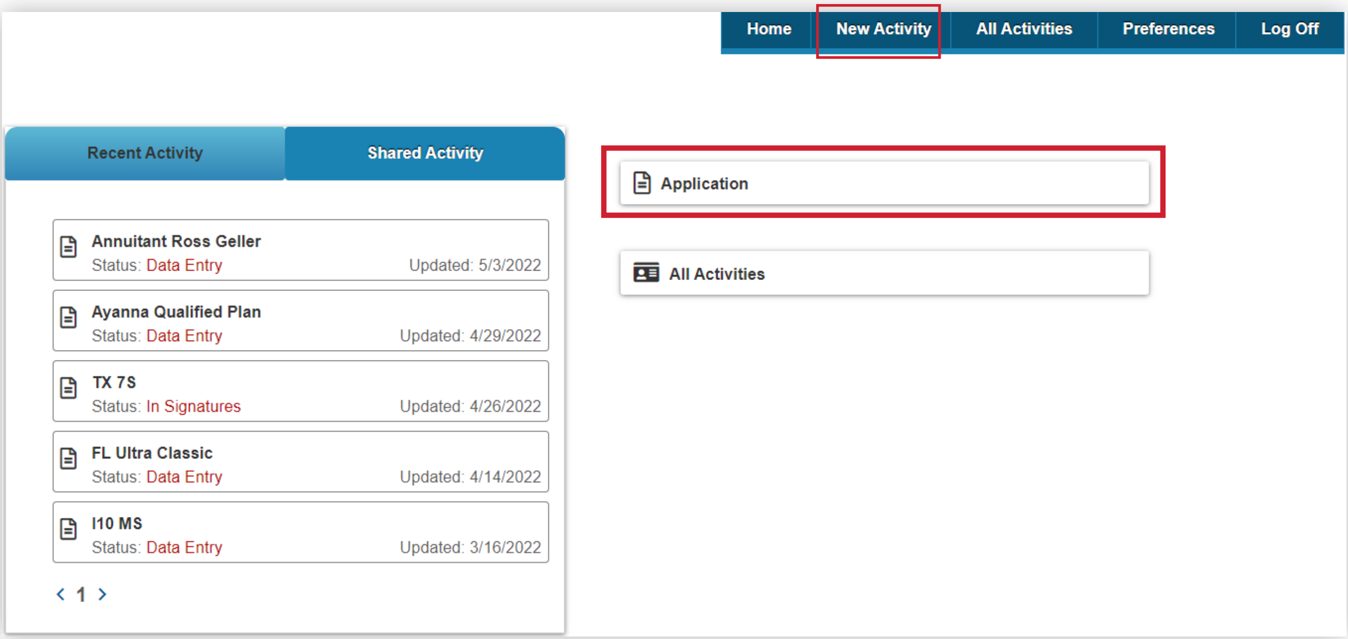
Product availability is linked to your contract number. Select the appropriate NWL® Agent number and then access FireLight® through the eApp button to submit electronic applications.



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

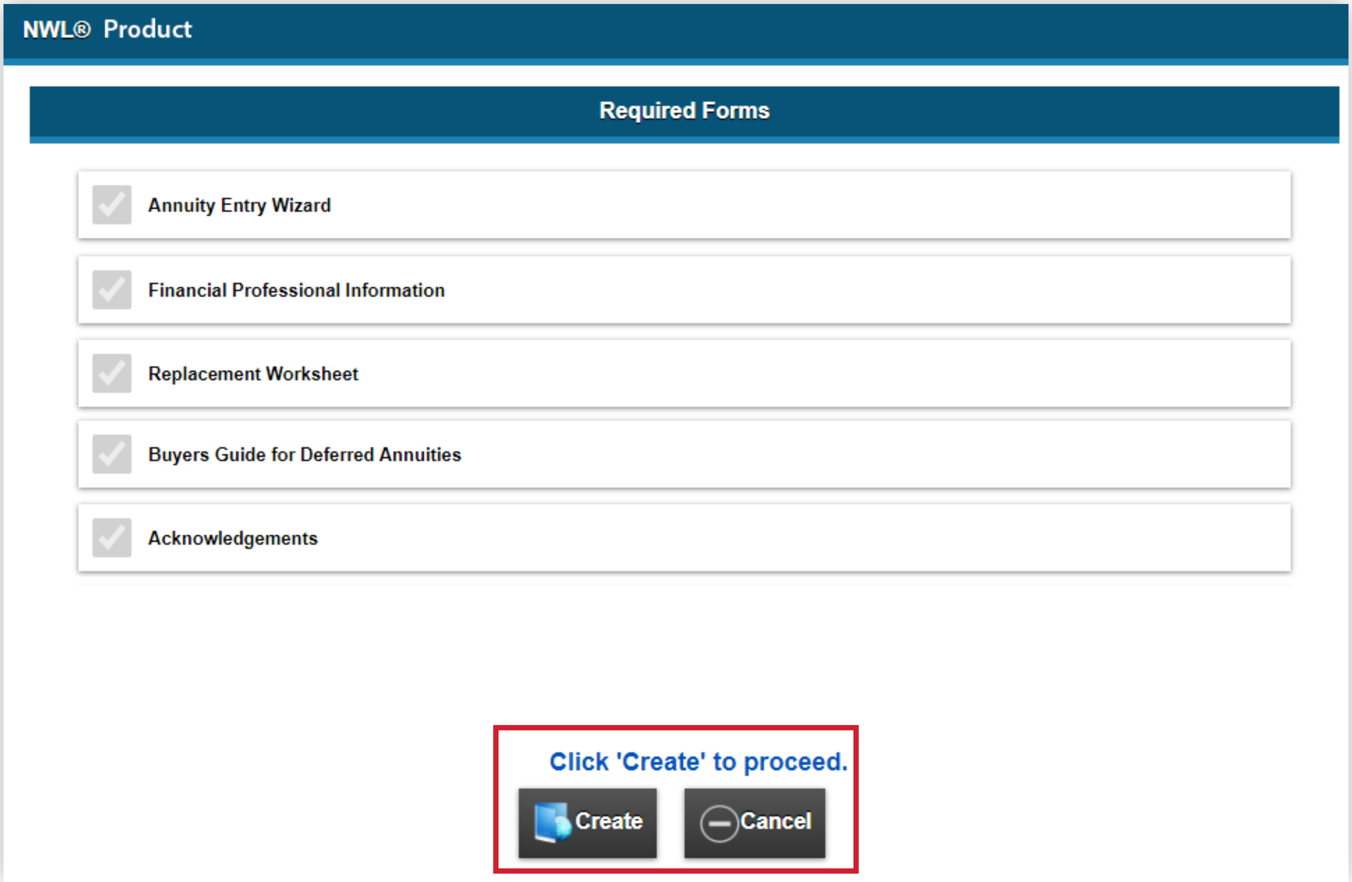
A new application can be created by either clicking the **Application** button on the eApp dashboard or **New Activity** in the top toolbar.



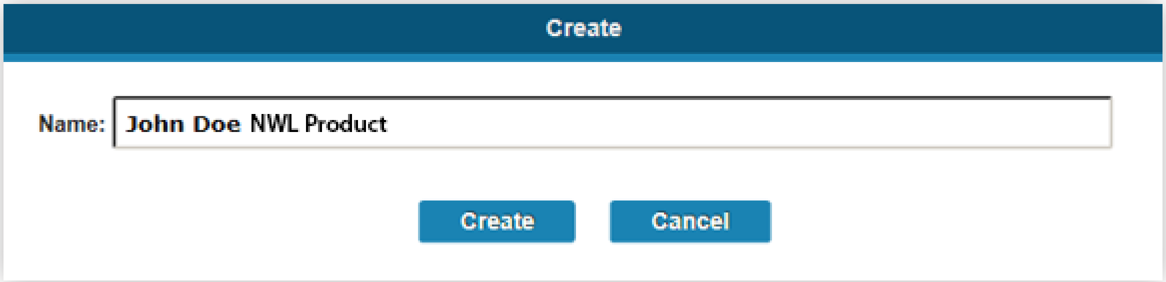
Select the jurisdiction where the application will be signed from the dropdown menu and choose from the available products listed.

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.



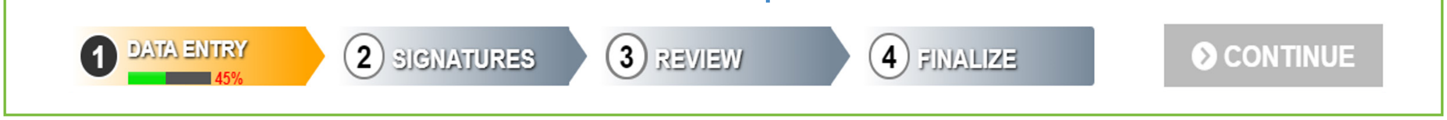
Enter a name for the application to be used for future reference and click **Create** to continue.



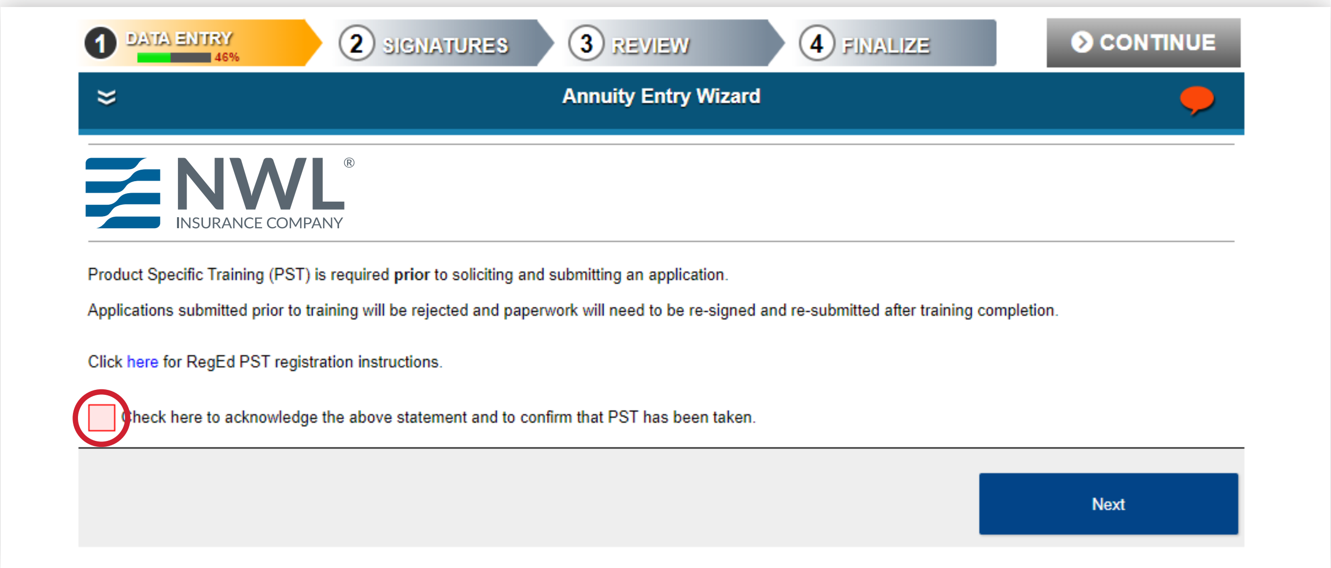
Cover Sheet

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.

Guided Step Bar

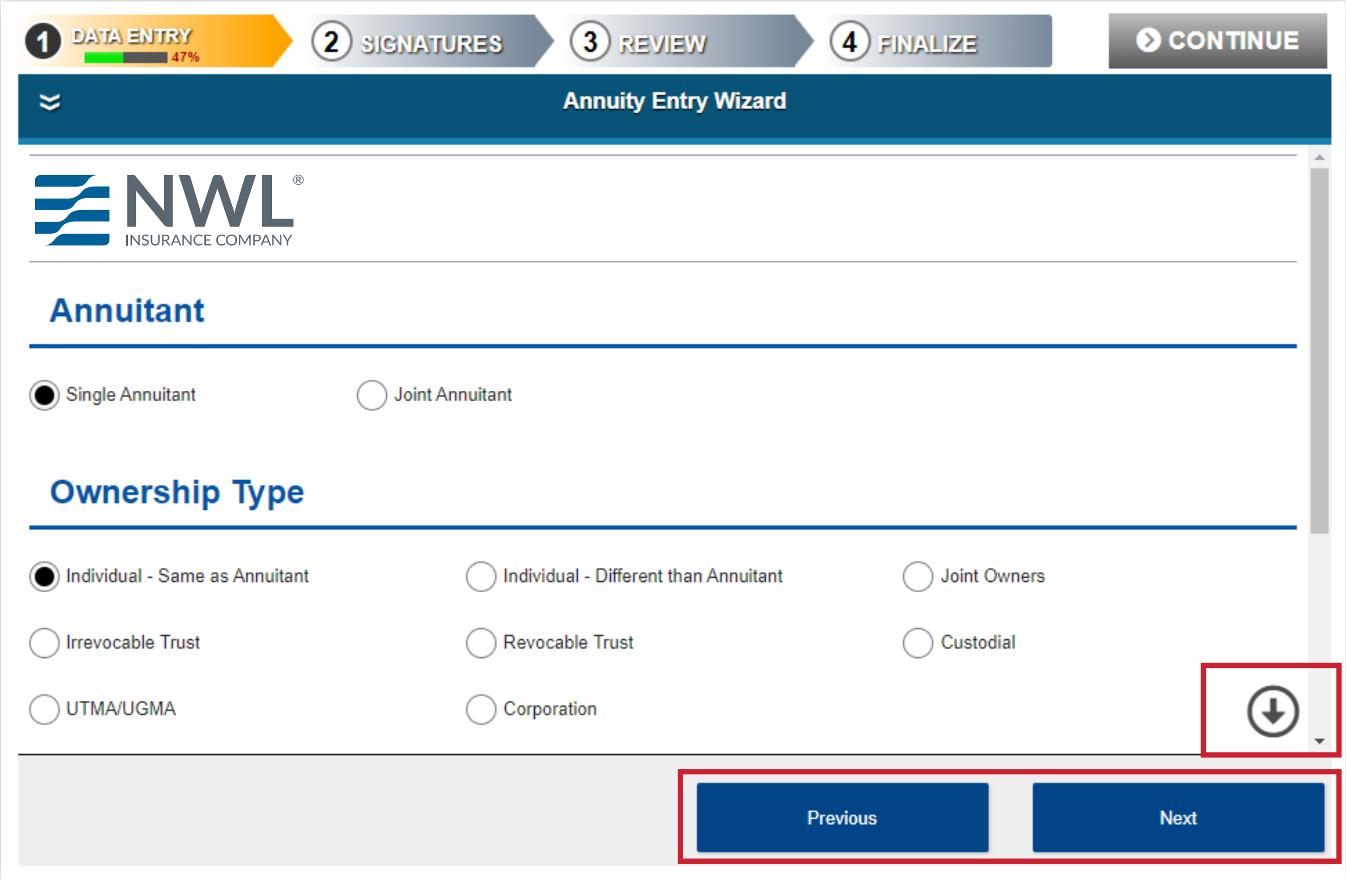


The first page provides a Product Specific Training reminder. If you have not completed the Product Specific Training, make sure to do so prior to submitting an application.



Cover Sheet

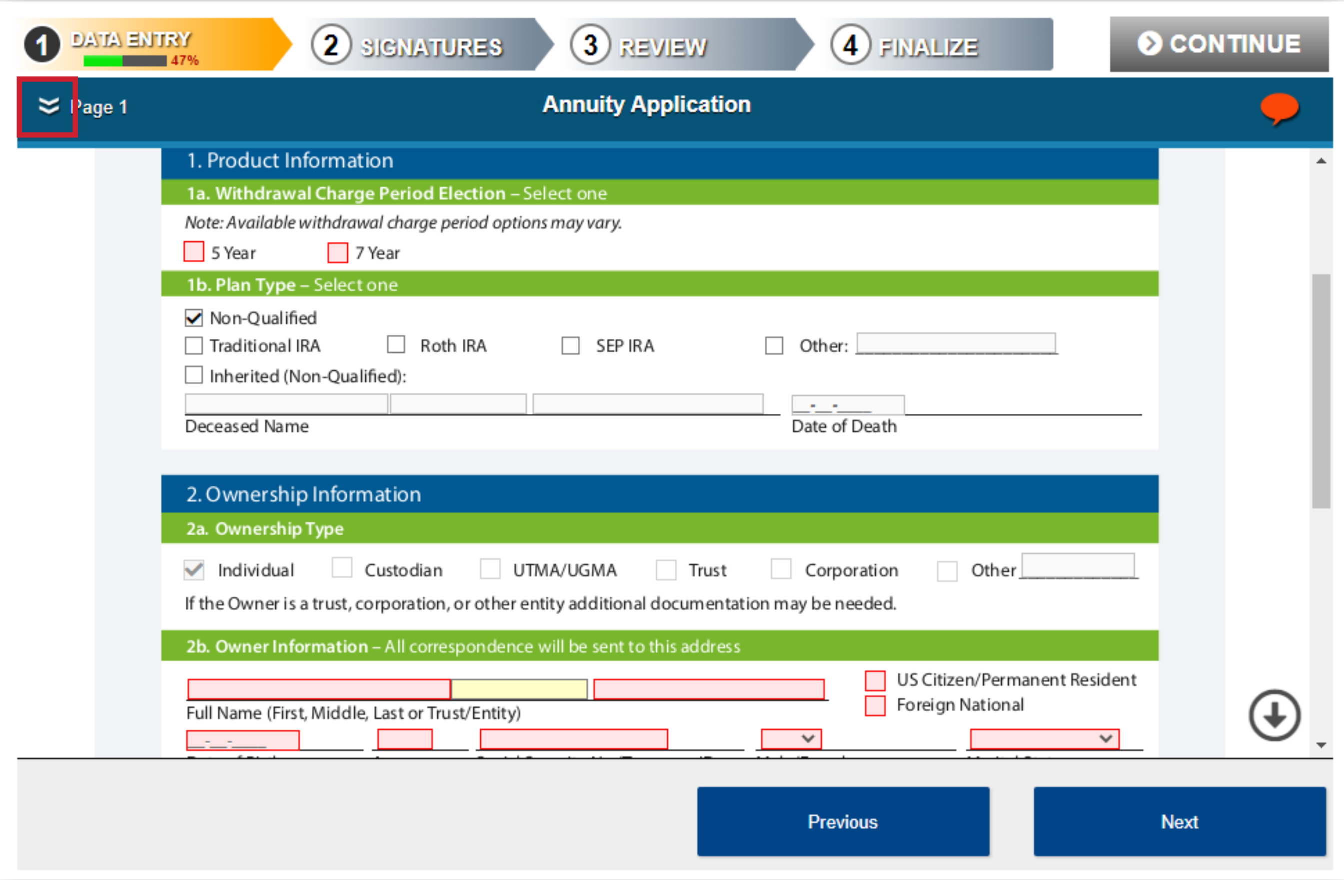
Initial information is input on the Cover Sheets. This helps determine supplemental forms that may be required later in the process. For example, an application with a Revocable Trust listed as owner will generate a Trust Information Form to be completed.



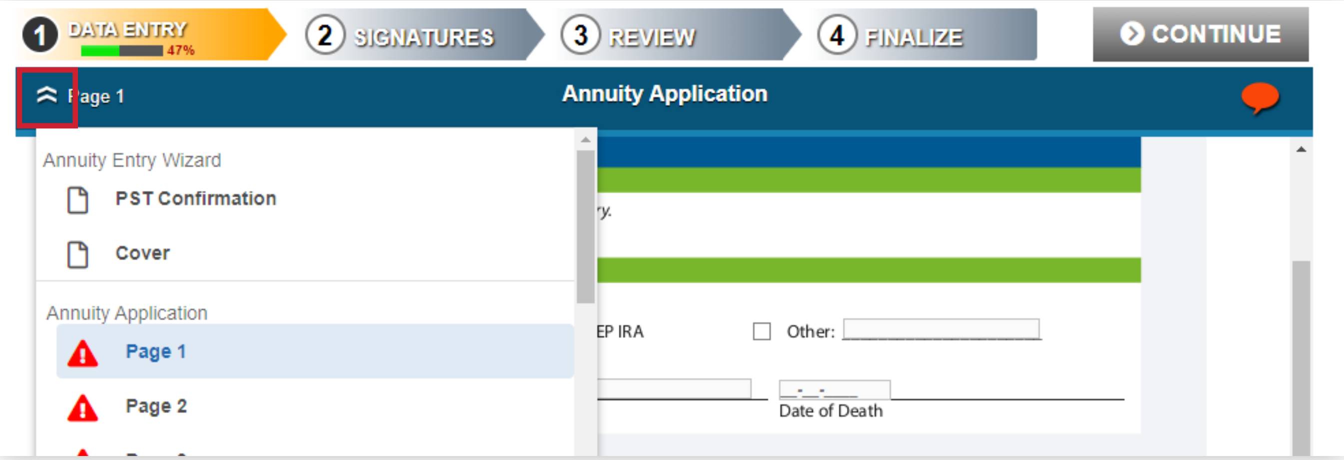
An arrow in the bottom right-hand corner indicates there is more of the page to scroll below. Use the Previous and Next buttons to navigate between pages.

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.

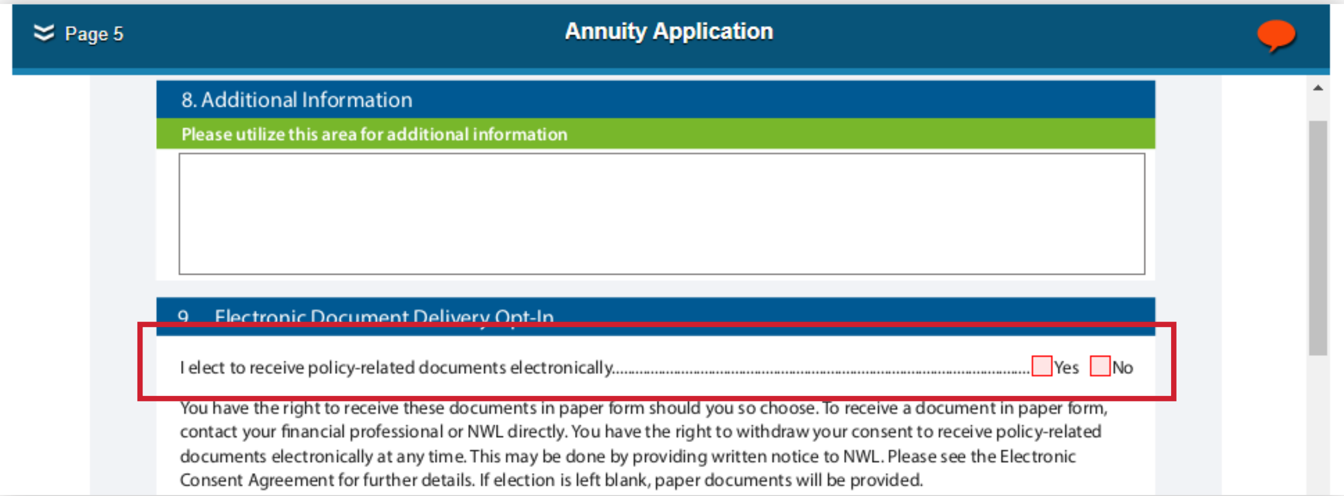


Navigate from one page to the next using the Previous and Next buttons at the bottom of each page or by jumping to specific forms within the package by clicking the double chevron in the top left.



Electronic Delivery

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



Page 5 Annotity Application

8. Additional Information

Please utilize this area for additional information

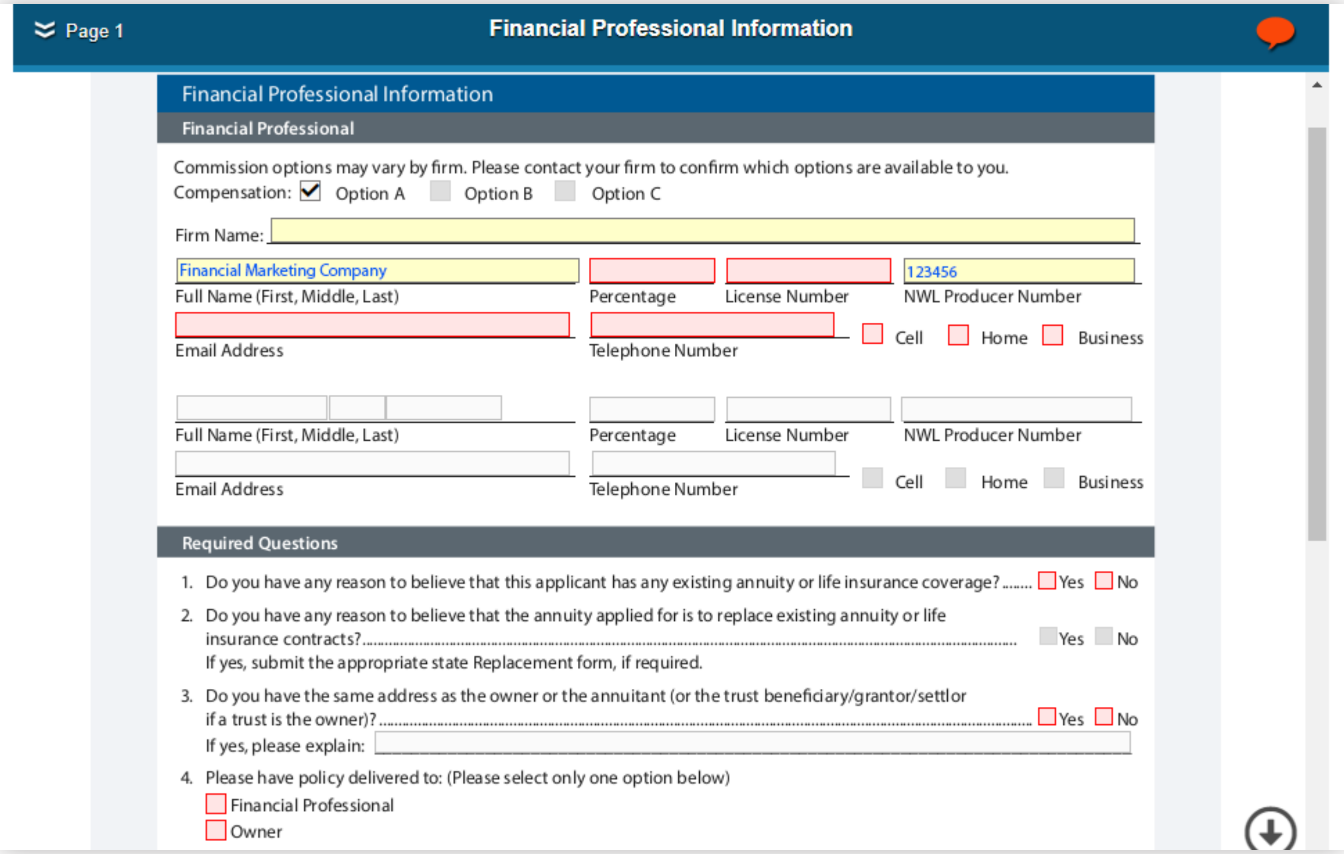
9. Electronic Document Delivery Opt-In

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:

Financial Marketing Company | | | 123456

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

Email Address | Telephone Number | Cell | Home | Business

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

Email Address | Telephone Number | Cell | Home | Business

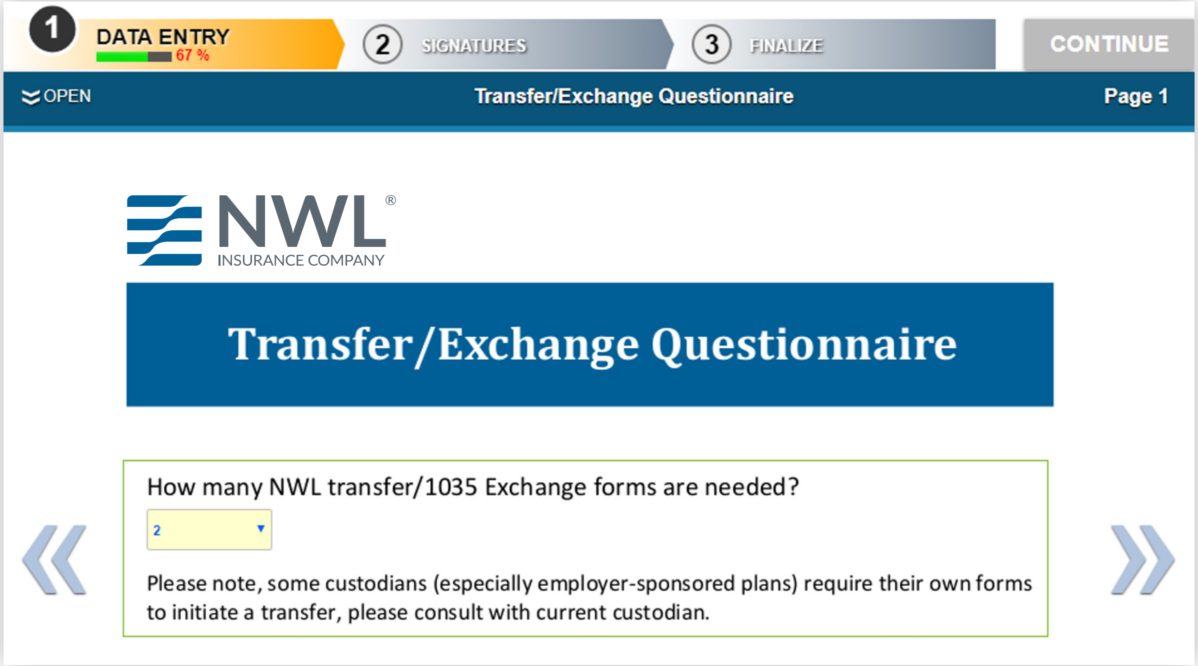
Required Questions

1. Do you have any reason to believe that this applicant has any existing annuity or life insurance coverage?....... Yes No
2. 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.
3. 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:
4. Please have policy delivered to: (Please select only one option below)
   - Financial Professional
   - Owner

Transfer Exchanges

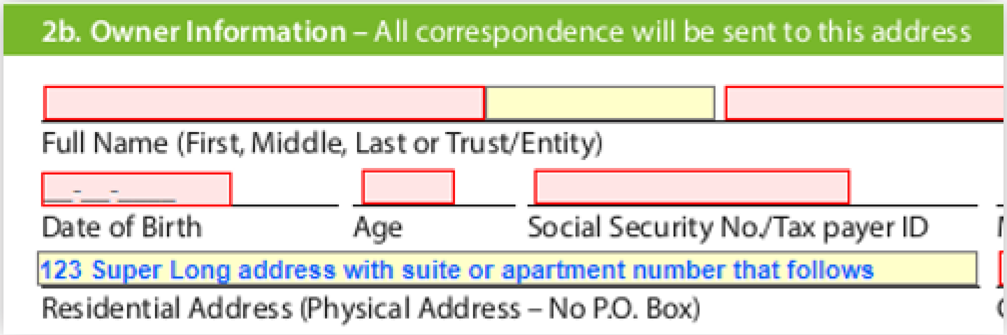
Complete the Transfer/Exchange Questionnaire by indicating the number of transfer / 1035 Exchange forms needed. If these forms are not needed, select 'None' from the dropdown.

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



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

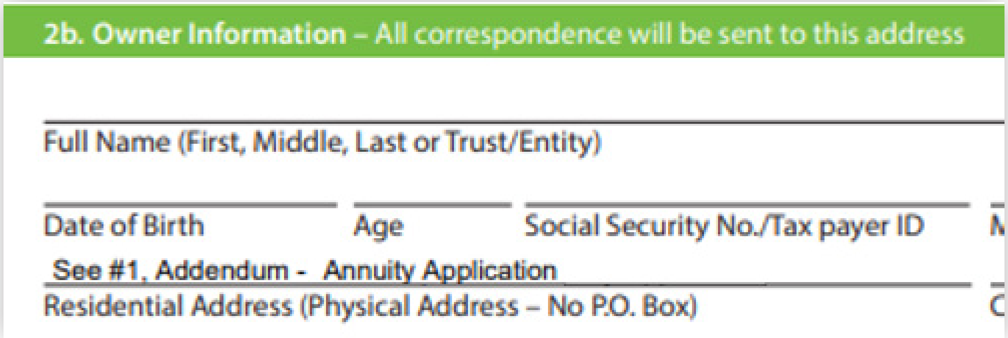
Full Name (First, Middle, Last or Trust/Entity)

__-__-____

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)



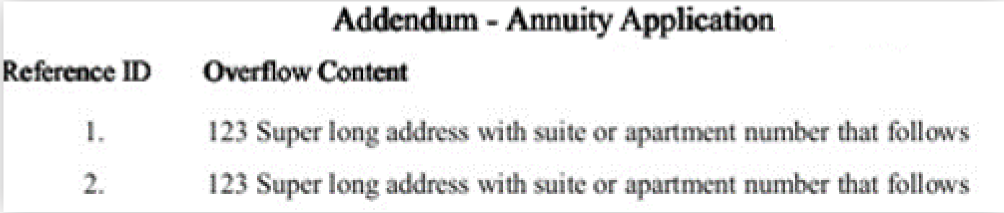
2b. Owner Information – All correspondence will be sent to this address

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)

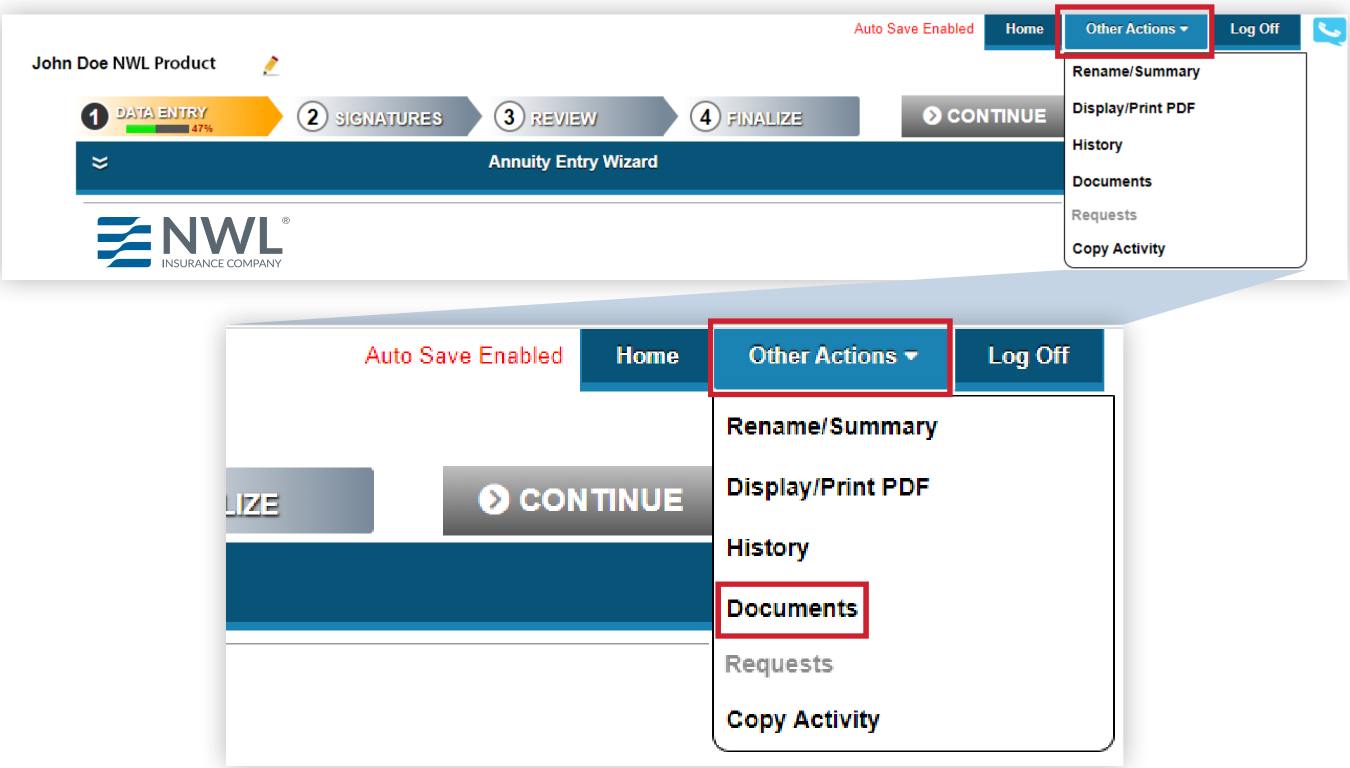


Addendum - Annuity Application

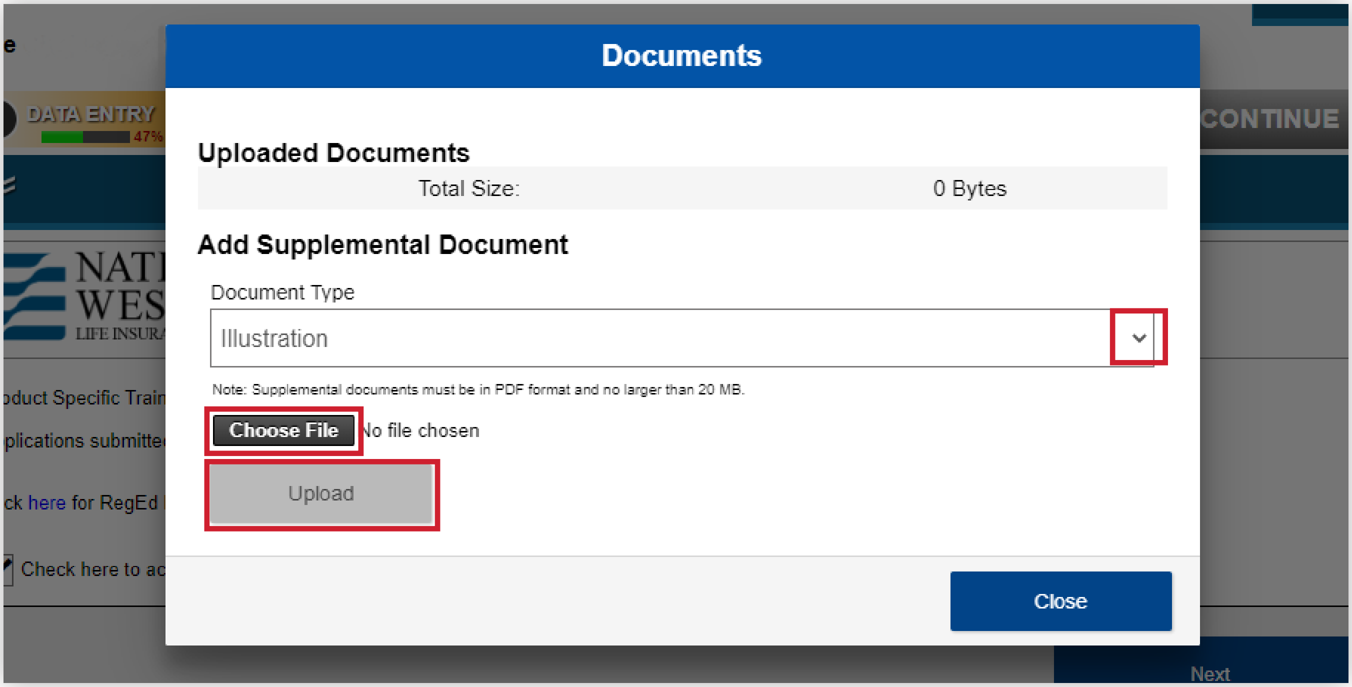
Reference ID	Overflow Content
1.	123 Super long address with suite or apartment number that follows
2.	123 Super long address with suite or apartment number that follows

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.

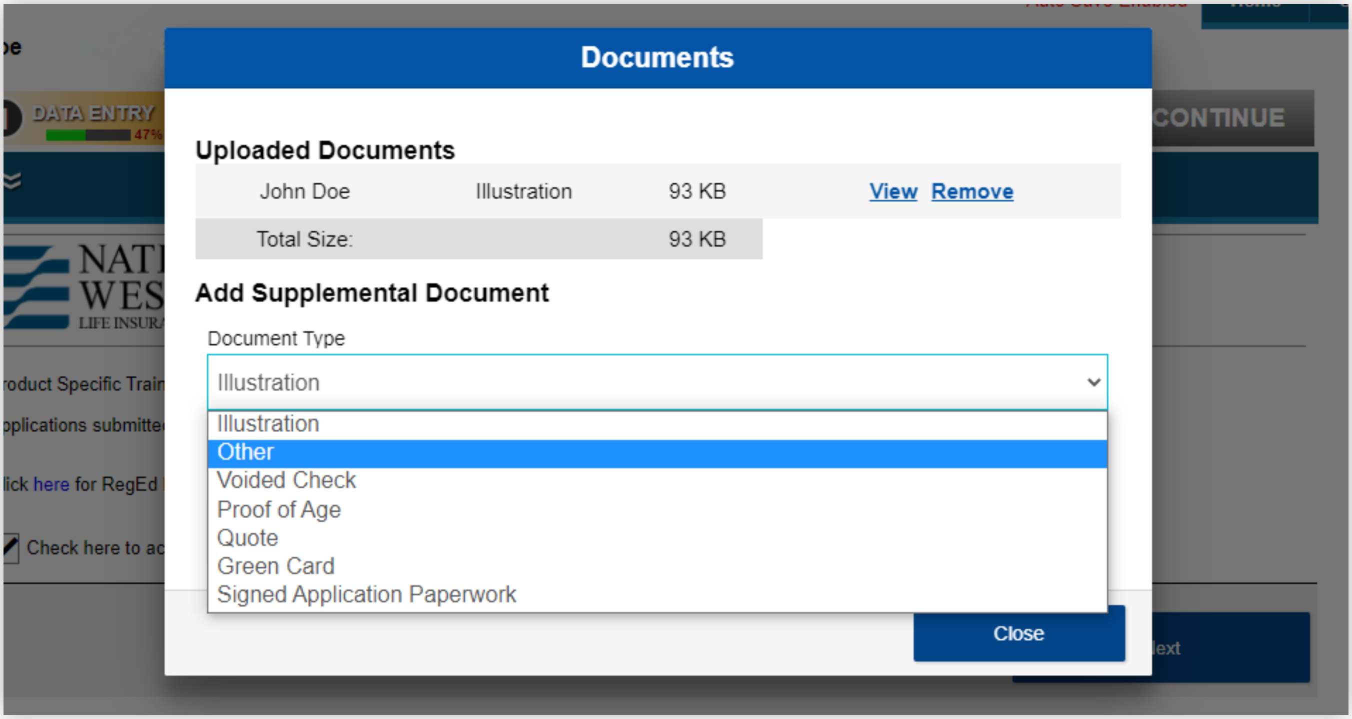


A dialog window will pop-up to prompt you to add any documents you want to submit with your application.

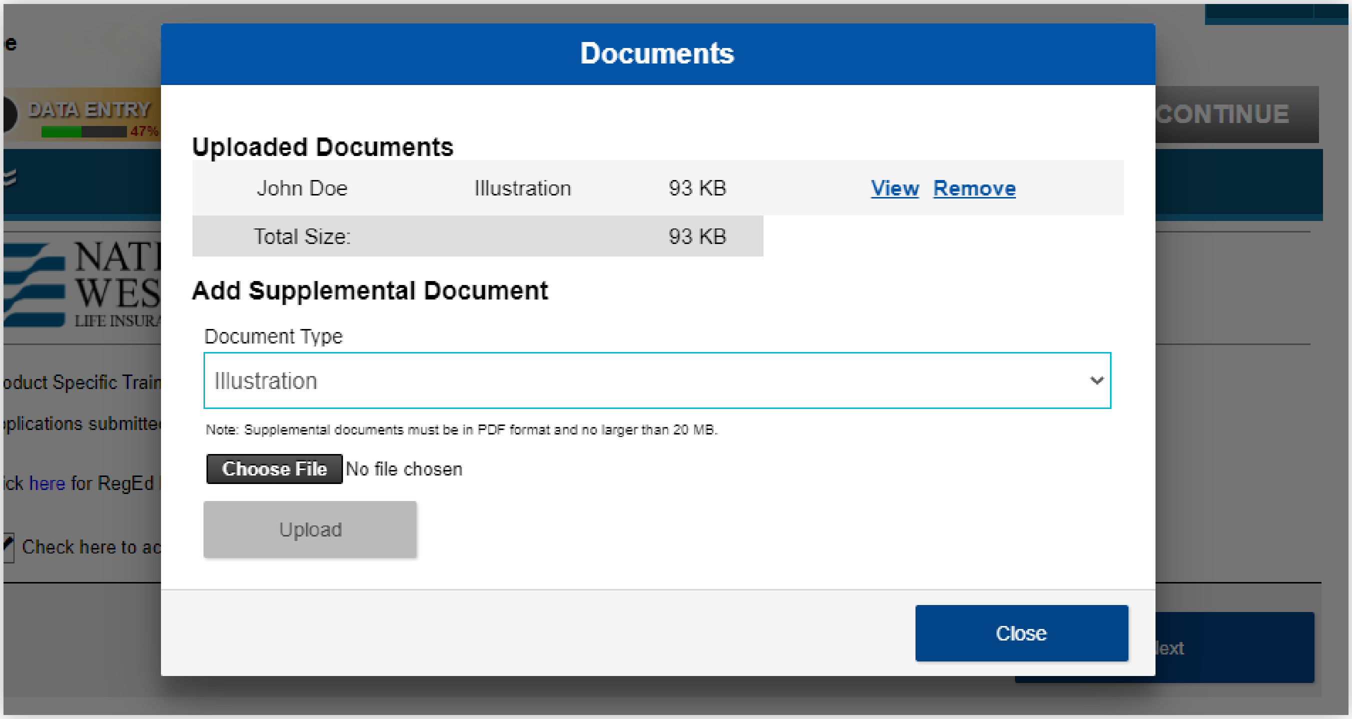


Other Actions

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



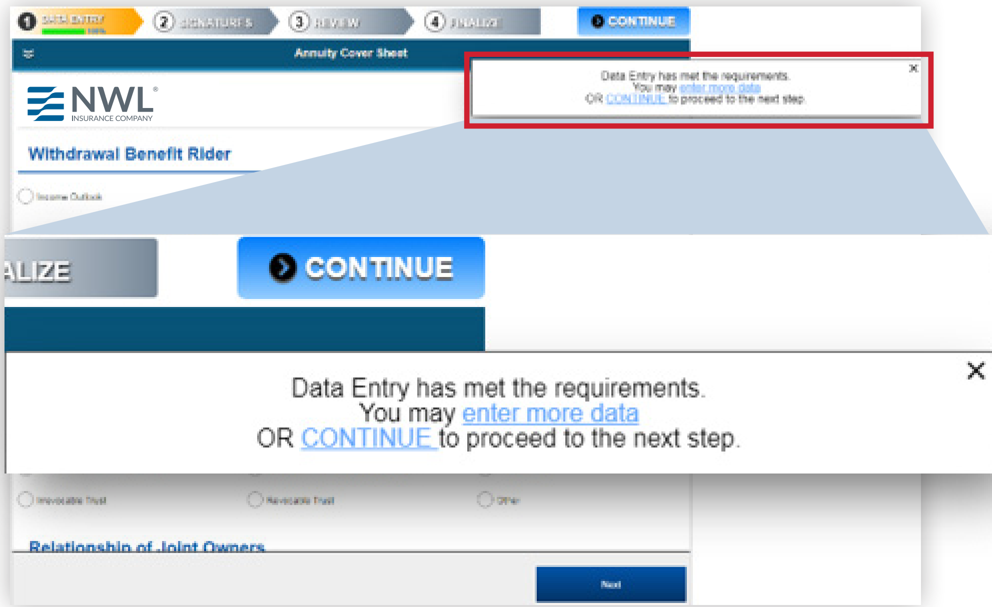
Uploaded Documents will list your files. You can upload additional documents by repeating the same steps in the 'Add Supplemental Document.'



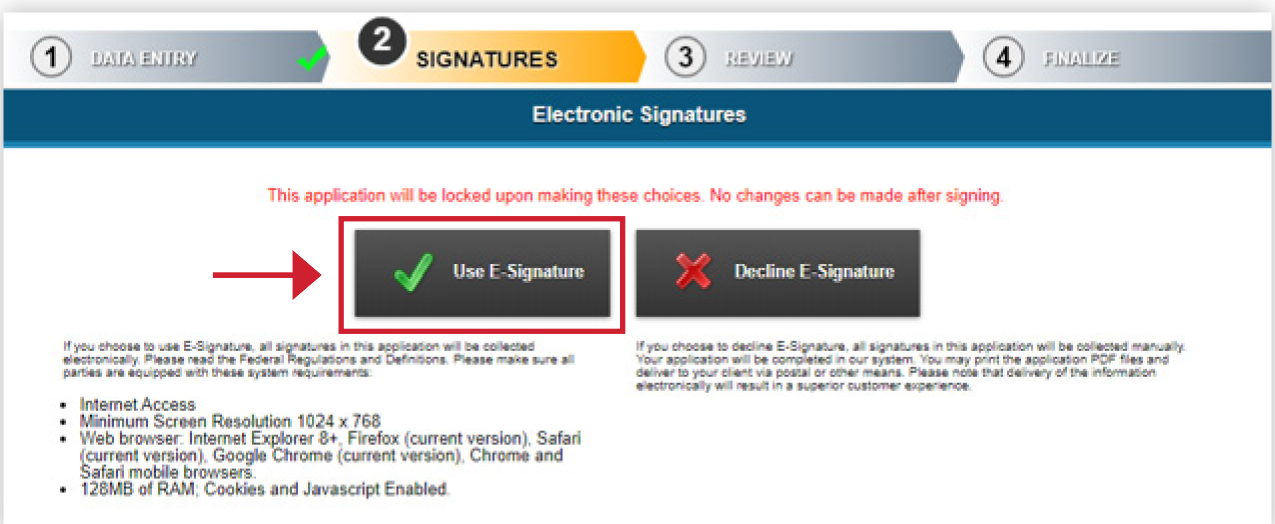
Electronic Signatures

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.

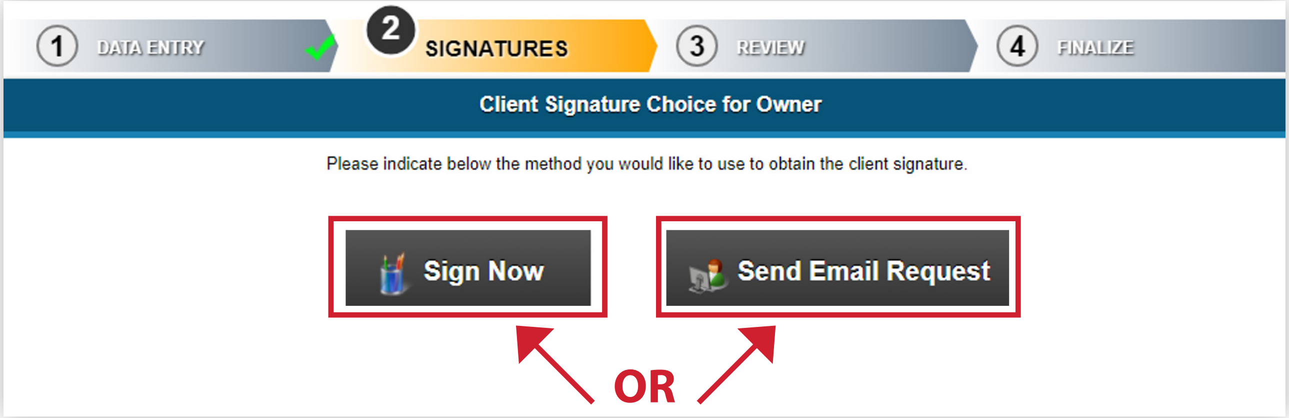


Click on **Use E-Signature** to go through the process electronically. **Declining E-Signature** will prompt to print paper copies and collect wet signatures.



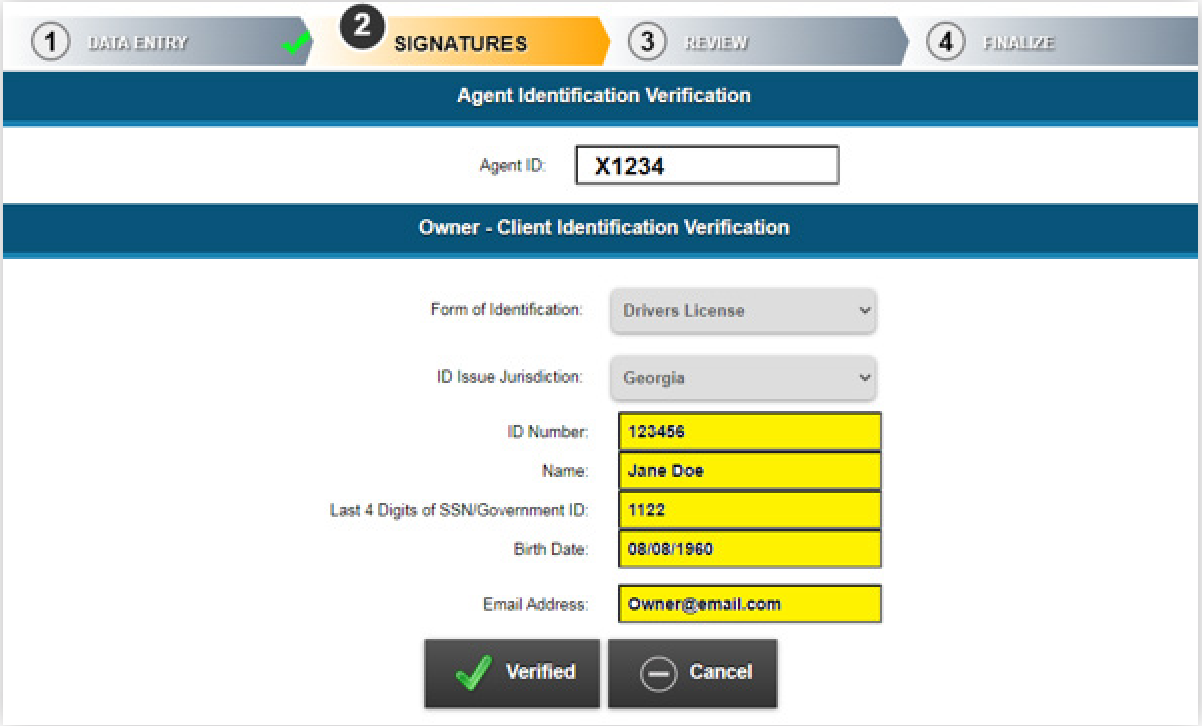
Electronic Signatures

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.



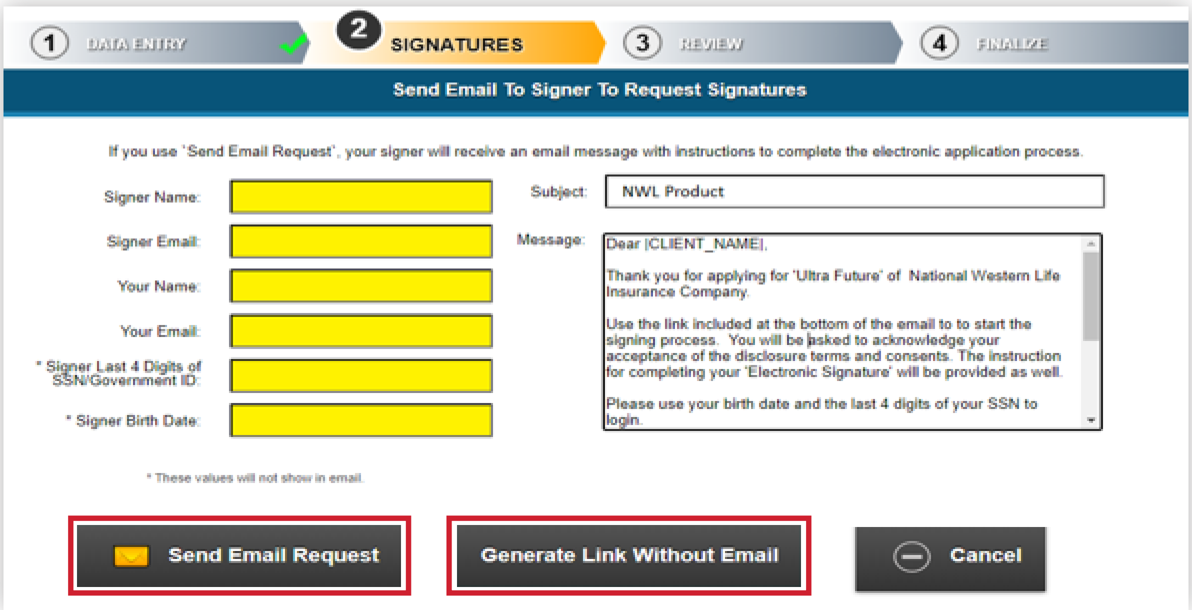
Owner Signatures — Sign Now

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



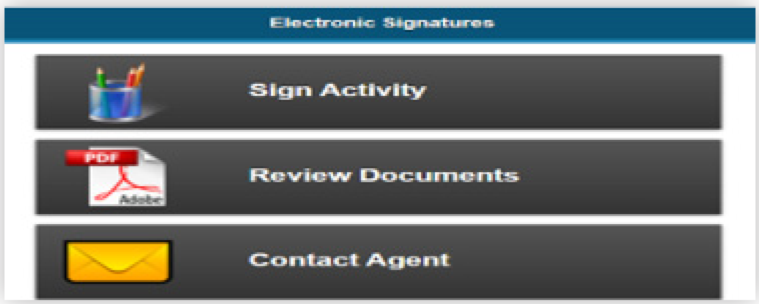
Owner Signatures — Send Email Request

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.



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

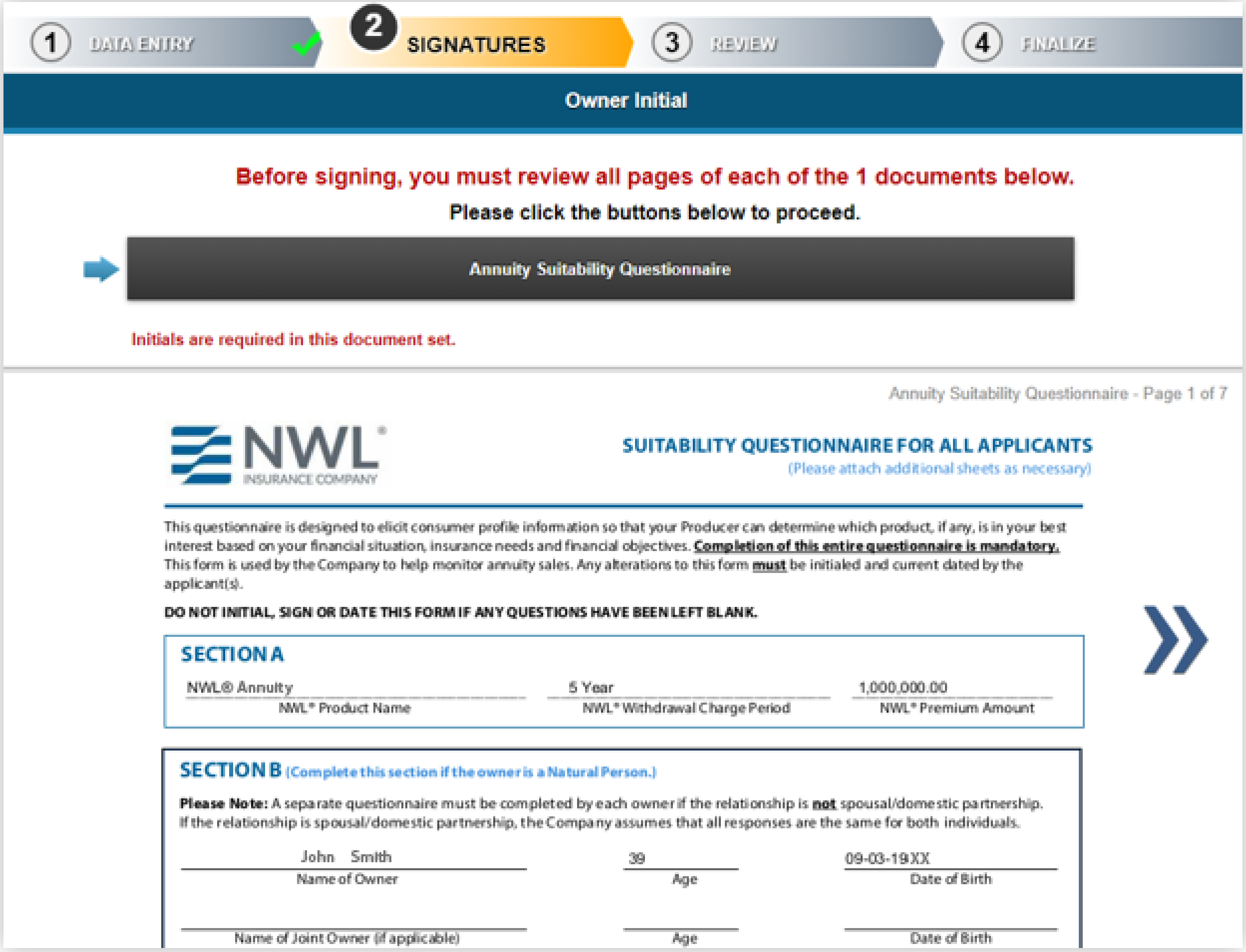
Then the client can review and sign documents.



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.

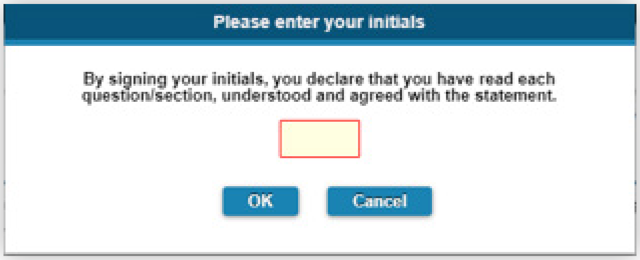


Owner Initials Suitability Questionnaire

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

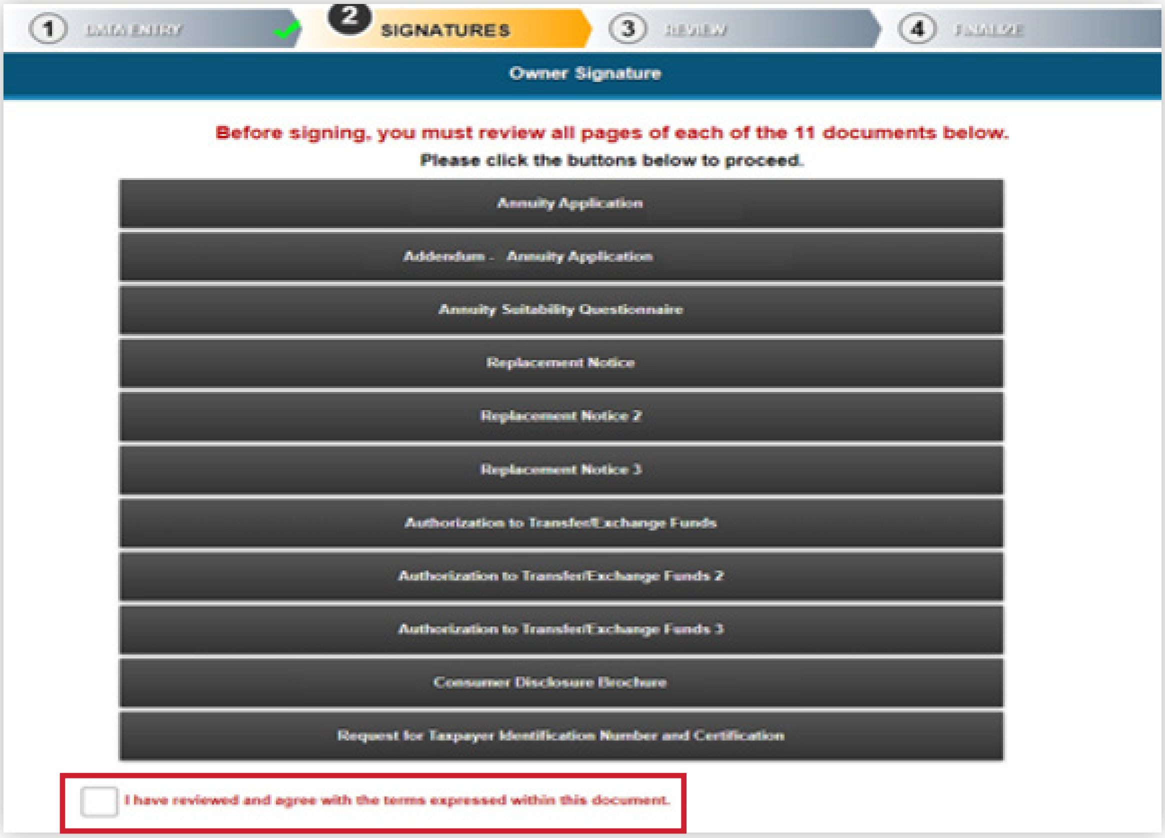
Client enters their initials into the window and clicks 'Ok.'

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



Review and Sign Documents

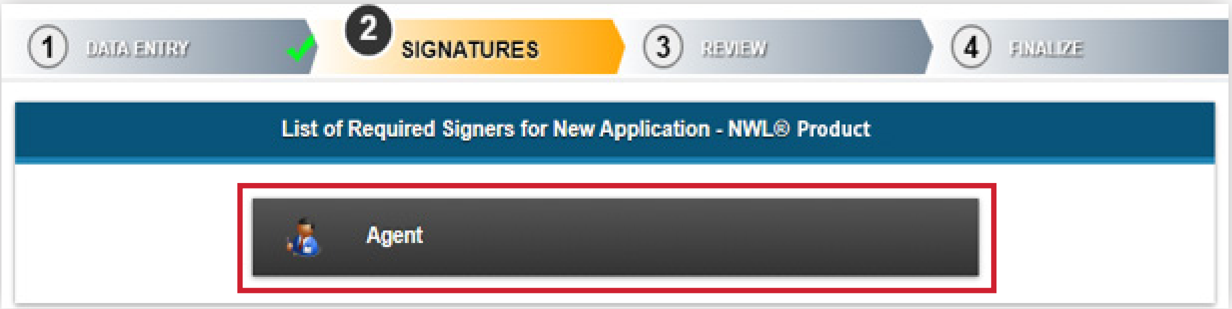
A list with the documents that need to be reviewed will be displayed. Click on **each form** to review all pages of each document. Click the **box at the bottom of the page** to acknowledge that the document has been reviewed.



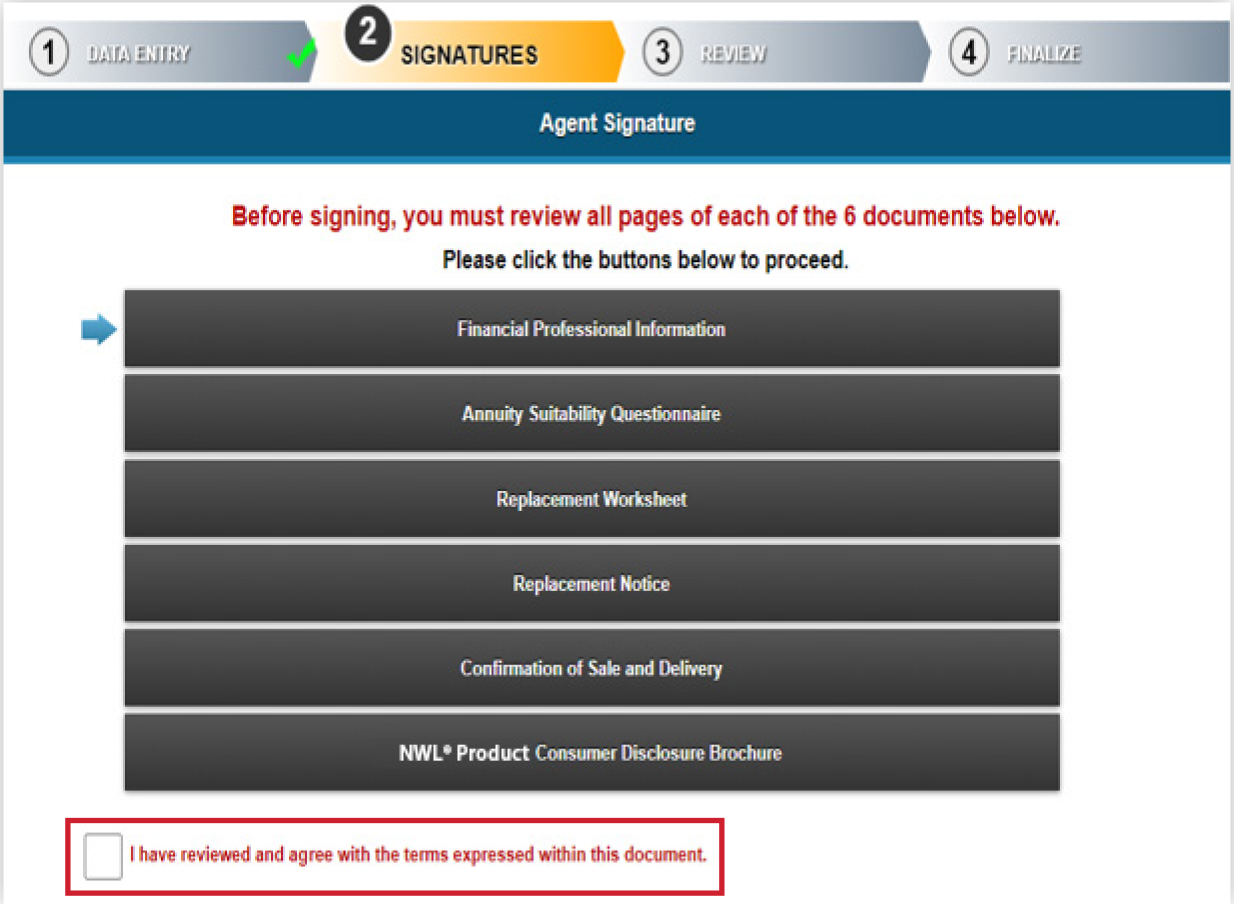
Default signature styles can be adopted, or each party can create a signature using the on-screen signature pad.

Review and Sign Documents

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



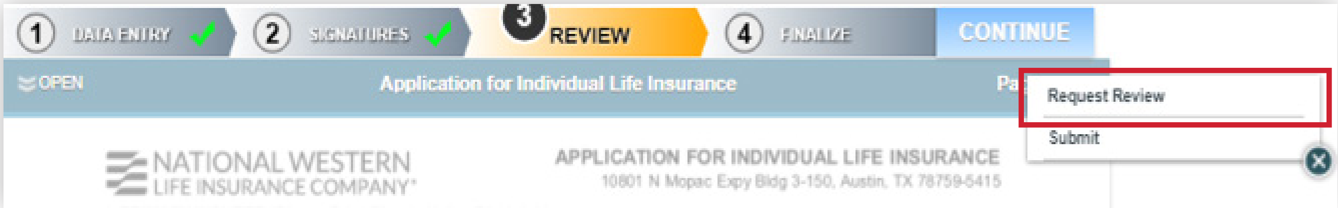
A list with the documents that need to be reviewed by the agent will be displayed. Click the **box at the bottom of the page** to acknowledge the document has been reviewed.



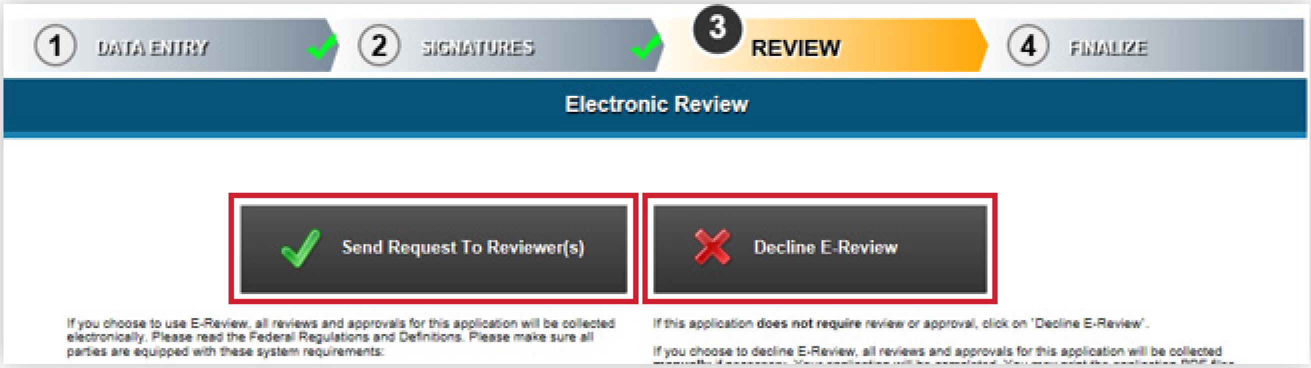
Request Review and Submit

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

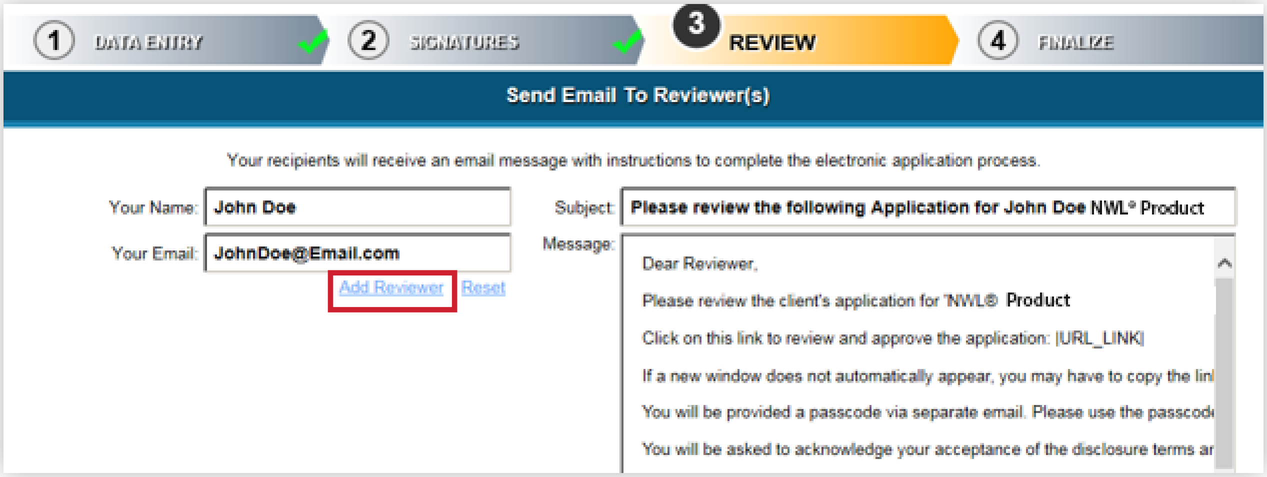
Alternatively, you may request review by your back office or upline prior to submission by choosing **Request Review**.



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



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

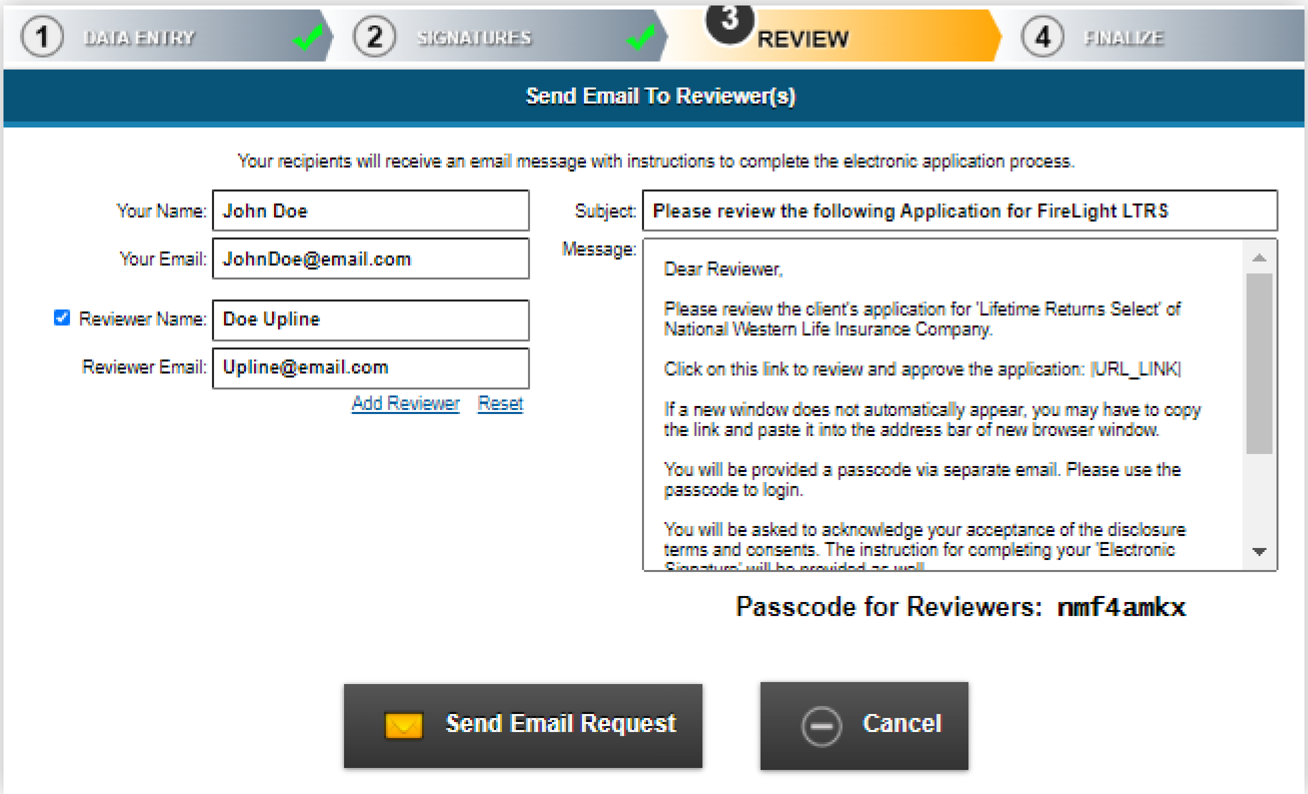


Request Review and Submit

The reviewer will receive 2 emails;

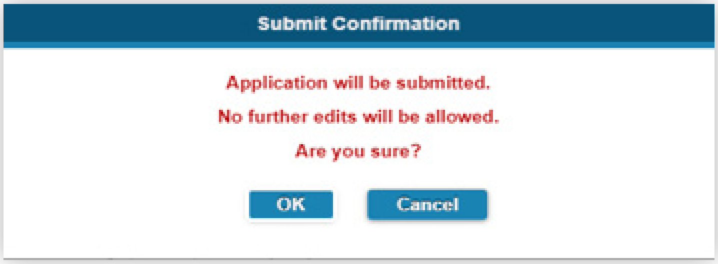
- one with a link to review the documents,
- and another email with a password to access the link

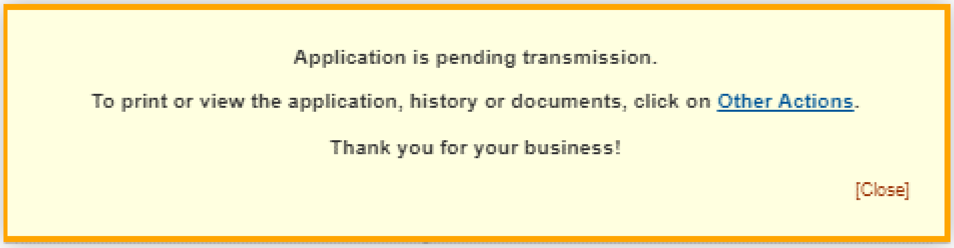
When the reviewer approves the case, it will automatically be submitted to NWL. The status of the review prior to submission to NWL can be viewed within FireLight.



Submission

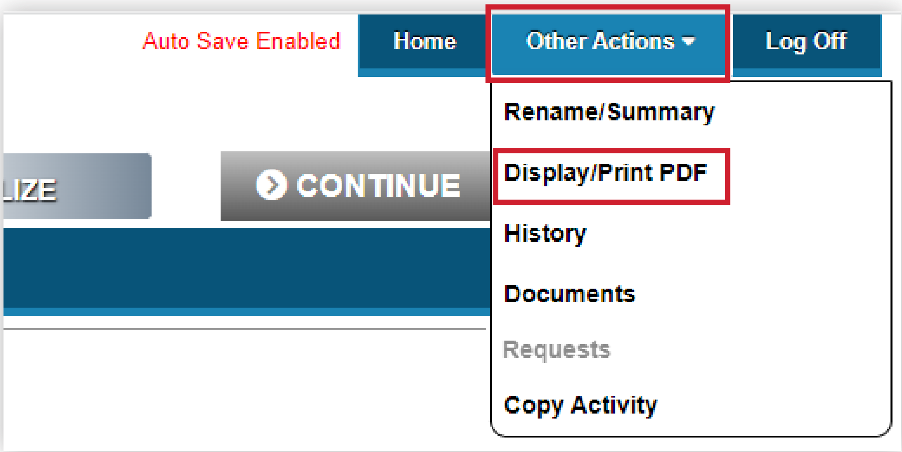
Confirm that the application is ready to be submitted to NWL. Once submission is confirmed, no further edits can be made to the application. After confirming, a message will appear stating the application is being transmitted.





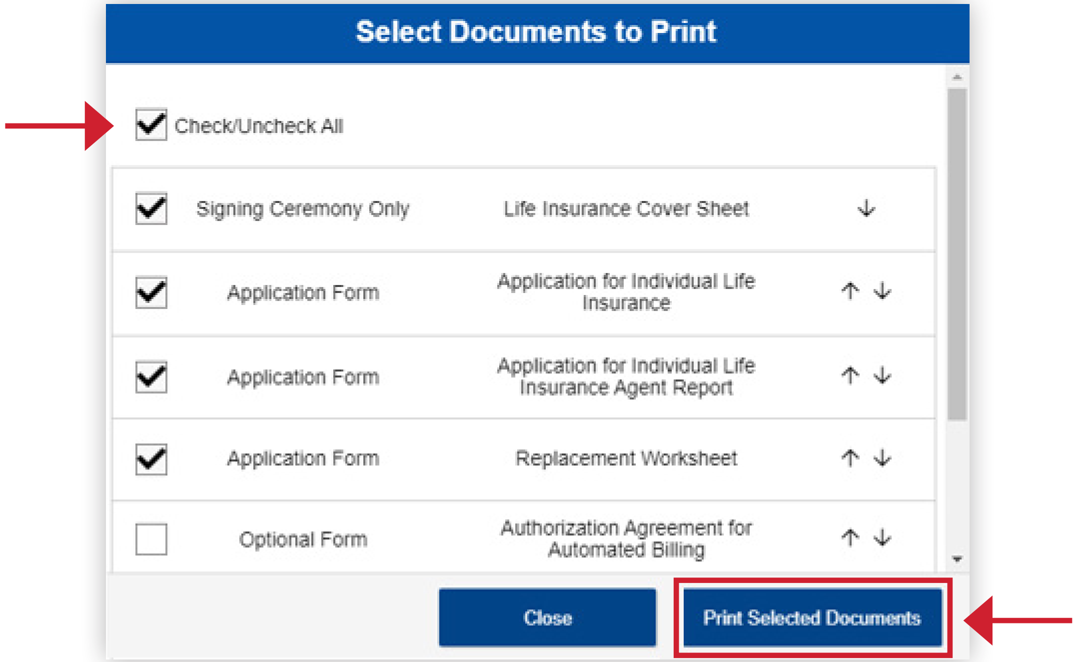
Other Actions

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

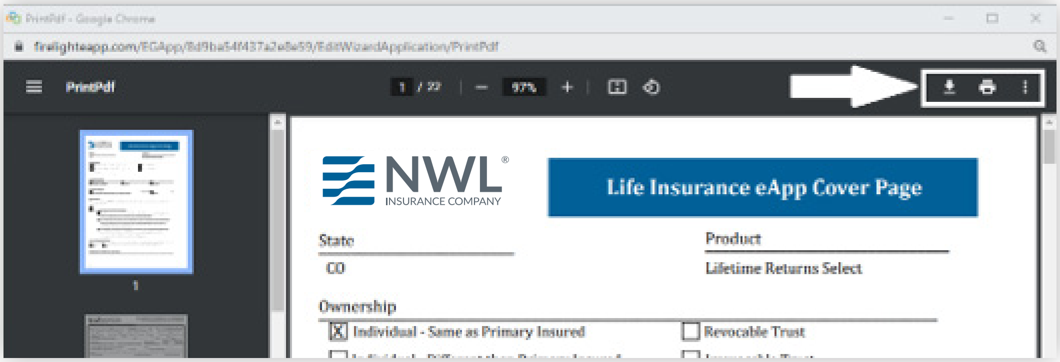


Other Actions

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)