

Before completing an application, take note of the following tips to help move your business along quickly.

We strongly suggest you utilize the user-friendly FireLight® eApplication through MyNWL. Processing priority is given to eApps as it considerably reduces the likelihood of NIGO resulting in faster processing and release of commission.

Appointment, Licensing, and Training

Please Ensure:

- You are licensed in the state of solicitation.
- Your NWL appointment/contracting paperwork has been submitted in good order. Including,
 - Providing a copy of your current E&O certificate.
 - Completing AML training through LIMRA or an approved vendor within the past 2 years.
 - Providing proof of completion of any required Annuity Suitability/Best Interest training and Continuing Education (CE) required by your state.
- You have completed the required Product Specific Training (PST). PST can be taken through RegEd.

Acceptable Premium Methods

Personal check*, wire transfer, or ACH (NWL® ChoiceOptimizer only) from the owner/insured's
account or from a business account accompanied by documentation showing the
relationship of that business to the owner/insured, Cashier's check purchased by the
owner/insured, accompanied with the purchase stub

*Starter checks must be accompanied by a letter from the issuing bank indicating the owner/insured's account has been established for a minimum of 3 months

Annuity Application

Review product highlight sheet for minimum requirements for the product such as state availability and maximum allowable age. This information can be found on MyNWL and FormSource.

Submission

At a minimum, we must receive the following in order for processing to begin:

- All pages of the Annuity Application completed in its entirety
- Suitability Questionnaire
- The product disclosure brochure with the allocations totaling 100%
- Replacement Paperwork and DM-1510 (Producer Disclosure for Annuities) as applicable.

Please note, any corrections made on paperwork must be initialed **and** dated by the **client.**

Ownership

- When a policy is to be owned by a business, employer, or trust, we must always receive official articles of incorporation, or official documentation clearly defining authorized signing parties.
- If policy is to be owned by a non-natural entity, the authorized signer will need to sign with their title.

Plan: IRA /Roth/SEP IRA

Please ensure contributions to qualified plans do not exceed IRS limits.

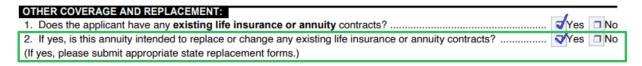
Plan: Other Tax Status

If "Other" is selected, you may only select a status from the options indicated below "Other":

PLAN:	Plan Name _							
Tax Status:	□ IRA	SEP-IRA	□ Roth IRA	□ Non-Qualifie	e d			
□ Other* (Must also mark one box below)								
		□ 401(K)	☐ Profit Sharing	☐ Defined Benefit	Keogh/HR10	Money Purcha	se Plan	
*Satisfaction of applicable tax qualifications and all other legal requirements regarding the tax qualified status of the plan is the								
responsibilit under this o	,	sponsor and/o	or administrator, no	ot National Western.	National Western	will issue a non-qua	alified annuity	

Other Coverage and Replacement

If the source of premium is coming from an annuity or life insurance policy, please indicate on question #2 under the "Other Coverage and Replacement" section.



Suitability Questionnaire

Ownership

Please note, suitability information applies to the owner, not annuitant

Corporation or Plan Owned: Questionnaire must be completed with the corporation/plan's financial information

Trust Owned:

- Living/Revocable: The questionnaire must be filled out with the grantor/settlor's personal information (if grantor/settlor and trustee are the same)
 - o If there are multiple non-spousal grantors/settlors, a separate questionnaire must be completed for each grantor/settlor.
- Irrevocable: The questionnaire must be filled out with the Trust's financial information.

Non-Spousal Joint Ownership

Separate questionnaires must be completed for each owner if it's a non-spousal relationship

Financial Situation and Needs (Section D)

Employment Status:

- When selecting "self-employed", please complete question #1a with the actual business name, "self" is not an acceptable answer.
- Question #1b: Occupation/Job title if self-employed, list the actual job duties and nature of the business.

Household Net Worth: Assets-Liabilities

 All liquid assets listed in section #4 must also be listed in question #14 (Financial Investments), along with the years of experience.

Funding Source (Question 5)

• If "other investments" is selected, list the underlying funding vehicle such as mutual funds, stocks, bonds, etc. We do not accept "401k", "403b", "IRA", etc. as acceptable answers.

Intended Use of This Annuity/Insurance Needs

Distributions (Question 7)

Please be sure method of distribution is consistent with purchase. For example, if the client selects an income rider, 'Lifetime Withdrawal Payments through Withdrawal Benefit Rider' is selected.

Exchange or Replacement

Exchange or Replacement (Question 15)

- Regardless of what your state considers to be a replacement, question #15 should always be marked "yes" if the source of funds is coming from another insurance contract such as annuity or life policy.
- If a replacement is occurring, you must also submit a recent account statement (within the last 12 months)

EXCHANGE OR REPLACEMENT							
Note: Completion of this section is required regardless of your state's definition of a replacement.							
15. Is this an exchange or replacement of an annuity or life contract? Yes No (if no, skip to question 16)							
15a. If yes, please select the type of exchange or replacement. If there are multiple replacements or exchanges, select all that apply.							
Penalty Free Amount (skip to question 15e)	Partial Exchange or Replacement	☐ Full Exchange or Replacement					

Producer Certification (Section E)

Provide a sound and meaningful response as to why the specific base product was recommended to the client, include product specifics.

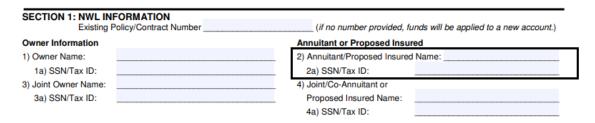
Transfers/1035 Exchanges

- Transfers/1035 Exchanges must be "like-to-like", meaning, the owner (and annuitant if applicable) of the previous investment vehicle needs to match the proposed annuity application
- Verify with the existing company:
 - o If they accept electronically signed paperwork or a fax or if original wet signatures are required.
 - If a Signature Guarantee/Medallion stamp and signature is required

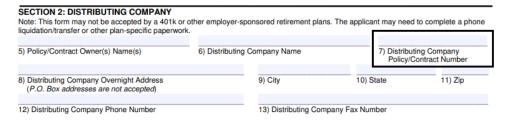
Authorization to Transfer/Exchange Funds (SA-8600)

If NWL will be initiating the transfer/exchange, transfer form (SA-8600) must be completed in its entirety:

- If you have questions regarding the information for the account being replaced, please have the client call the transferring company for the details do not leave blanks.
- If a 1035 Exchange is occurring, Questions 2 & 2a **must** be completed.



"Distributing Company Policy/Contract Number" must have the contract number listed.
 The client's SSN in lieu of is not acceptable.



- Question #15a (for transfers) or #16 (for 1035 Exchanges) cannot have both "Full" and "Partial" selected - only one should be selected.
 - a. If "partial" is selected, provide the specific partial amount or mark "penalty free withdrawal"



Please note, the spouse's signature is always required for community property states. (Currently AZ, CA, ID, LA, NV, NM, TX, WA, & WI)