How to get Appointed with NLG/LSW

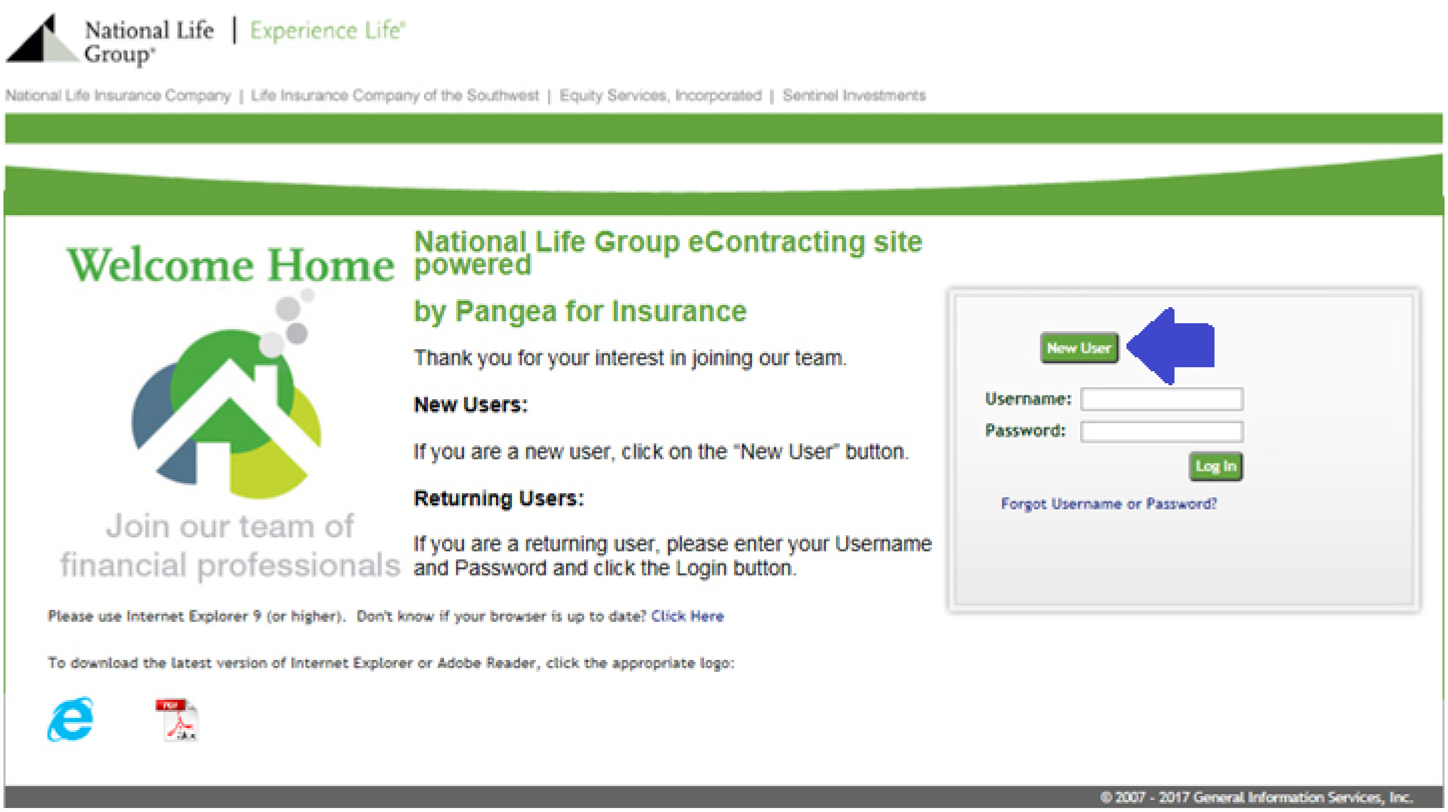
Stop! Do not go any further until you have been issued an active Agent license and you have the PFA compliant E&O certificate to upload.

THESE TWO ITEMS ARE MANDATORY TO HAVE AT APPLICATION FOR APPOINTMENT.

Copy or type the link below into your web browser.

https://pangea.geninfo.com/NationalLifeGroup/Apply/

Follow the instructions exactly as written. Click on the New User button.



Select the PA application type and click on the begin button at the bottom.

National Life Group® | Experience Life®

National Life Insurance Company | Life Insurance Company of the Southwest | Equity Services, Incorporated | Sentinel Investments

Thank you for your interest in National Life Group. Using the Contracting instructions you were given by your recruiter, please select the Application Type below.

Select the PA application type and click on the begin button at the bottom.

Application Type: PA

Begin Exit

Complete your Login Account information and click on the next button to begin your online application.

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Please Create a Login Account and Keep This Information

* indicates required fields

First time users will be required to create a User Name and Password. You can stop and save your application at any time during the process and return within 30 days to complete it. Be certain to keep your login information in a safe place as you will need it to re-enter the application. If you forget your User Name or Password, you can reset it on the Login Page. Please note, any field marked with an asterisk (*) is a mandatory field.

Username: * (Your login name must be at least 6 characters long and contain no special characters)

Password: * (Your Password must be at least 8 characters and contain 1 uppercase, 1 lowercase, and 2 digits)

Confirm Password: *

Security Code: * (Security Code must be at least 4 digits, they may not be all the same or sequential)

Recovery Question 1: Where were you born?

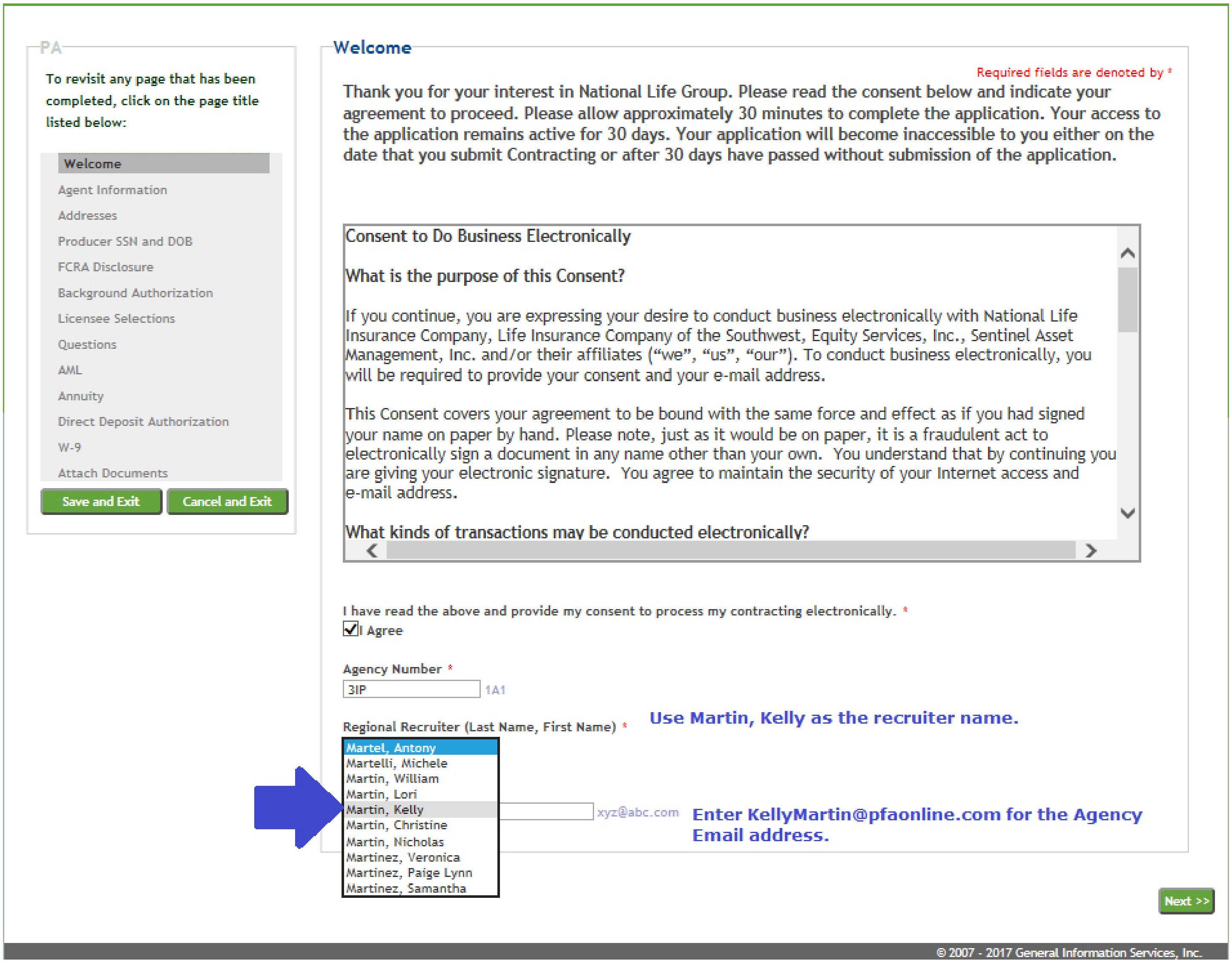
Answer 1: *

Recovery Question 2: What was your first car?

Answer 2: *

Email: *

Next >>



PA

To revisit any page that has been completed, click on the page title listed below:

- Welcome
- Agent Information
- Addresses
- Producer SSN and DOB
- FCRA Disclosure
- Background Authorization
- Licensee Selections
- Questions
- AML
- Annuity
- Direct Deposit Authorization
- W-9
- Attach Documents

Save and Exit | Cancel and Exit

Welcome

Required fields are denoted by *

Thank you for your interest in National Life Group. Please read the consent below and indicate your agreement to proceed. Please allow approximately 30 minutes to complete the application. Your access to the application remains active for 30 days. Your application will become inaccessible to you either on the date that you submit Contracting or after 30 days have passed without submission of the application.

Consent to Do Business Electronically

What is the purpose of this Consent?

If you continue, you are expressing your desire to conduct business electronically with National Life Insurance Company, Life Insurance Company of the Southwest, Equity Services, Inc., Sentinel Asset Management, Inc. and/or their affiliates ("we", "us", "our"). To conduct business electronically, you will be required to provide your consent and your e-mail address.

This Consent covers your agreement to be bound with the same force and effect as if you had signed your name on paper by hand. Please note, just as it would be on paper, it is a fraudulent act to electronically sign a document in any name other than your own. You understand that by continuing you are giving your electronic signature. You agree to maintain the security of your Internet access and e-mail address.

What kinds of transactions may be conducted electronically?

I have read the above and provide my consent to process my contracting electronically. *

☑ I Agree

Agency Number *

3IP 1A1

Regional Recruiter (Last Name, First Name) *

Use Martin, Kelly as the recruiter name.

- Martel, Antony
- Martelli, Michele
- Martin, William
- Martin, Lori
- Martin, Kelly
- Martin, Christine
- Martin, Nicholas
- Martinez, Veronica
- Martinez, Paige Lynn
- Martinez, Samantha

xyz@abc.com

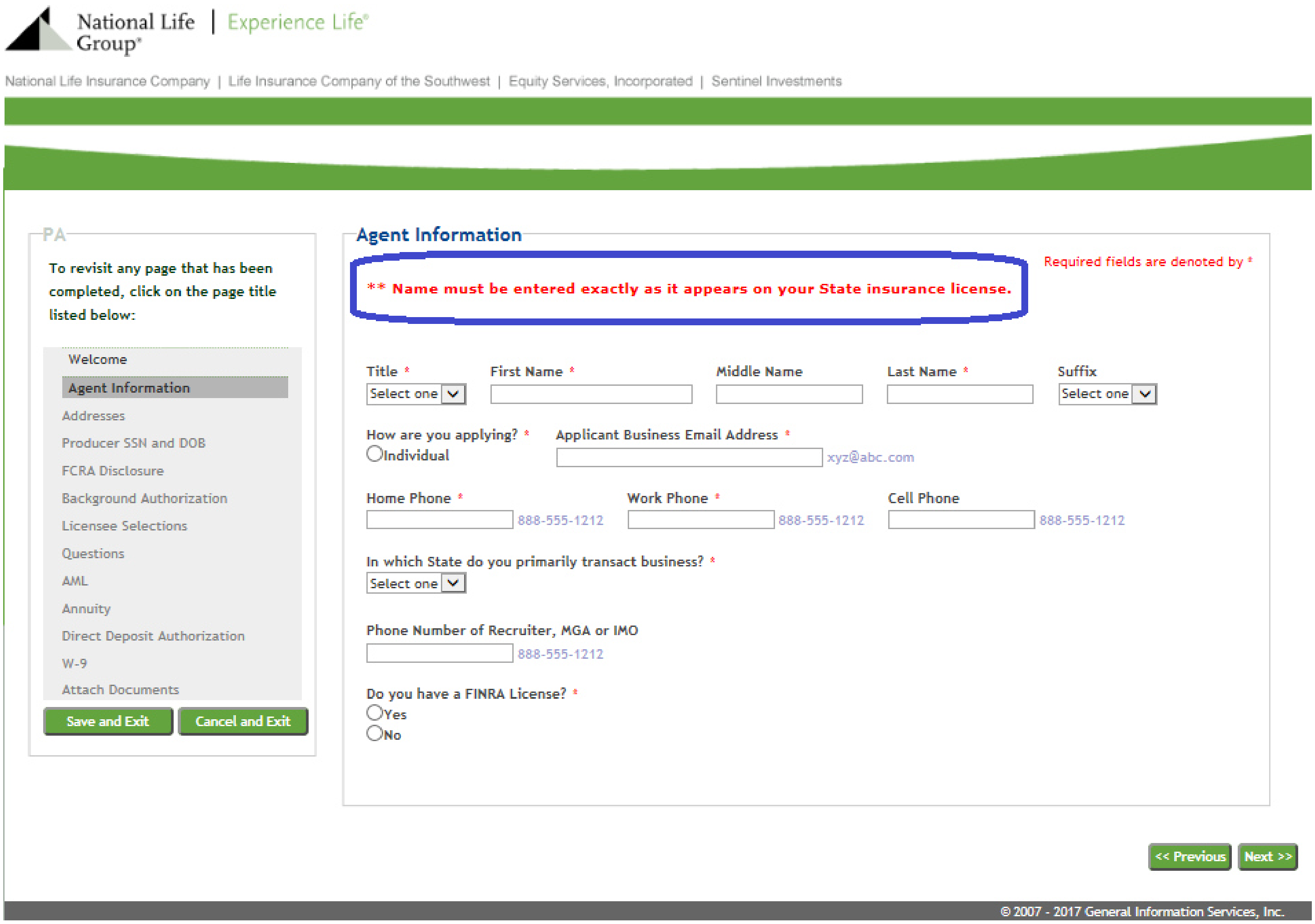
Enter KellyMartin@pfaonline.com for the Agency Email address.

Next >>

The Agency number is 3IP. Do not use the #1 or a lower case "i".

Regional Recruiter is Martin, Kelly. Type MAR slowly and click on the down arrow to reveal the drop down menu.

The Inviter email is: KellyMartin@PFAonline.com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Save and Exit | Cancel and Exit

Agent Information

Required fields are denoted by *

** Name must be entered exactly as it appears on your State insurance license.

Title * Select one | First Name * | Middle Name | Last Name * | Suffix Select one

How are you applying? * Individual

Applicant Business Email Address * xyz@abc.com

Home Phone * 888-555-1212 | Work Phone * 888-555-1212 | Cell Phone 888-555-1212

In which State do you primarily transact business? * Select one

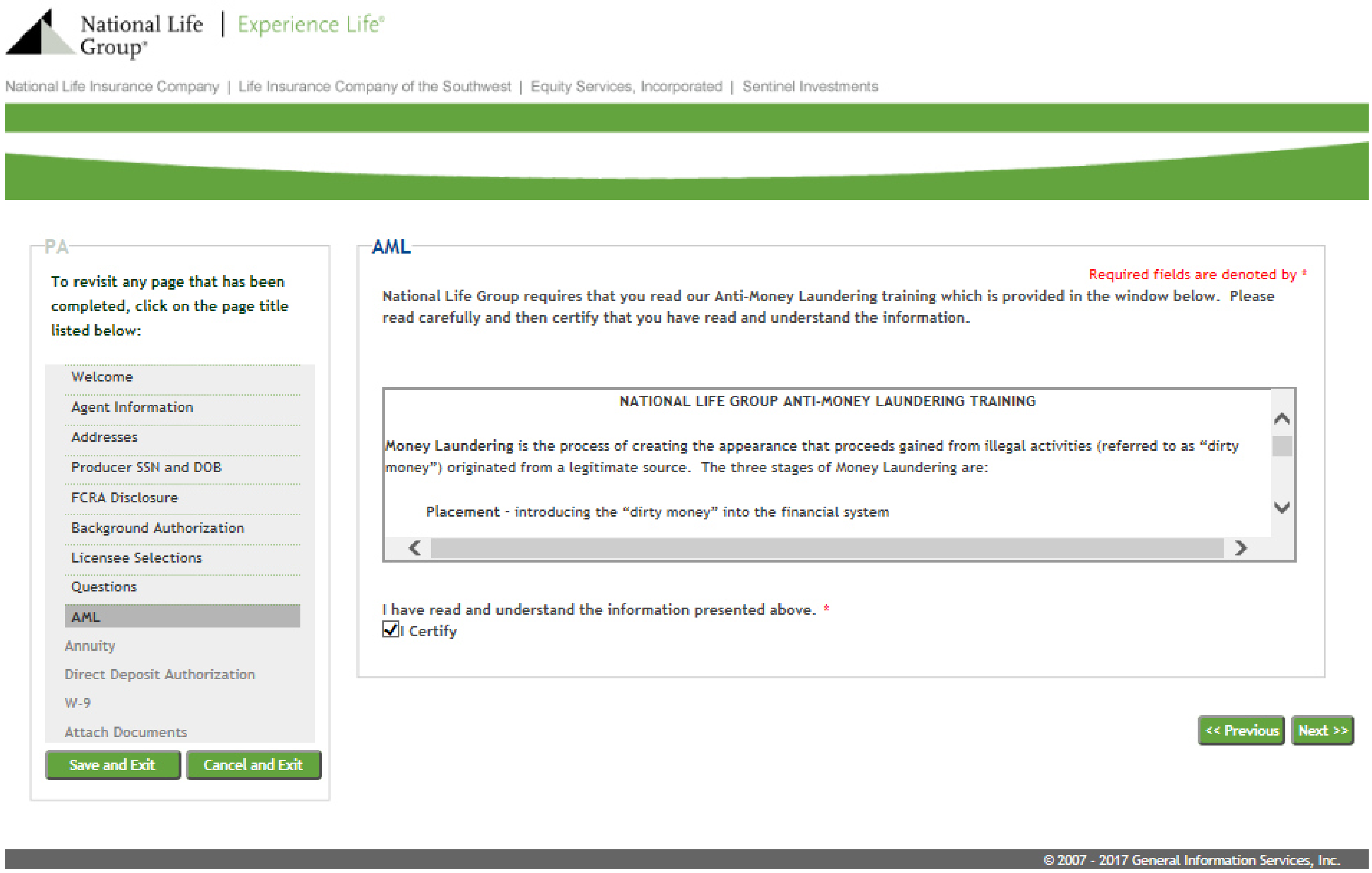
Phone Number of Recruiter, MGA or IMO 888-555-1212

Do you have a FINRA License? *
Yes
No

<< Previous | Next >>

Apply as an **Individual** using your **Legal Name** as it appears on your resident agent license. Your **MGA** is Premier Financial Alliance and the phone number is **888-867-6533**.

Complete the rest of the online application and submit at the end.



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Save and Exit | Cancel and Exit

AML

Required fields are denoted by *

National Life Group requires that you read our Anti-Money Laundering training which is provided in the window below. Please read carefully and then certify that you have read and understand the information.

NATIONAL LIFE GROUP ANTI-MONEY LAUNDERING TRAINING

Money Laundering is the process of creating the appearance that proceeds gained from illegal activities (referred to as "dirty money") originated from a legitimate source. The three stages of Money Laundering are:

Placement - introducing the "dirty money" into the financial system

I have read and understand the information presented above. *

☑ I Certify

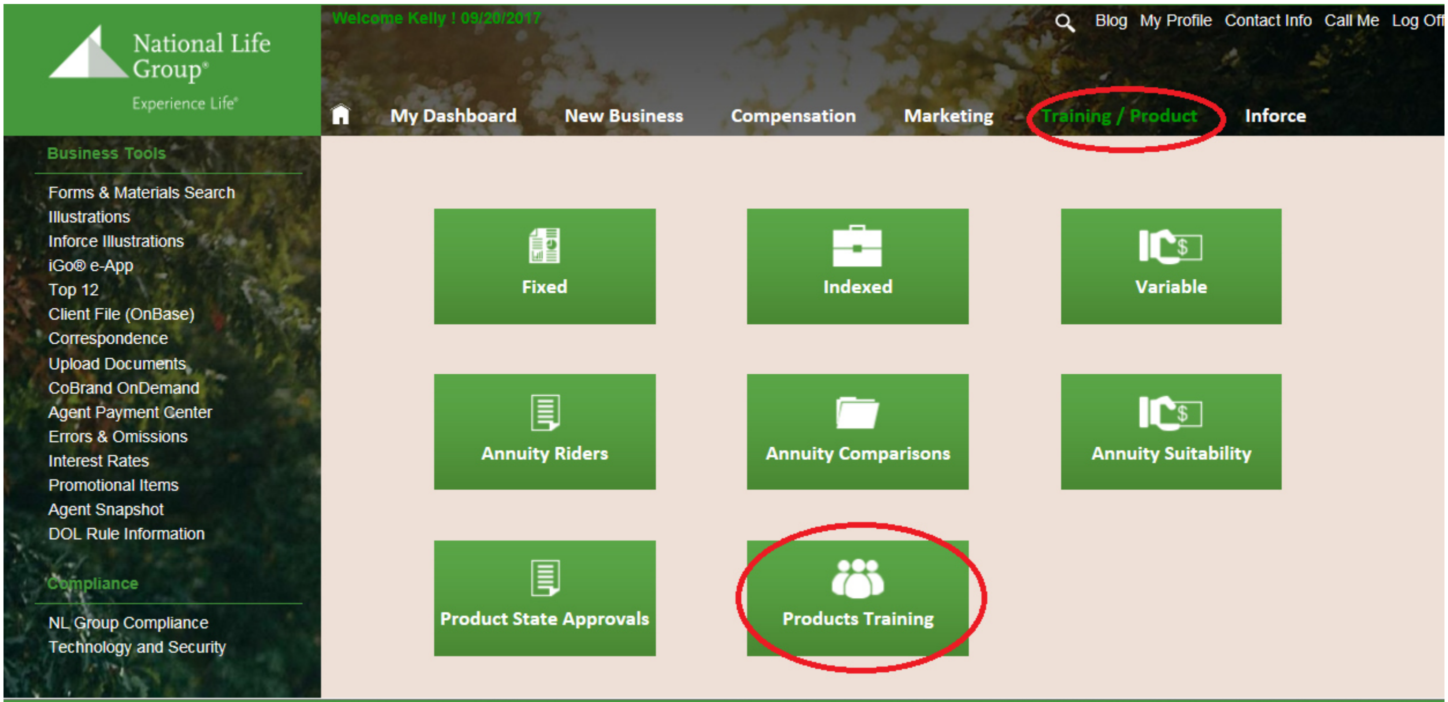
<< Previous | Next >>

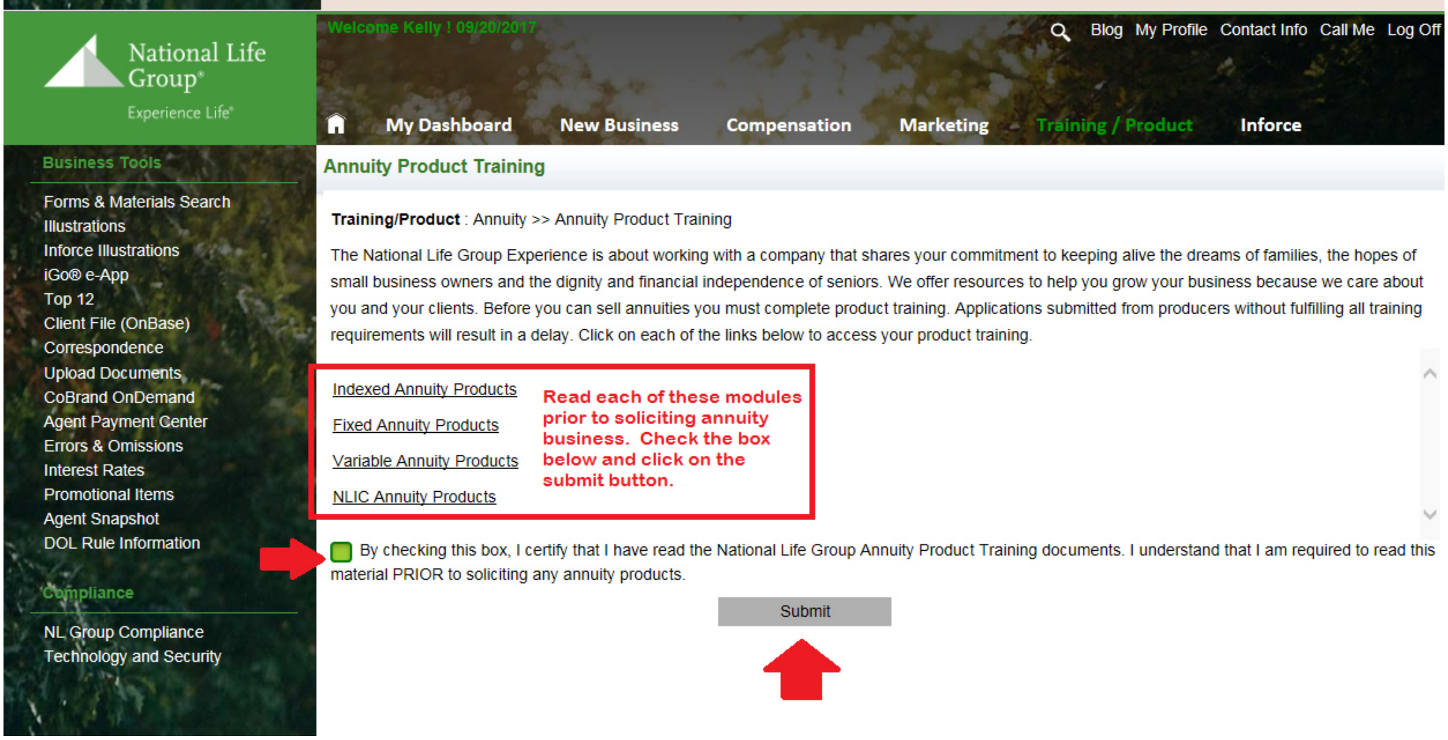
The NLG required AML (Anti-Money Laundering) Training is now integrated into the appointment application. You will read the AML information and sign the statement of understanding before you can submit your application. This training does not generate a certificate and cannot be used to satisfy other carriers AML requirements. NLG will prompt you to refresh this training every two years to remain compliant.

Remember to complete any State annuity training and the NLG Annuity Product Training required **PRIOR** to soliciting annuity business. Training details are provided in this packet.

Within 3-5 business days you will receive an email from NLG regarding the status of your appointment. You will be issued a permanent agent code and NLG website access.

If you experience technical difficulties using the Pangea website call Life Agent Services at NLG for assistance at 1-800-906-3310 ext. 6765.





NLG has now integrated its annuity product training into the online appointment application for new agents. For existing agents, annuity product training will be available on the NLG Agent Portal as pictured above. Annuity product training will no longer be completed through RegEd. If you have any questions regarding the Annuity Product Training please call Life Agent Services 800-906-3310 ext. 6765 to speak with a representative.

PFA E&O GUIDELINES

Pursuant to the terms of your Sales Associate Agreement that you signed when you joined PFA, you are required to carry E&O coverage that insures PFA and meets PFA's product providers' requirements. While there are many business reasons for this policy, you should be aware how PFA's E&O Guidelines **protect you** as well as your upline and PFA. Accordingly, I have prepared the following answers in response to questions I have received from agents:

Q. Why do I have to purchase my E&O insurance from PFA?

A. The individual E&O coverage that an agent purchases protects only the agent for business he personally writes. In a widely distributed professional marketing network with a hierarchy like PFA's, there are supervisory personnel who are involved, including PFA's home office and the writing agent's upline. If a complaint were to be filed under an agent's individual E&O policy, neither PFA nor the agent's upline would be insured, although they almost certainly would be named in the complaint. Unless each the writing agent's upline and home office personnel carried special E&O coverage for their supervisory and administrative activities, they would not be covered under your individual policy. That would mean your upline and PFA would have to pay to defend themselves and pay any damage awards. It also means that you would have to defend claims made against your downline. Since PFA's E&O covers all of its agents and PFA's home office under one policy, this problem would not exist.

Q. Why do I have to worry about insuring my upline and PFA?

A. Because if you have a complaint from a client, your upline supervisors and PFA will also be named as defendants for failure to supervise. Correspondingly, you would be named as a defendant if one of your downline agents had a claim. If your upline were able to purchase supervisory coverage, each of their insurance companies would hire a lawyer. If not, your upline would each have to hire and pay for an attorney out of their pocket Either way, if the agent, his upline and PFA all had separate attorneys, it would result in a massive case of finger pointing by each defendant's attorney at each of the other defendants as to who is responsible for paying the damages to the customer. Unless everyone was covered by one insurance company, the cost of putting up a legal defense would be prohibitive.

Q. If I could purchase outside E&O coverage that would cover my upline and PFA, would that be OK?

A. If you have ever shopped special E&O coverages for individuals, you would find that there are only a handful of insurance carriers who write in this market. Their standard E&O policies do not cover non-insured parties actions. Even if you could find a carrier who would write a special endorsement to cover your upline and PFA, it would cost significantly more than coverage for you alone due to the extra risk. And, you would still have the problem of multiple legal representation described above that would not occur if you were insured under one umbrella policy. That is why PFA choses to negotiate an umbrella policy that covers all insured parties in case of a claim.

Q. Why can't my upline and PFA purchase their own E&O to cover their supervisory duties?

A. Again, it is difficult to purchase specialty coverages for supervision under an individual policy. And, if everyone purchased their own individual policy, you would end up with multiple legal representation problems as described above. By purchasing an umbrella policy covering everybody, PFA can negotiate more comprehensive coverage for everyone at a lower premium than they each could obtain under individual policies issued by different E&O carriers. However, this comprehensive coverage only works if everyone is covered under the same umbrella policy. That is why PFA requires everyone to purchase its E&O policy.

SPECIAL ONE TIME EXEMPTIONS ARE AVAILABLE FOR NEWLY HIRED SALES ASSOCIATES WHO HAVE THEIR OWN E&O COVERAGE IN FORCE

There have been several requests for exemptions from purchasing PFA’s umbrella policy by newly recruited Sales Associates who purchased E&O policies from outside carriers prior to joining PFA. In order not to work an undue hardship on these Sales Associates, PFA will grant special one time exceptions from its E&O Guidelines if the agent’s outside E&O policy meets **all of the following requirements**:

1. The recruit’s existing policy coverage limits meets or exceeds the coverages required by LSW and PFA. At least 1 million dollar coverage with no more than 10,000 deductible.
2. The recruit paid a year’s premium in advance and cannot get a refund.
3. The recruit’s existing outside E&O policy was written prior to their being recruited by PFA.
4. The Sales Associate has contacted his renewal E&O carrier and obtained an endorsement to his coverage certificate naming “**PFA, its Sales Associates, officers and employees as additional insured parties as their interests may appear”** under the agent’s E&O policy.
5. The agent must purchase PFA’s E&O when their current E&O policy expires and renew it each year thereafter for so long as they are members of PFA.

In order to satisfy the above requirements, the Sales Associate must supply PFA with the following documents:

1. Copy of their current E&O certificate with outside carrier.
2. Copy of their invoice or statement for the current year’s E&O premium with proof of payment of the full current year’s premium.
3. Copy of certificate of insurance from outside E&O carrier showing the following required endorsement:

   “Premier Financial Alliance, Inc. its Sales Associates, officers and employees, as additional insureds as their respective interests may appear”.

OBTAINING YOUR NEW PFA E&O CERTIFICATES

You may purchase E&O on PFA’s website using your credit card. Certificates are ordered once per week and when received by PFA from the carrier, are posted on the upload section of PTRAC. PFA Sales Associates will be responsible for obtaining and submitting copies of their new E&O certificates to all carriers with whom they are appointed other than LSW.

Thank you for your time and attention in complying with these Guidelines. If you have any questions, please call me at 770-271-0443.

Steve Early

Steven G. Early
CFO
Premier Financial Alliance, Inc.

National Life Group Training Resources

Thank you for choosing to do business with National Life.

The self-serve training modules below can be accessed 24/7 giving you access to the tools you need to make doing business with National Life as easy as possible. They can be used individually or as a guided training curriculum. Many of the modules have corresponding tip sheets to offer answers to our most frequently asked questions.

Enter this link into your web browser window to visit the NLG Agent Training Portal.

https://www.nationallife.com/docs/digital/ob/ekitind/index.html

TRAINING MODULES

- Contracting & Licensing
- Navigating the Agent Portal
- Marketing Resources
- Commissions
- Suitability
- Underwriting
- New Business
- eApp: Start New Case
- eApp: eSignature Process
- eApp: View my Cases
- Replacements

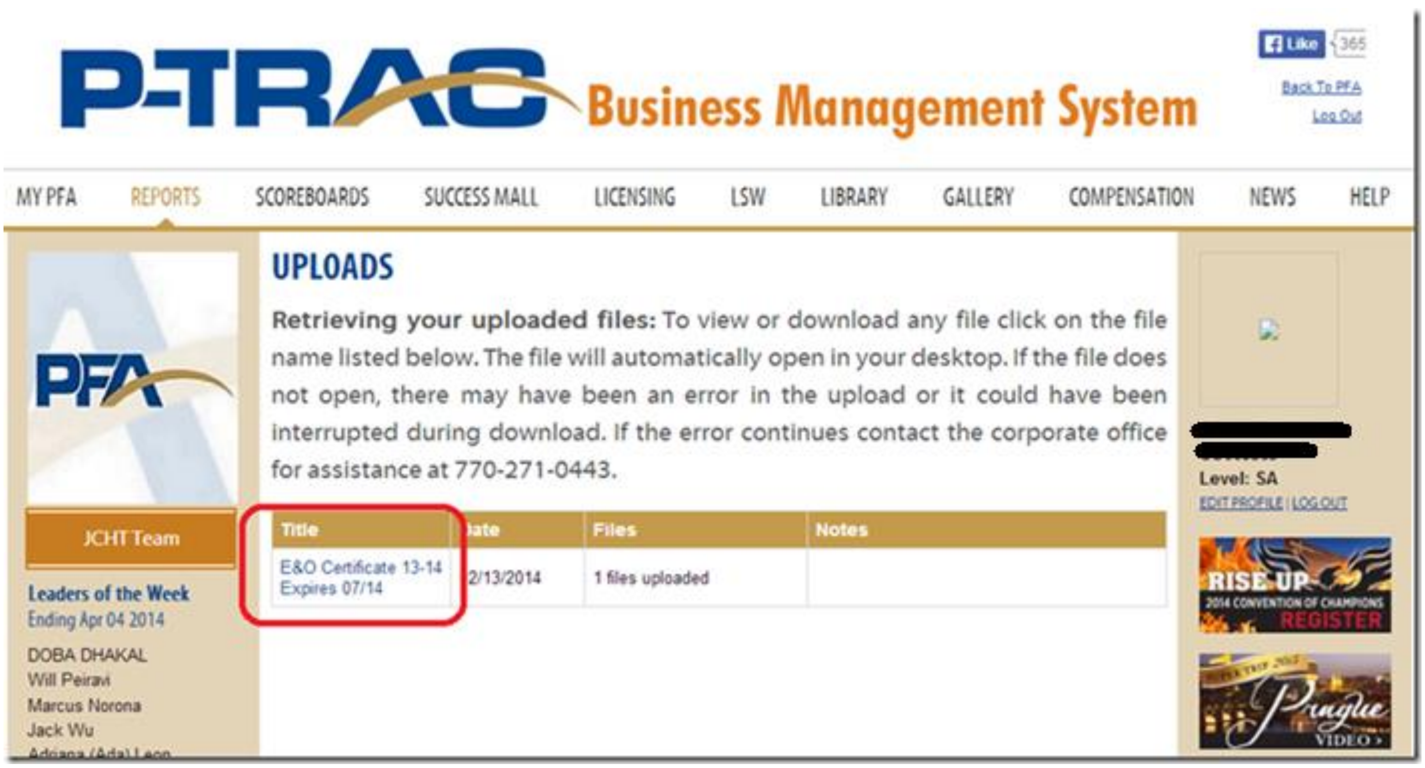
TIP SHEETS

- Contracting & Licensing
- Navigating the Agent Portal
- Commissions
- Suitability
- Underwriting
- New Business
- Replacements

How to Retrieve your E&O Certificate

Log into Ptrac and go to the reports tab and click on uploads.

Then click on the title of the upload.



Certificates are ordered by our staff during business hours (EST) directly from the carrier and certificate copies will be placed in the agent's upload area in Ptrac once received from the carrier.