Submission Procedures for NWL® Lifetime Returns Solutions

The Applications

You must apply for NWL Lifetime Returns Solutions, a concept for wealth transfer sales, with life application ICC14 01-9063-14 (and state variations) and the Single Premium Immediate Annuity (SPIA) application ICC10 01-9062-10 (and state variations). Application ICC14 01-9063-14 (and state variations) is a comprehensive life application used during the interview process performed by Elite Sales Processing, Inc. (ESP), in conjunction with our Rules Based Point-of-Sale Program. Please see the NWL Lifetime Returns Solutions Agent Reference Guide Form DM-1145 (and state variations) for guideline instructions for the Rules Based Program. Life application ICC14 01-9063-14 (and state variations) and SPIA application ICC10-019062-10 can be submitted with cash premium, as a 1035 Exchange or a direct transfer depending on the non-qualified or qualified status of the funds.

Life application form ICC14 01-9063-14 may not yet be approved in your state. If the application is not approved in your state, you will not be eligible for the Rules Based Point of Sale Program. If the SPIA application form ICC10 01-9062-10 is not approved in your state, please use application form 01-9021. Please check application approvals on MyNWL® by logging in to www.mynwl.com for current updates.

Keep reading to learn how to make Solutions happen for your client.

Tips For Completing Applications and Transfer Form:

SPIA Application Form ICC10-9062-10 (and state variations)

- Write the word “SOLUTIONS” in the top center portion of the ICC10 01-9062-10 SPIA application.
- Complete ALL the fields in the Annuitant section including the DOB and SSN.
- Complete the Owner section if owner is someone “other than” the annuitant.
- **DO NOT COMPLETE THE BENEFICIARY SECTION. THE SPIA CEASES AT THE DEATH OF ANNUITANT AND ALL BENEFITS ARE DETERMINED FROM THE LIFE POLICY.**
- Complete the Single Premium amount and anticipated transfer amount in the Premiums section. Check “Yes” or “No” to indicate whether this is a replacement of an existing insurance or annuity policy.
- Complete the Plan section, checking “Non-Qualified or Qualified” tax status box. Check the Single Life Annuity Temporary Limited Pay box and write in either 5 or 10 years.
- Include agent, annuitant, owner and joint owner, if applicable.
- Agent signature, agent’s LIFE AGENT NUMBER and commission split (if applicable) is required on page 2.
Life Application Form ICC14 01-9063-14 (and state variations)

- Fully complete all applicable sections of the life application.
- Complete Plan of Insurance in Section II as NWL Lifetime Returns Solutions or NWL LTR Solutions and include Face Amount.
- Complete Single Premium amount in Section III and check box for 5 Pay or 10 Pay Modal Premium. Check box for Annual and indicate the annual amount. For Method and Source of Premium, check box for other and write in SPIA payout.
- Complete Beneficiary Information in Section V.
- Be sure to get the appropriate Proposed insured, Owner and Agent signature(s) on page 3.
- The agent’s signature, LIFE AGENT NUMBER and split of commission (if applicable) are required on page 4.

Helpful Hints When Reviewing Medical Questions

1. COPD/COLD: Chronic obstructive pulmonary or lung disease: This health condition includes chronic bronchitis, emphysema, pulmonary fibrosis, pulmonary granulomatosis, pulmonary edema, active tuberculosis, pneumatocnosis (black lung, farmer’s lung, asbestosis, silicosis), bronchiectasis, pulmonary sarcoidosis, histoplasmosis and cryptococcosis.

2. Asthma by itself is not considered COPD/COLD.

3. Question 10b: Heart Disease: The following are considered diseases or disorders of the heart occurring/discovered within the last 2 years. Heart attack, heart blocks, PVD (Peripheral vascular disease), valvular surgery, pacemaker, pacemaker replacement, abdominal aortic aneurysm, cerebral vascular disease, arrhythmias, carditis, abnormal resting and exercise EKG’s, cardiac ischemia, enlarged heart, angina, coronary artery aneurysm, coronary artery bypass grafting, heart replacement, uncontrolled high blood pressure, heart or circulatory surgery, angioplasty, cardiac or vascular stent placement, coronary artery disease of any type and any procedure to improve the circulation to the heart or brain or extremities.

4. Question 10b: Prescription drug use for maintenance of health conditions originally diagnosed over 2 years, does not apply to question 10b.

5. Taking medication (prescription drug use) is considered treatment and if taking medication currently or within the last 2 years for listed medical conditions, applicant should answer the question Yes.

6. Uncontrolled High Blood Pressure: If the applicant feels their blood pressure is uncontrolled, they should answer the question Yes. If they are confident their blood pressure is controlled and their physician has assured them that it is controlled they should answer the question No. Controlled blood pressure is defined as – if they are taking the medication and if the average blood pressure reading does not exceed 140/90 they can consider their blood pressure under control.

7. Treatment/Treated: Treatment is defined as receipt of medical services, surgery, or therapeutic care due to disease or injury, this does not include routine check ups.
Collecting the Premium by Other Than 1035 Exchange

Once the NWL Lifetime Returns Solutions application has been accepted, the agent can begin assisting the client in funding the SPIA policy from other assets. If the funds are qualified funds from an annuity or otherwise, the same payment process as indicated above will allow the client to spread the taxable income over a 5 or 10 year payment period.
Rules Based Program - NWL® Lifetime Returns Solutions
Elite Sales Processing 1-888-367-9008
Monday - Thursday 8:00 a.m. – 9:30 p.m. (CST)
Friday - 8:00 a.m. – 5:00 p.m. (CST)

After the sale is made and the applications are completed – Agent and Applicant call ESP

During Business Hours

Agent calls ESP with applicant at point of sale. Applicants that require an interpreter will be handled at point of call.

The agent identifies themselves and is asked a few questions by ESP. Interviewer will then ask to speak to applicant.

ESP will obtain applicant’s permission to record the interview and authorization to check MIB and IntelliScript (Prescription History). Both MIB and IntelliScript will be completed during the interview.

Agent will be told if applicant is accepted or declined.

If the applicant is accepted, the agent sends to National Western the applications, payment, and any other required forms.

After Business Hours

Agent will leave a voice message at 1-888-367-9008. Indicate agent name and applicants full name and telephone numbers for both agent and applicant. ESP will call applicant next business day.

The Agent will be contacted by ESP during regular business hours and informed of the application decision.

If the applicant is declined, Agent sends to National Western the application only indicating that application was declined. The agent can submit an application for a deferred annuity.