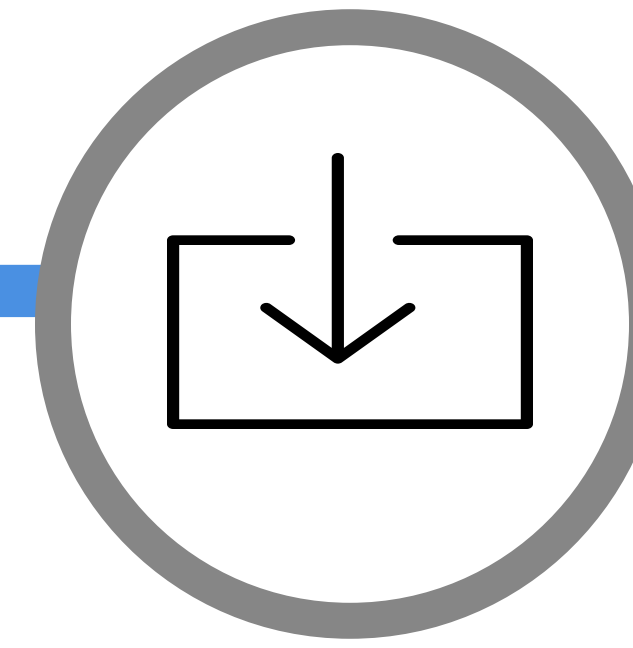


LIFECYCLE OF YOUR POLICY



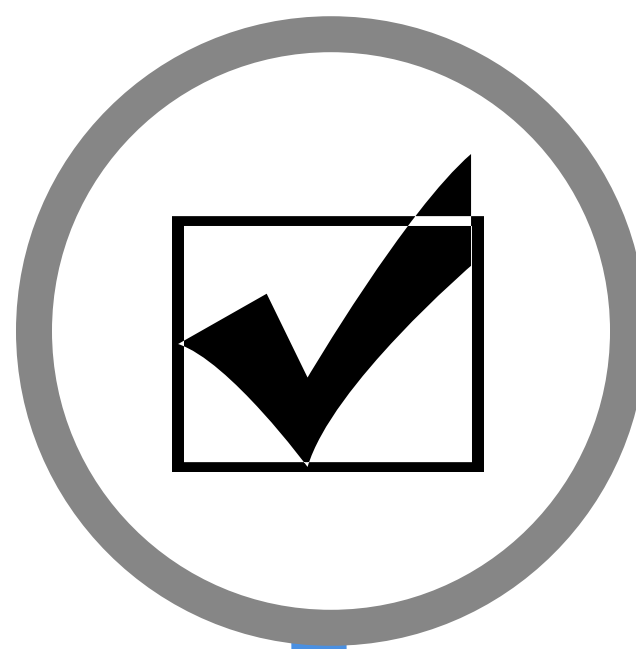
E-APPLY

Communicate the sold product with your NFG Case Manager



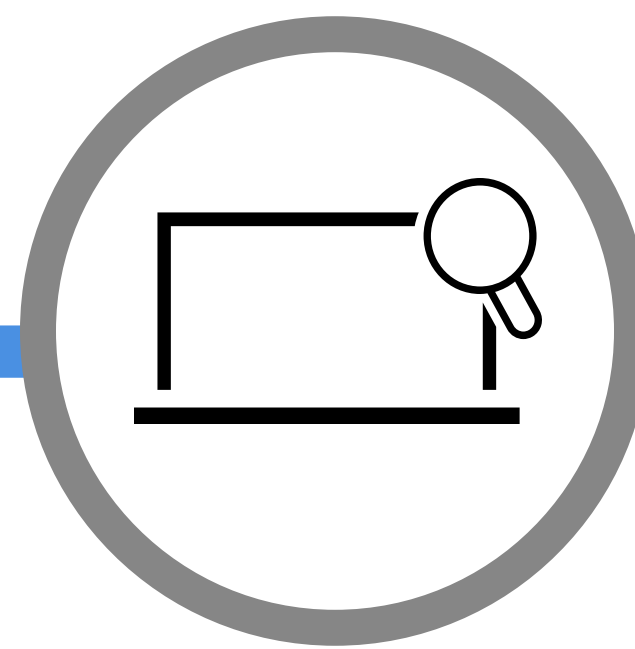
COMPANY RECEIVES APP

Make sure you order the exam if needed or work with your case manager to order the exam.



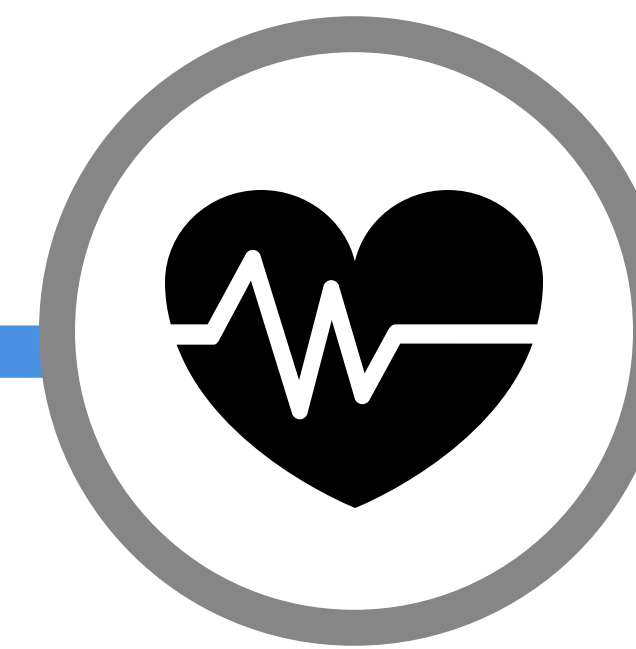
UNDERWRITING APPROVAL

Once the Agent & Client has approved the underwriting offer the policy goes to issue. This is where the policy packet is formalized.



NFG STATUS TRACKING

Our case managers will track your case from beginning to end in the back office. Make sure you have access and an up to date email address.



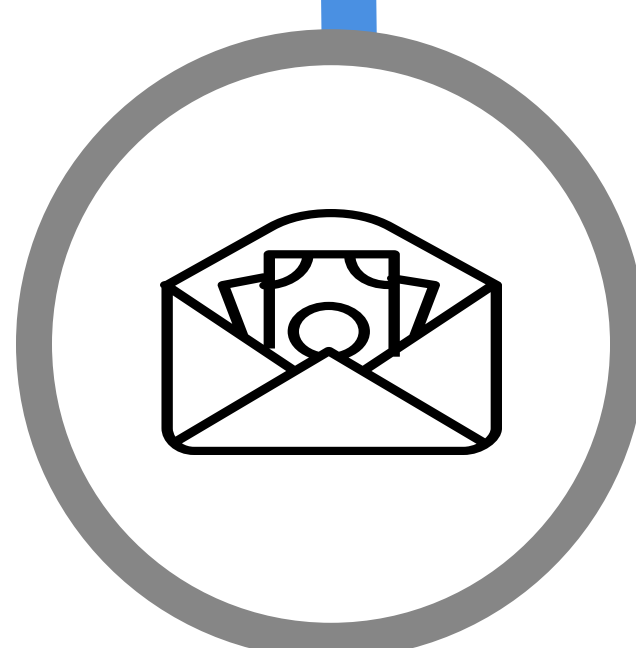
EXAM ORDERING

If needed, NFG will order the exam unless you made special arrangements with NFG regarding exams.



POLICY DELIVERY

After the delivering the policy to the client and once the money has made it to the company the policy will go into the company's commission process.



COMMISSION PAYS

Commission cut-off days vary by company, but payment is always the most efficient via Electronic Funds Transfer.

Key Points to Remember:

- Make sure you understand the contracting process if you are not already appointed with a company.
- Typically its best to have your first application go in as a paper application.
- Some states have a hard count on the number of days to complete contracting before requiring a new application. Please be responsive to the contracting team.
- If you are working through a "Non-Medical Exam" process, make sure you have or understand the phone inspection information and explain importance of this call to the client.
- Verify who NFG has identified as ordering a medical exam for you. This is in the back office or a simple call or email to your case manager.
- If you ran an Illustration for the application, please share that application with your case manager. This will help NFG verify accuracy and process issue instructions more effectively.
- Communicate Bank Account changes with the Carrier or with the NFG Contracting Team to avoid delays.

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