National Life Group®

Experience Life®

Contracting and Licensing - Tips

Contracting

Once you are contracted you will receive a Welcome Letter from NLG which includes your user ID and password for the National Life website. You will also receive an email letting you know you have been set-up for eContracting administration. The login is different from your National Life website login.

A Hierarchy sheet is required for all agents that you contract. *Please note* that the levels available to your agents are in the drop down option on the hierarchy worksheet.

Prior to sending in an application, confirm that the Agent is licensed in their resident state as an individual. If the Agent has a corporation they must have their name on the Corporate License as well. If they have a Corporation and their name is not on the Corporate License they would either need to wait and submit business once the Corporate License is updated, or contract as an individual only.

If the agent neglects to order their license information at the time they complete contracting (appointment screen shows blank), you can click on view underneath appointment and click on Order NIPR in the top right hand corner of the screen.

Each agent will receive their resident state appointment free.

Agent non-resident fees are not paid by NLG. We collect the agent non-resident fee from you and you will collect from your agent.

National Life does not allow dual contracting.

When a new Agent joins National Life, a background report is issued through General Information Services (GIS). A red flag will be raised if the agent has a past misdemeanor, felony, tax lien, or debt greater than $400,000. We will ask the Agent and/or Agency for supporting documentation and a further review will be conducted. This could require a letter of recommendation.

A full-time agent with National Life must purchase the NL Group Sponsored Affiliated Errors and Omission insurance from CalSurance within 30 days of contract.

Prior to writing annuity business, please verify that the writing agent has completed all required state, and/or company specific product training for the state they are selling in.

When agency staff requires their own access to the National Life Group website, a New User Access Request must be completed and approved by the GA or Office Manager.

If you want multiple people at your agency to be communicated with, be sure to tell us prior to submitting business.

If the GA wishes to designate someone to sign on their behalf, National Life will require completion of an Authorized Signor form.

Licensing

When a contract is up for renewal, C&L will validate license. If the license is not current a lapse could occur and that state could charge a late fee. If business is written during the time of lapse, it will not be accepted.

Certain states require that anyone within a writing agent's hierarchy is licensed to receive overrides. The license must be effective when the business is taken, not when the premium is applied to the case. (If you do not have a current list, please reach out to NLFAContracting@NationalLife.com for a list of these states.)

For Agent Use Only - Not For Use With The Public