



OSAIC LIFE AND ANNUITY

How to Do Business Guide



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Life Insurance Processes & Procedures

For Highland website access, go to www.highlandbrokerage.com:

1. Click **Register** (top right-hand corner).
2. Complete Registration Request form.
3. You will receive a welcome email with login instructions including your username.

STEP 1

Marketing Consultation & Resources

(855) HCB-4YOU

1. Available marketing resources:
 - Illustrations
 - Sales support
 - Product availability
 - Additional marketing needs/requests
2. Winflex, VirtualSales Suite, and Health eAnalyzer digital systems can be accessed through www.highlandbrokerage.com. From the My Portal page, click on the **Systems and Quoting** tile.

STEP 2

Broker Contracting

(855) HCB-4YOU | brokercontracting@highland.com

Broker must be registered, insurance-licensed, and appointed for the following states:

- The state in which the agent resides
- The state in which the application was signed

Restricted states: restricted means the broker must be registered, licensed, and appointed prior to solicitation.

Pre-licensing requirements for long-term care (LTC) and New York (NY) sales:

- Applicable state LTC training
- NY Reg. 187 Best Interest (BI) training and carrier-specific product training

***PLEASE NOTE:** *Proof of completion of the above courses is needed prior to solicitation.*

Paperwork is available via SureLC—Highland’s online contracting system, which is accessible through www.highlandbrokerage.com. (Be sure to use the correct advisor writing code on the paperwork.)

Paperwork can be submitted to Highland via SureLC. Highland’s standard turnaround time is:

- Appointment review and submission to carrier 24–48 hours.
- Follow up with the carrier is 5–7 business days.

New Business Forms & Application Submittal

(855) HCB-4YOU | newbusiness@highland.com

Highland offers both *electronic* and *paper application* submissions:

EasyLife eApp:

This process allows you to complete and sign a full application online. You will complete a fillable version of the carrier's full application embedded with specific rules so that you don't inadvertently skip required questions. Once you have completed the application, you will be able to electronically sign the application and submit it to your case manager for review. Once your case manager has reviewed the application, he or she will submit it to the carrier on your behalf. For more information, visit [EasyLife eApp FAQ](#).

EasyLife Drop Ticket:

This is a shortened form that gets the application process started. Once the drop ticket is submitted, the carrier will contact the client to complete the remainder of the application over the phone. Your client will still have to answer normal questions, including medical, but they (and you) won't have to deal with the tedious paperwork.

Paper Forms:

This process will generate a traditional fillable application for the product you selected. Application packets and forms can be obtained through the Highland National Sales Desk or iPipeline forms via www.highlandbrokerage.com. In the top navigation bar, click on **Write New Business**, then **Download Forms**:

- Application packets will include an application, replacement, 1035/transfer forms (when applicable), underwriting information, and any additional carrier product or state-specific forms and documentation.
- The signed application needs to be emailed to newbusiness@highland.com to verify it is in good order (IGO). Once your case manager has reviewed the application, he or she will submit it to the carrier on your behalf.

Case Status & Policy Issue

(855) HCB-4YOU

Case Status:

- Pending case status updates will be sent from the assigned case manager or they can be obtained through www.highlandbrokerage.com. Click on **View My Submitted Cases & Appointments** in the upper navigation bar.
- Highland will follow up with carrier throughout the process to ensure proper handling.
- The carrier will review the application, ensure the paperwork is IGO, and complete the underwriting process.

Policy Issue:

- Issuing time frames will vary by carrier.
- Once the carrier has approved the policy, the carrier will issue the policy and mail or eDeliver the contract/policy along with the delivery requirements to Highland (exceptions may apply).

Policy Presentation & Delivery

Broker presents the policy to the client and submits outstanding delivery requirements/ receipt to newbusiness@highland.com.

Highland verifies delivery requirements are IGO and forwards to carrier for case to be placed in force.

Policy Premium Payment Options:

1. Electronic fund transfer (EFT) can be setup for initial and ongoing payments.
2. Mail physical checks to:

Highland Capital Brokerage

Attn: New Business

3535 Grandview Parkway, Suite 600

Birmingham, AL 35243



Annuity Processes & Procedures

For Highland website access, go to www.highlandbrokerage.com:

1. Click **Register** (top right-hand corner).
2. Complete Registration Request form.
3. You will receive a welcome email with login instructions including your username.

STEP 1

Marketing Consultation & Resources

(855) HCB-4YOU | annuityinfo@highland.com

1. Available marketing resources:
 - Illustrations
 - Sales support
 - Product availability
 - Additional marketing needs/requests
 - Application packets
2. Annuity Rate Watch can be accessed through www.highlandbrokerage.com to obtain annuity rates, product fact sheets, interest rate updates, hot products, and new business forms. From the **My Portal** page, click on the **Systems and Quoting** tile.

**PLEASE NOTE: Rates are subject to change without notice.*

STEP 2

Broker Contracting

(855) HCB-4YOU | annuitylicensing@highland.com

Broker must be registered, insurance-licensed, and appointed for the following states:

- The state in which the agent resides
- The state in which the application was signed

Restricted States: restricted means the broker must be registered, licensed, and appointed prior to solicitation.

Pre-licensing requirements for annuity, annuity long-term care (LTC), and New York (NY) sales:

- Applicable state LTC training
- Applicable state annuity-specific training
- Applicable carrier-specific annuity product training
- NY Reg. 187 Best Interest (BI) training and carrier-specific product training
- More detailed training information can be accessed [HERE](#).

**PLEASE NOTE: Proof of completion of the above courses is needed prior to solicitation.*

Appointment requests can be submitted through SureLC, Highland's online contracting system, which is accessible through www.highlandbrokerage.com.

- Appointment review and submission to carrier 24–48 hours.
- Follow up with the carrier is 5–7 business days.

STEP 3

New Business Forms & Application Submission

(855) HCB-4YOU | annuitynewbusiness@highland.com

Highland offers both electronic and paper application submissions:

EasyLife eApp: This process allows you to complete and sign a full application online. You will complete a fillable version of the carrier's full application embedded with specific rules so that you don't inadvertently skip required questions. Once you have completed the application, you will be able to electronically sign the application and submit it to your case manager for review. Once your case manager has reviewed the application, he or she will submit it to the carrier on your behalf. For more information, visit [EasyLife eApp FAQ](#).

Paper Forms: This process will generate a traditional fillable application for the product you selected. New Business application packets and forms can be obtained through the Highland National Sales Desk or www.highlandbrokerage.com. In the top navigation bar, click on **Write New Business**, then **Download Forms**:

- Application packets will include an application, replacement, 1035/transfer forms (when applicable), suitability forms, and any additional carrier product or state-specific forms and documentation.
- The signed application needs to be emailed to annuitynewbusiness@highland.com to verify it is in good order (IGO). Once your case manager has reviewed the application, he or she will submit it to the carrier on your behalf.
- Rate locks and rate changes are carrier-specific.

**Physical checks: Detailed instructions will be given to mail the premium check to carrier once the application has been reviewed. (Checks should be made payable to the carrier.)*

STEP 4

Case Status & Policy Issue

(855) HCB-4YOU | annuitynewbusiness@highland.com

Case Status:

- Pending case updates will be sent from the assigned case manager or can be obtained through www.highlandbrokerage.com. Click on **View My Submitted Cases & Appointments** in the upper navigation bar.
- Highland will follow up with the carrier throughout the process to ensure proper handling.
- The carrier will review the application, ensure the paperwork is IGO, and complete the suitability review.

Policy Issue:

- Issuing time frames will vary by carrier.
- Once the carrier has approved the case and received funds, the carrier will issue the policy and mail or eDeliver the contract/policy directly to the agent (exceptions may apply).
- If the policy must be mailed directly to Highland, it will be reviewed to ensure the contract is IGO and will be sent 2-day air via FedEx to the advisor to deliver to the client.

STEP 5

Policy Presentation & Delivery

The broker presents the policy to the client and submits outstanding delivery requirements/receipt directly to the carrier or annuitynewbusiness@highland.com.

Commission Process & Post-Sale Support

Agent Compensation

- The compensation process and payment methods will vary by carrier and agreement with Highland.
- In most cases, the carrier will forward advisor-level compensation directly to the advisor or firm as specified.
- Commissions are paid daily, weekly, monthly, and quarterly depending on the carrier.
- For additional payments or overrides, Highland will send compensation via EFT once the payment is received from the carrier.

For commissions questions, please contact: commissions@highland.com.

Post-Sale Support

Contact: (855) HCB-4YOU or the carrier directly.

Available Resources

- Carrier websites or phone support are available for ownership and beneficiary change forms, address changes, withdrawals, and more.



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