



LIFE INSURANCE

How to Do Business Guide



HIGHLAND
CAPITAL BROKERAGE

Life Insurance

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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 (855.422.4968)

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 (855.422.4968) | 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 (855.422.4968) | 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 packages 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 (855.422.4968)

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 500
Birmingham, AL 35243



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 (855.422.4968) 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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