



ANNUITIES

# How to Do Business Guide



**HIGHLAND**  
CAPITAL BROKERAGE

## Annuities

# How to Do Business Guide

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# Annuity Processes & Procedures

For Highland website access, go to [www.highlandbrokerage.com](http://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) | [annuitysupport@highland.com](mailto:annuitysupport@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](http://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 (855.422.4968) | [annuitylicensing@highland.com](mailto: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](http://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 (855.422.4968) | [annuitynewbusiness@highland.com](mailto: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](http://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](mailto: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 (855.422.4968) | [annuitynewbusiness@highland.com](mailto:annuitynewbusiness@highland.com)

#### Case Status:

- Pending case updates will be sent from the assigned case manager or can be obtained through [www.highlandbrokerage.com](http://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](mailto: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](mailto: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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