NASSAU RE

Guidelines for Fixed Annuities

Nassau Life and Annuity Company (the Company)
Nassau Life Insurance Company (the Company)
PHL Variable Insurance Company (the Company)

Please use these guidelines when submitting new business paperwork to ensure your client's contract is issued promptly and accurately.

Pre-Sale Training Requirements

- ☐ Product Training must be completed prior to solicitation.
- ☐ CE Suitability Course certificate and any additional training, if required by your license state, must be completed prior to solicitation.

Product training, applications and forms can be accessed by registering at www.salesnet.nsre.com.

Completing the Sale – All applicable forms must be completed, signed and dated when submitted.

Required:

- ☐ Fixed Annuity Application (all products)
- ☐ Suitability Questionnaire OL5294
- ☐ Product Disclosure Signature page
- ☐ Client Identification Verification OL4650

If Applicable:

- ☐ Replacement Notice (as required by state)
- ☐ 1035 Exchange OL2400N (original signature)*
- ☐ Trust Certification OL4132 (if owner is trust)
- ☐ Redemption Request OL1862
- ☐ Sales Material list OL3164 (for NAIC replacements)
- ☐ IRA Transfer/Rollover OL2400Q (original signature)*
- ☐ Power of Attorney or Conservator documentation
- ☐ Certificate of Deposit Transfer OL3042

*Check with Existing Carrier to determine if they require original signature, signature guarantee and/or medallion signature stamp.

Be sure to leave the following forms with your client

- ☐ Product Disclosure
- ☐ Any special forms required by your state
- ☐ Military Disclosure, if applicable
- ☐ Privacy Commitment
- ☐ Buyers Guide for Fixed Annuity
- ☐ Replacement documentation (applicable to your state)
- ☐ SEP/SIMPLE Disclosure, if applicable

Remember: Any corrections must be initialed and dated by the person making the correction.

Where to send paperwork: Forms may be emailed, faxed or mailed.

Email: annuity.newbusiness@nsre.com

Overnight:
Nassau Re Annuity Mail Operations
430 W 7th Street, Suite 219361, Kansas City, MO 64105-1407

Fax: 816.221.9674

Mailing:
Nassau Re Annuity Mail Operations
PO Box 219361, Kansas City, MO 64121-9361

For help completing any of these forms, call us @ 800.417.4769 press option 2, option 1

For suitability questions, call 800.417.4769 press option 2, option 2

For assistance with marketing materials or illustrations, call 888.794.4447, option 1

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Avoid Commission Delays: *If this is your first sale with the Company and you do not yet have a producer code, enter "pending" in the producer code field.*

Additional Information

Did you remember…	• to complete all of the sections, particularly all of the signatures and dates? • to provide date of birth or social security number for each beneficiary? • to provide a physical address (no PO Box)? • to verify that the amount submitted with the application matches the amount on the application?
Product / Disclosures	• Disclosures need to be reviewed with client. • Signature page(s) must be signed and submitted with the application package.
1035 Exchange and IRA Rollover forms	• Some transfer companies require a wet signature and/or medallion signature guarantee; please check with existing carrier to determine its transfer requirements.
Rate Lock	• Current rates will be locked in as of the application signed date if the application is in good order. • The application, required forms and premium must be received in good order within 5 business days of the application signature date to lock in rates or the current credited interest rate and indexed account rates then in effect will apply. • For 1035 exchanges or rollovers, the current rates will be locked in as of the application signed date if all application requirements are resolved within 5 days of the application signed date and funds are received within 60 calendar days (90 days in NY) from the application signed date.

Save time and effort by using eApp, which will generate and pre-fill many of the required forms for you. Visit our website www.salesnet.nsre.com to access eApp. An eApp training guide is also available on the website.