

# Frequently Asked Questions.....

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**1. Does the customer have to be a US Citizen / Resident of the United States for me to sell them an Annuity? Life Insurance?**

YES, the customer either has to be a US Citizen or a Permanent US Resident to apply for either an annuity or life insurance.

**2. Where / How do I submit an Annuity or Life Insurance application?**

**AnnuityNet**

Most all annuity applications will be submitted electronically through EBix.

- ❖ *There will be special exceptions to this from time to time, but in those cases, you must always get prior approval from the FSR Operations team, and the email authorization to include with the TD documents that you will be scanning and submitting later.*

**LifeSpeed**

Vantis Level Term and Vantis Super EZ will be completed in EBix.

**Traditional Paper Applications**

Vantis Permanent Life  
Vantis Guaranteed Golden  
Vantis Children's Term  
Liberty Estate Maximizer  
Liberty Fully Underwritten  
Liberty Fully Underwritten Passport  
Liberty Simplified Issue  
Liberty Simplified Issue Passport 20

- ❖ *When completing any of the paper applications, be sure to go to EBix, hover over the TD Documents link on the top toolbar, then go to the Account Opening Documents Life link to get the Transaction Reporting Worksheet, Customer Profile, Annuity/Life Insurance Disclosure.*

**3. The EBix system has timed me out, did I lose everything? How do I get back to my application to complete?**

No, Ebix automatically saves our application, each time you click on the NEXT button. To get back into your application, log back into EBix, then using the green toolbar at the top of the page, go to Life Business or Annuity Business , depending on what type of application you were working on, and go to your PENDING APPS.

**4. When would I consider the options for submitting a paper application?**

**Annuity** = If the system is down and you have an email authorization from the FSR Operations team.

**Life Insurance** = If the product is anything other than a Vantis Term policy.

**5. Can I give the customer copies of the completed application?**

Yes, you can give them copies of all of the documents that are completed, but do not give them any of the original signed documents from the package. Everything that prints out, must remain with the packet, including any disclosures, guidelines, etc.

**6. How do I submit or upload my attachments through EBix?**

- A. Separate your documents, using the cover sheets, into two sets; one for the TD documents and one for the Carrier documents. Scan each set.
- B. Make sure the documents are saved in the store's ScanFolder and rename each scanned file according to the example on the Transaction Reporting Worksheet (TDWMSI Last First Date / Carrier Last First Date).
- C. Log into EBix and go to your pending applications.
- D. Click on the PAPERCLIP icon for the application you are working on.
- E. Click on the BROWSE button and locate one of the scanned files. It doesn't matter which one you upload first, just remember if you have selected the TD docs or the Carrier docs. Once you have located and selected the file, click OPEN. You will be taken back to the Upload Attachment page.
- F. Click on the drop-down for DOCUMENT TYPE, and select the choice that matches the file you are uploading.
- G. Click UPLOAD.
- H. Repeat steps E – G for the second set of documents.
- I. Once you can see both sets of documents listed in the middle section of the screen, click on the SUBMIT ATTACHMENTS button.

**7. What do I do with the original signed documents?**

Keep all original signed documents in your secured files, until the application is approved through EBix and submitted to the Carrier. You will know when this has happened by the status of your application. If it's an AnnuityNet eApp the status will show Transmitted. If it's a LifeSpeed eApp the status will show Submitted.

**8. When should I send in my original signed documents?**

After the status in EBix has switched to Transmitted or Submitted, depending on if it's an AnnuityNet or LifeSpeed application.

**9. What is the mail code to send my original signed documents to?**

FSR Operations  
NJ5-017-180

**10. Do I have to do anything further, once my application has been approved by the FSR Operations team?**

It is the FSR's responsibility to follow-up with the carrier a few days after the application has been approved, to make sure they received all of the documentation that they need, that the funding information (if transfer or rollover) is acceptable and they have been able to submit it to the institution for processing.

**11. Can I keep copies of my completed applications?**

Yes, if you have the available storage space in your store, to keep them locked and secured per the TD Wealth Compliance guidelines. We would suggest that you label them as COPIES – Applications Submitted.

**12. My application was declined. How do I find out why?**

**Annuity Net**

Click on the yellow COMMENT icon in the Actions button row, on the left side of the row. Review the comments entered for the most recent declined date. Sometimes there will be more than one entry.

**LifeSpeed**

Click on the application to activate it. Select the COMMENT icon from the top toolbar. Review the comments entered for the most recent declined date. Sometimes there will be more than one entry.

**13. How do I make corrections to my declined application?**

**Annuity Net**

If the corrections were things that are required to be completed in hand writing, please complete as instructed. If it's something that needs to be corrected in the EBix system, click on the edit button. You will be taken back into the beginning of the application. You can either use the links in the Path on the left side of the page to go directly to the section the edit needs to be made in, or if you are unsure, you can click on the NEXT button until you find the page(s) you are looking for.

**LifeSpeed**

If the corrections were things that are required to be completed in hand writing, please complete as instructed. If it's something that needs to be corrected in the EBix system, click on the application to activate it, then click on the EDIT icon. This will take you back into the beginning of the application. You can either use the links on the left side of the page to go directly to the section the edit needs to be made in, or if you are unsure, you can click the NEXT button until you find the page(s) you are looking for.

**14. How do I resubmit my declined application?**

**Annuity Net**

Once all of the edits have been made, you will need to VERIFY and SUBMIT the application again, and re-print any pages that have edits on them. If those pages required signatures, you will have to set up a meeting with the customer to acquire those. You do not have to get the entire package resigned, just the pages that edits were made and a signature is required.

**LifeSpeed**

Once all of the edits have been made, you will need to VALIDATE and SUBMIT the application again, and re-print any pages that have edits on them. If those pages required signatures, you will have to set up a meeting with the customer to acquire those. You do not have to get the entire package resigned, just the pages that edits were made and a signature is required.

**15. Where do I find the paperclip?**

You will only see the paperclip when your application is in a status of Awaiting Attachments. If it is still declined, please follow the prompts for Declined applications.

**16. How can I get my application declined so edits can be made, when the status is showing Awaiting Attachments?**

Click on the PAPER CLIP icon. Click on SUBMIT ATTACHMENTS. You will get a warning, because you have not uploaded anything, click on OK. You will then get a COMMENT BOX, type in there Please decline so edits can be made., and then click OK. This will move the application to a status of Awaiting Suitability Review, at which point it can be declined.

If you are doing this during normal business hours, please give us a call and we will be glad to decline it immediately for you, so you can make edits while your customer is still there.

**17. If documents need to be resigned, should I use today's date or the date when the other documents were signed?**

Always date documents for the date they are actually being signed.

**18. When will I receive SR credit for my sale?**

**Annuity Net**

If it's an ACH transaction, usually it's the week following the approval of the application.

Sometimes depending on the day of the week, there could be a slight lag, for example if it's a day we are open, but it's a Federal holiday, etc.

If it's a 1035 Exchange/Rollover/Transfer, you will get SR the week following the carrier reporting the commission to us. This averages a 4-8 week time period.

**LifeSpeed**

The 1<sup>st</sup> premium has to be collected by the carrier before they will notify us that the policy been placed in-force. If the customer delays completing the health screening or anything else is delaying the process, you will not get credit.

- ❖ *We encourage you to follow-up on all of your cases with the Carrier websites, to see what the status is, if anything is missing, if they have requested additional information. (All Carriers, except Symetra, provide you access to this data.)*

**19. What is the process for submitting an electronic AnnuityNet application?**

- A. Enter and complete application with your client, in AnnuityNet.
  - B. Print and sign documents with your client.
  - C. Scan, rename and upload documents to your application in AnnuityNet.
  - D. Monitor your application in AnnuityNet for any updates or changes to the status.
- ❖ *If your application is declined, you must make the necessary corrections ASAP and follow steps B & C again. If the status shows Transmitted, please send the original documents via inter-office mail to: FSR Operations, NJ5-017-180.*

**20. My AnnuityNet documents did not automatically open up, after I submitted my application in EBix. How can I get them?**

Go back to your STATUS OF BUSINESS page, check to see if the status is showing "Awaiting Attachments". If it is, click on the first action icon PRINTER (list of available documents). Then when the next window opens, click on the PRINTER icon beside the Annuity New Application link in the middle section of the page. Print all the documents in that set.

- ❖ *If the status is System Processing, click on the "Apply Filter" button to refresh the page. You may have to do this once or twice until it updates with "Awaiting Attachments."*

**21. My application requires my FSMM's approval. How do I get that and what do I do with it?**

You need to email your FSMM with a brief synopsis of the customer and the plan or purpose of this transaction. Many times the FSMM will want to see a scanned copy of the entire document package, scanned and attached to this email. Once the FSMM has had a chance to review, they will respond with an Approval or Decline.

If they approve the sale, you will need to print the entire email, and scan it at the back of the TD document package.

If they Decline it, they will provide you information as to why and if they think there are changes you need to make in order to proceed.

**22. What is the Annuity Application Quick-Tip Guide for? How do I use it?**

With each carrier, there will be select questions that will not populate when completing the eapp. The questions requiring the information to be hand written are outlined in the respective carrier section on the Annuity Application Quick Tip Guide. Also us the TD section at the bottom of the Quick-Tip Guide to help you on this and future applications with items that are commonly missed or incorrect on any type of annuity application.

**23. What is the Apply Filter button for on the Status of Business a page and when should I use it?**

The APPLY FILTER button is located to the right end of the second blue line that runs across the STATUS OF BUSINESS page. It's a creamy yellow color. It is like a refresh button, within EBix. If you have just completed a transaction and come back to your STATUS OF BUSINESS page and don't think the status is correct or updated since you last step, click APPLY FILTER to refresh.

**24. What does it mean with the status showing on my application is "System Processing"?**

The SYSTEM PROCESSING status can mean several different things.

- That you just completed a transaction and the computer hasn't finished, fully processing it, so you see System Processing until that is complete. If you click on APPLY FILTER a few minutes later, it will update to the next status in processing.
  - You may also see System Processing, if your application is approved after the business cut off time for the day. It doesn't mean anything is wrong with your application, just that it will not be fully processed until the next business day. We do not want you to assume all is finished and file this case away, as there could still potentially be issues with funding, etc. Please check back again the next day.
- ❖ *We try to monitor this daily, but if you notice that you have an application sitting with the SYSTEM PROCESSING status for more than one business day, please let us know, so we can review to make sure there isn't another issue.*

**25. If my annuity application requires an Income Annuity Calculation Worksheet, which document set do I scan and submit it with?**

TD Documents

**26. If Personalized Illustrations are required for the approval of my annuity application, which document set should I scan and submit it with?**

Carrier Documents

**27. When selling a Liberty Freedom Series annuity, can the customer use their ROTH IRA to fund it? Why?**

NO, This is not allowed, per Liberty.

**28. What is the difference between a 1035 Exchange vs. Rollover vs. Transfer?**

1035 Exchange is done for Non-Qualified funds only. You must have your FSMM's approval and be able to prove that the customer is not being impacted with any surrender charges, etc.

A Rollover (direct rollover) is typically done to move funds directly from one Qualified plan to another Qualified plan.

A Transfer is typically done to move funds from an "Individual" account, such as an IRA to and Annuity.

**29. What is the address and phone number for the TD IRA Department?**

151 Corley Mill Road  
Lexington, SC 29072  
800-321-8193

**30. What is the process for submitting an electronic LifeSpeed application?**

- A. Run a Term Quote.
- B. Select the quote the customer agrees with and click eAPPLY.
- C. Enter Agency and Agent information
- D. Complete the application with your client, in LifeSpeed.
- E. Print and sign documents with your client.
- F. Scan, rename and upload documents to your application in LifeSpeed.
- G. Monitor your application in LifeSpeed for any updates or changes to the status.

❖ *If your application is suspended (declined), you must make the necessary corrections ASAP and follow steps E & F again. If the status shows Submitted, please send the original documents via inter-office mail to: FSR Operations, NJ5-017-180.*

**31. How do I start a Vantis Term Life Insurance application in EBix?**

You must always start from the quoting tool and selecting the eAPPLY button.

- A. You must start with the Term Quote:  
Run a Term quote in LifeSpeed, using the customer's specific information. Be sure that everything is accurate and correct as much of this will carry over to the application and can't be changed.
- B. Once quote price has been accepted by the customer, click on the green eAPPLY button to begin the application. If you don't see the green eAPPLY button on the right end of the quote row, then you have too many Classes selected for Smoking or Non-Smoking. You must narrow it down to one class before you will be able to move forward.
- C. On the first screen you will be asked for your Agency and Agent information. The Agency Name is TDBD and the Agent Code is your Novell ID. Please also fill in your email address and answer any replacement questions on that screen.
- D. Begin completing the screens with the customer's information.

**32. I have done my Vantis Term Life Insurance quote and have selected the eAPPLY button, but now that I have entered my agent information I'm getting a licensing error message.**

Go back to the previous page. Your Agent Code should be your NOVELL ID. The Agency Name should be TDBD.

**33. How do I get my LifeSpeed documents to print?**

From the LifeSpeed STATUS OF BUSINESS page, select the application that you want to print documents for, by clicking on the application to high-lite it. Then click on the PRINT/SIGN icon from the tool bar. Open the page full size so you can see everything. Click on the BOLD header for CARRIER APPLICATION PACKET, and once that opens in the display window, print all of the documents. Then click on the BOLD header for DISTRIBUTOR APPLICATION PACKET, and again, print all the documents.

**34. Does the Estate Maximizers have surrender charges?**

No, but they do have Withdrawal Charges.