

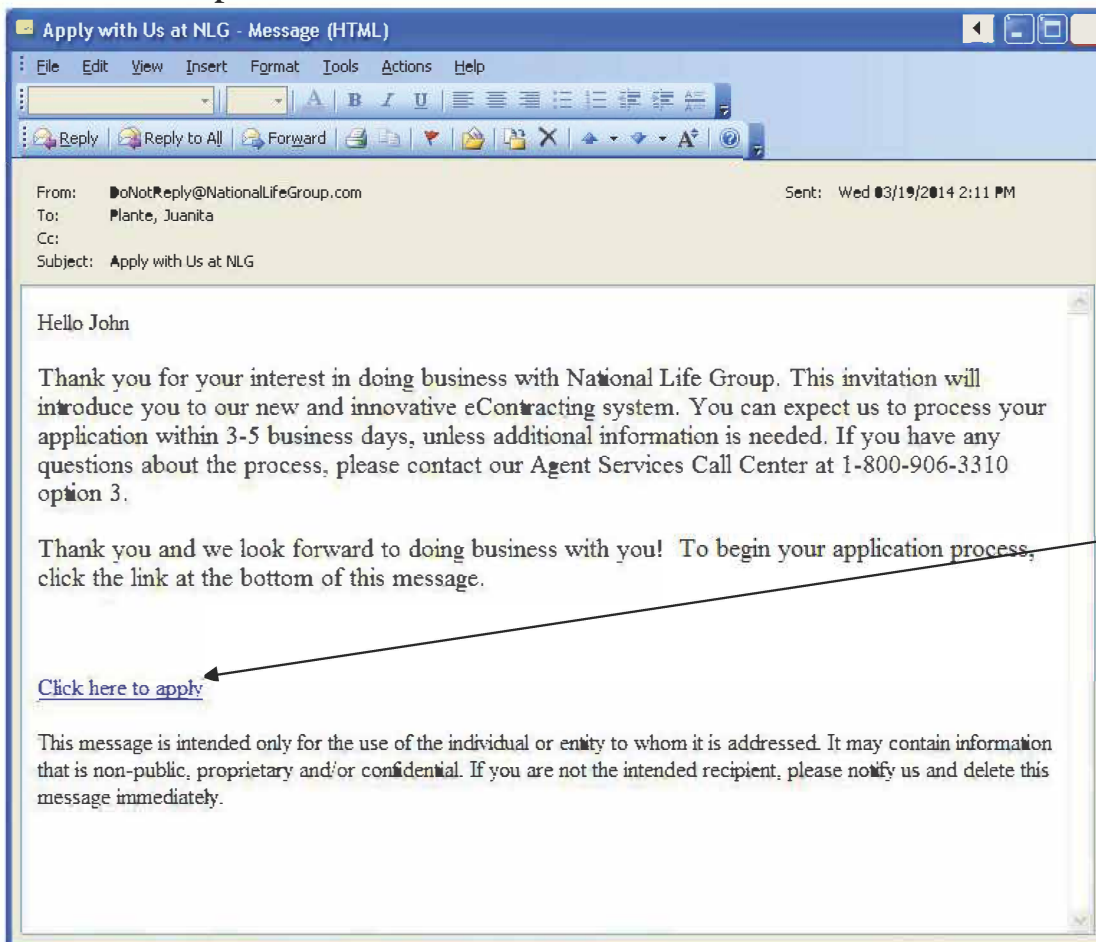


LSW contracting instructions for Freedom Equity Group Agents

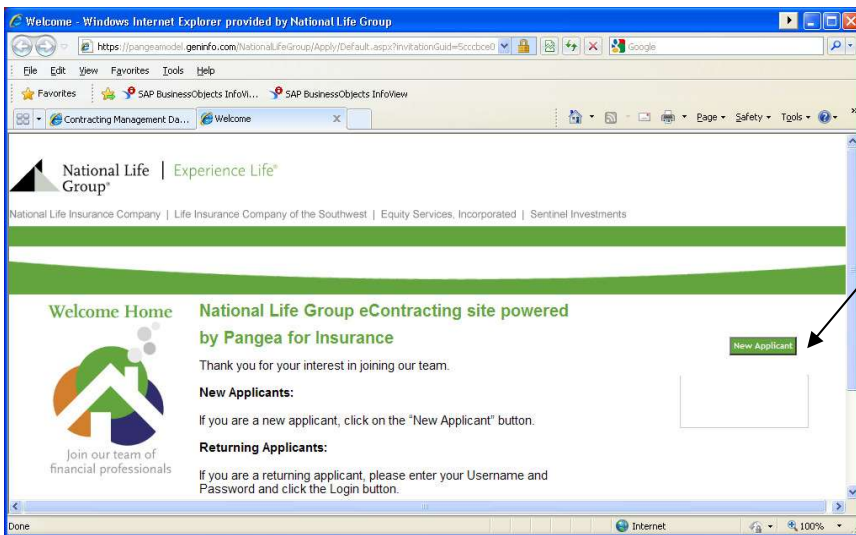
All LSW contracting must be completed online. An email invitation must be requested from FEG, and will be sent directly to the agent.

To receive the Contracting invite email, please send an email request to lswcontracting@fegcorp.com In the subject line, please put: LSW CONTRACTING REQUEST along with your NAME and your FEG code.

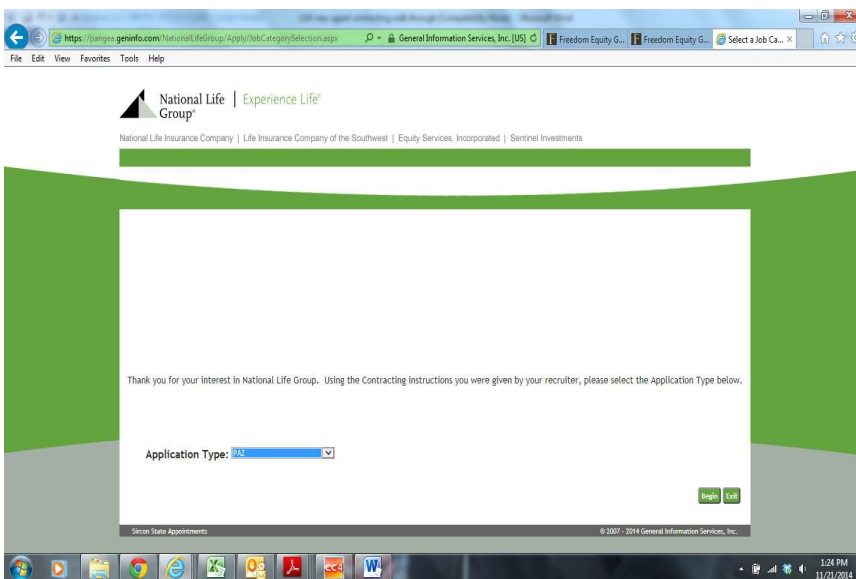
You will receive the following invite. Step by step instructions are listed below. Please take note of the important notices at the end of this document.



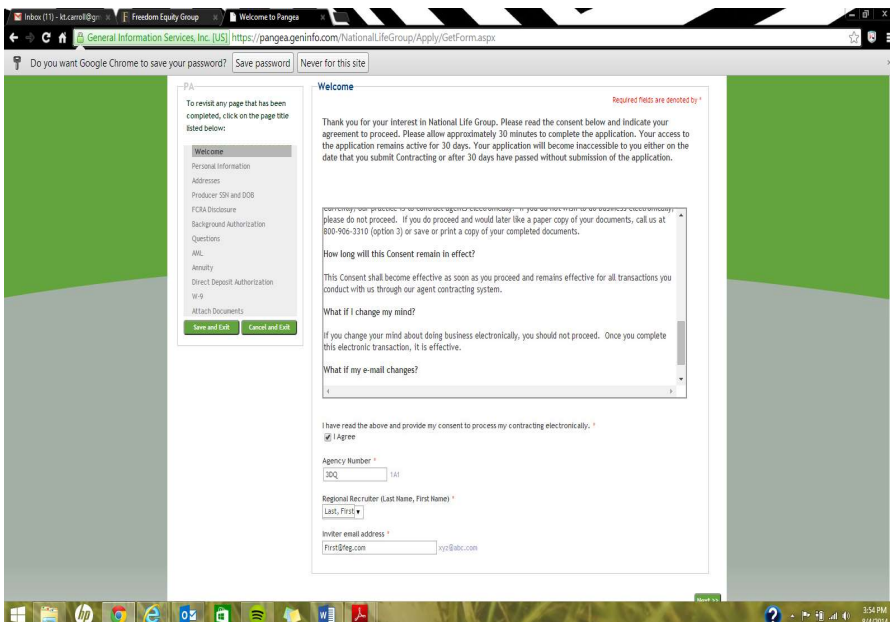
You may receive the customized email invite with a link to apply.



The link brings you to the Log In page where you will click on the **New Applicant button.**



You will be asked for an Application type please select **“LOA” and hit begin.**



Please make sure your Agency number is the same as the one provided to you on your invitation email. Please check before continuing that these match. The recruiter should read Fegcorp (please don't change this field) and the inviter email address will display lswcontracting@fegcorp.com (please don't change this field).

Welcome to Pangaea - Windows Internet Explorer provided by National Life Group

https://pangaeamodel.geninfo.com/nationalLifeGroup/Apply/ViewAccount.aspx

Please Create a Login Account and Keep This Information

First time users will be required to create a User Name and Password. You can stop and save your application at any time during the process and return within 30 days to complete it. Be certain to keep your login information in a safe place as you will need it to re-enter the application. If you forget your User Name or Password, you can reset it on the Login Page. Please note, any field marked with an asterisk (*) is a mandatory field.

Username: JQAgent01 (Your login name must be at least 6 characters long and contain no special characters)

Password: ***** (Your Password must have no special characters, be at least 8 characters and contain 1 uppercase, 1 lowercase, and 2 digits)

Confirm Password: *****

Security Code: 1919 (Security Code must be at least 4 digits, they may not be all the same or sequential)

Recovery Question 1: Where were you born? 1

Answer 1: 1

Recovery Question 2: What was your first car? 2

Answer 2: 2

Email: jplante@nationalife.com

Exit Next

Complete this screen to create a Login Account.

Keep this information.

Click the **Next button.**

National Life Group eContracting Application - Message (HTML)

From: DohertyReply@NationalLifeGroup.com
To: Plante, Juanita
Cc: National Life Group eContracting Application
Subject: National Life Group eContracting Application

Sent: Wed 03/19/2014 2:14 PM

Thank you for beginning your National Life Group eContracting Application.

You will need the User ID and Password you just created to log into your Incomplete application if you chose to save it and return within 30 days.

The link to return to your application is: [Return to Application](#)

This is a system generated message from National Life Group's eContracting System.

This message is intended only for the use of the individual or entity to whom it is addressed. It may contain information that is non-public, proprietary and/or confidential. If you are not the intended recipient, please notify us and delete this message immediately.

An email is generated with a link that will allow you to return to the application to complete it within 30 days if you decide to save and complete it at a later date.

Welcome to Pangaea - Windows Internet Explorer provided by National Life Group

https://pangaeamodel.geninfo.com/nationalLifeGroup/Apply/GetForm.aspx

National Life Group | Experience Life

National Life Insurance Company | Life Insurance Company of the Southwest | Equity Services, Incorporated | Sentinel Investments

PA

To revisit any page that has been completed, click on the page title listed below:

- Welcome
- Personal Information
- Addresses
- Producer SSN and DOB
- FCRA Disclosure
- Background Authorization
- Questions
- AML
- Annuity
- Direct Deposit Authorization
- W-9
- Attach Documents

Save and Exit Cancel and Exit

Welcome

Thank you for your interest in National Life Group. Please read the consent below and indicate your agreement to proceed. Please allow approximately 30 minutes to complete the application. Your access to the application remains active for 14 days or until it is submitted.

Consent to Do Business Electronically

What is the purpose of this Consent?

If you continue, you are expressing your desire to conduct business electronically with National Life Insurance Company, Life Insurance Company of the Southwest, Equity Services, Inc., Sentinel Asset Management, Inc. and/or their affiliates ("we", "us", "our"). To conduct business electronically, you will be required to provide your consent and your e-mail address.

This Consent covers your agreement to be bound with the same force and effect as if you had signed your name on paper by hand. Please note, just as it would be on paper, it is a fraudulent act to electronically sign a document in any name other than your own. You understand that by continuing you are giving your electronic signature. You agree to maintain the security of your Internet access and e-mail address.

You can now go through the series of online screens to complete your application.

NOTE: You can click back to any previous screen, but you must first complete and Save the screen you are currently on.

Welcome to Pangea - Windows Internet Explorer provided by National Life Group

https://pangeamodel.geninfo.com/NationalLifeGroup/Apply/GetForm.aspx

File Edit View Favorites Tools Help

Welcome to Pangea

PA

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- Questions**
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- Annuity
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- W-9
- Attach Documents

Save and Exit Cancel and Exit

Questions

Required fields are denoted by *

Have you or any business in which you held an interest ever had your insurance license, securities license or other fiduciary license suspended or revoked, or have you ever had an application for an insurance license denied by an insurance department? (other than for non-compliance with continuing education or renewal fee requirements) *

☒ Yes
☐ No

Date (MM/YYYY) * 03/2011 State where Issue Occurred * NJ

Explanation and Resulting Actions *
Securities license suspended for 30 days due to complaint filed. Case was dismissed and suspension lifted after 10 days. See attached documentation.

Please provide a copy of any supporting court/legal documents on the upcoming Attach Documents Screen.

Do you have any additional occurrences to report? *

☐ Yes
☒ No

Have you ever had a complaint filed, a regulatory inquiry/investigation, an arbitration, or been sued by an insurance department, state securities office, attorney general or any other regulatory agency? *

☐ Yes
☒ No

Has any lawsuit or claim ever been made against you, your surety company, or errors and omissions insurer arising out of your sales or practices, or have you been refused surety bondline or E&O coverage? *

Done Internet 100%

On the **Questions** screen, any questions answered “Yes” will open up to provide space for you to provide details.

NOTE: Please be prepared to attach any supporting documentation on the upcoming Attach Documents

Welcome to Pangea - Windows Internet Explorer provided by National Life Group

https://pangeamodel.geninfo.com/NationalLifeGroup/Apply/GetForm.aspx

File Edit View Favorites Tools Help

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- AML
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- W-9
- Attach Documents

Save and Exit Cancel and Exit

Annuity

Required fields are denoted by *

Do you plan to offer your clients any National Life Group Annuity products? *

☒ Yes
☐ No

Many states now require one or two levels of training on annuity products before you are allowed to solicit annuities. Click on this Link to see further details per state.

State General Annuity Training

Alaska	Idaho	Maryland	New Jersey	South Dakota
California	Illinois	Michigan	Ohio	Texas
Colorado	Indiana	Minnesota	Oklahoma	Washington
Connecticut	Kansas	Mississippi	Oregon	West Virginia
Hawaii	Kentucky	North Dakota	Rhode Island	Wisconsin
Iowa	Louisiana	Nebraska	South Carolina	District of Columbia

Will you be soliciting in any of the states above that require general annuity training through an approved education provider? *

☐ Yes
☒ No

Company Specific Annuity Product Training

Done Internet 100%

On the **Annuity** screen, if you answer “Yes”, you will be provided with a **link of Annuity Training Requirements by State.**

NOTE: We also display on the screen those states that require General Annuity Training And Company Specific Annuity Product Training.

Welcome to Pangea - Windows Internet Explorer provided by National Life Group

https://pangeamodel.geninfo.com/NationalLifeGroup/Apply/GetForm.aspx

File Edit View Favorites Tools Help

☆ Favorites ☆ SAP BusinessObjects InfoVi... SAP BusinessObjects InfoView

Welcome to Pangea

PA

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- W-9
- Attach Documents**

Save and Exit Cancel and Exit

Attach Documents

During the online application, you may have been directed to provide additional documentation.

Items may have included:

- Errors and Omissions (E&O) Declarations Page
- Proof of successful completion of applicable State Annuity Training
- Supporting court/legal documents

Please attach any necessary files below. You will need to enter the name of the document in the field provided. You may attach as many documents as necessary.

Failure to receive any required documentation may delay processing.

Enter Document Description* Document Path

*Maximum allowable file size is 4MB

Browse... Add Document Cancel

Delete	Description
	E & O Certification
	Docs for Questions

<< Previous Finish

On the Attach Documents screen, a list of possible items to attach is provided. (i.e., E&O cert, proof of State Annuity Training, Supporting Docs, etc.)

- Please make sure to attach the items to complete your contracting here.
- State License
- Errors and Omissions
- Voided check
- AML (if not completed you may submit at the time of your first business.)

ReviewAndConfirm - Windows Internet Explorer provided by National Life Group

https://pangeamodel.geninfo.com/NationalLifeGroup/Apply/ReviewConfirm.aspx

File Edit View Favorites Tools Help

☆ Favorites ☆ SAP BusinessObjects InfoVi... SAP BusinessObjects InfoView

ReviewAndConfirm

X Find: Previous Next Options

Sign and Submit Your Application

Your online application is ready for submission. By clicking on the View Responses button, you may review your online application responses. If any of the information you provided needs to be revised, you may return to the appropriate screen now and make changes by clicking on the Return to Application button below.

View Responses

You may also review the documents generated from your online application. You may view and print these documents by clicking on the document link to open the file. For your convenience, we have provided a Fax Cover Sheet, should you need to fax any additional documents to us.

- FCRA Disclosure G15
- FCRA Authorization
- 9206 M Producer Application 0211
- 9742 0214 Producer Agreement
- NEW 0718 0511 Annz Amendment NL
- NEW 0737 0214 IBC Contract
- NEW 10802 M Agent Agreement
- NEW 5270 0214 ACA Contract
- NEW 5370 0214 CIB Contract
- NEW 5379 0214 Corp Comp Agreement
- NEW 8139 0511 Advance Ann LSW for NL Distr
- NEW 8146 0214 Vesting Addendum
- NEW 8912 0311 LOA Combined
- NEW 8953 0511 LOAF Combined
- NEW 9675 0511 LSW Producer Agreement for NLFA

On the Sign and Submit screen, you can view your online application responses by clicking on the View Responses button.

ReviewAndConfirm - Windows Internet Explorer provided by National Life Group

https://pangeamodel.geninfo.com/NationalLifeGroup/Apply/ReviewConfirm.aspx

File Edit View Favorites Tools Help

Google Search Share More >> Sign In

ReviewAndConfirm

FCRA Disclosure GIS
FCRA Authorization
9206 M Producer Application 0211
9742 0214 Producer Agreement
NEW 0718 0511 Annz Amendment NL
NEW 0737 0214 IBC Contract
NEW 10802 M Agent Agreement
NEW 5270 0214 ACA Contract
NEW 5370 0214 CIB Contract
NEW 5379 0214 Corp Comp Agreement
NEW 8139 0511 Advance Ann LSW for NL Distr
NEW 8146 0214 Vesting Addendum
NEW 8912 0311 LOA Combined
NEW 8953 0511 LOAF Combined
NEW 9675 0511 LSW Producer Agreement for NLFA
NEW 9741 0214 Advance Annualization
NEW 9742 Producer Agreement 0214

☒ By checking this box, I confirm that I have reviewed the documents above and agree to apply my electronic signature.

Applicant Name: John Q Agent Jr
To sign all documents, please select the checkbox above and type your name on the signature line below. Once you have signed, click the Submit Application button.

John Q Agent Jr

Return to Application Submit Application

Scroll down to the bottom to electronically sign the application and click on the **Submit Application button**

Thankyou - Windows Internet Explorer provided by National Life Group

https://pangeamodel.geninfo.com/NationalLifeGroup/apply/thankyou.aspx?YdJtAHv9Kww6T1vbiC

File Edit View Favorites Tools Help

Google Search Share More >> Sign In

Thankyou

Thank you for completing your National Life Group eContracting application. We're excited that you've chosen to join National Life Group and look forward to doing business with you.

If we have any questions regarding your application, we will reach out to you via email or you can contact our Agent Support Center at 1-800-906-3310 (option 3). Please expect an email with additional information in 3-5 days.

Here at National Life Group we make promises. Our job has been to create a better future for each and every customer through innovative financial solutions and relationships with agents such as yourself. We pledge to continue to deliver on those commitments through a comprehensive portfolio of life insurance, annuity, and investment products to help individuals, families, and businesses to pursue their financial goals.

We are a Fortune 1000 company that serves 799,000 customers, and yet, at our core we retain the feel and attitude of a small company in which each and every individual - whether it's a customer, an agent or an employee - matters.

National Life Group is made up of four companies. National Life Insurance Company, was established 165 years ago, and is licensed in all 50 states and the District of Columbia. Life Insurance Company of the Southwest (LSW) is a wholly owned subsidiary of National Life Insurance Company and is licensed to do business in all states except New York. We also have Sentinel Investments which has focused on investment management for more than 75 years and Equity Services, Inc. (ESI) which is a broker/dealer and registered investment advisor affiliate of National Life Insurance Company.

If you have not yet completed your Annuity Training, please click on the link below to begin the online training course.

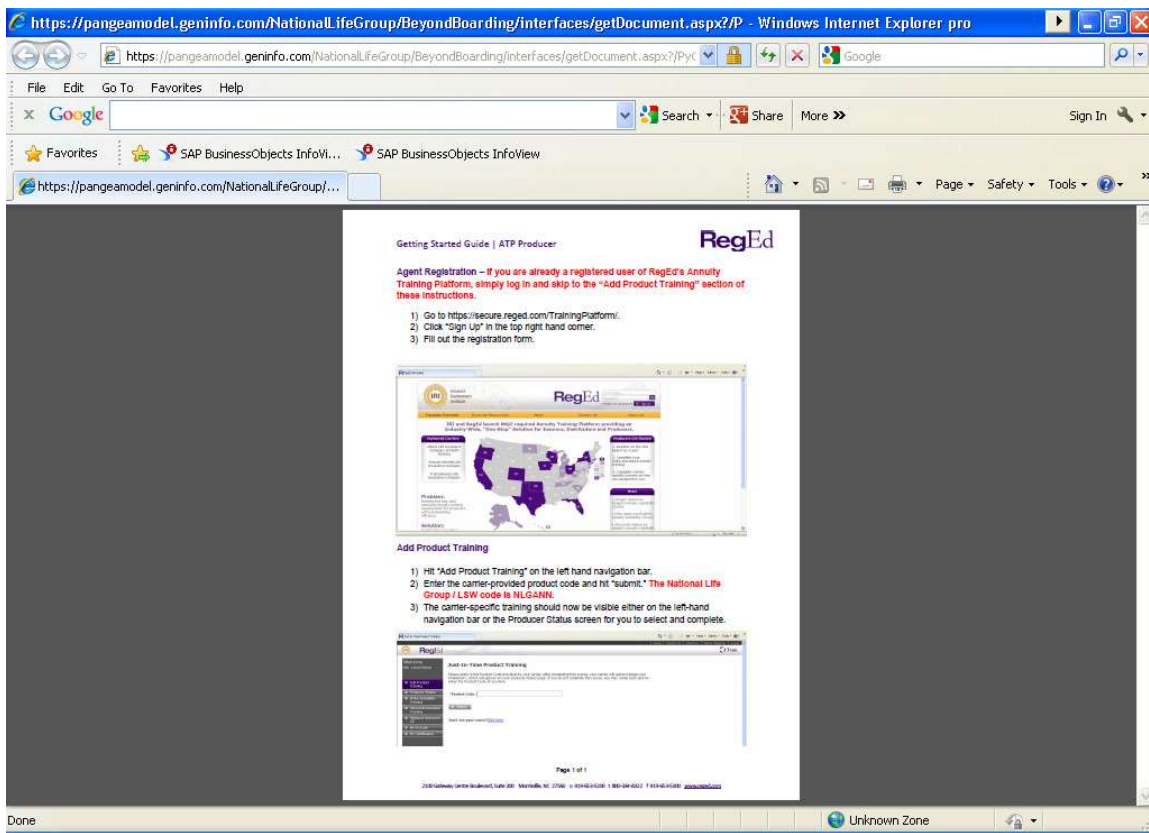
Click Here to Start Your Annuity Training

Thank you again for applying with us. We look forward to a productive business relationship.

Learn More about NLG

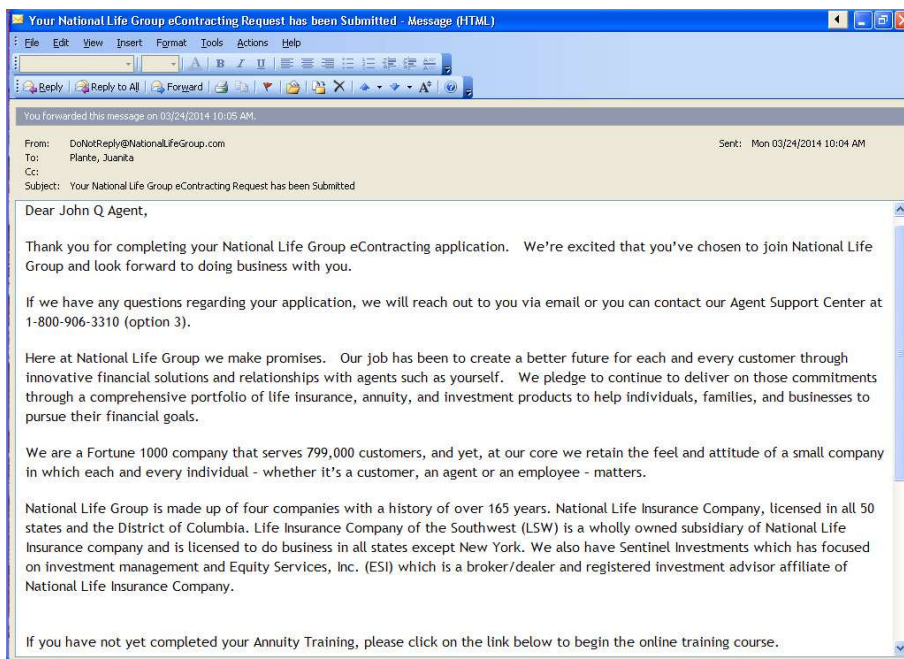
After submitting the application, you will see a Thank You screen that will provide a link to begin your **Annuity Training.**

NOTE: You also have the choice to click on **Learn More about NLG Which will take you to the "About Us" page of NLG website.**



When the Annuity Training link is selected, instructions are provided on how to log into RegEd.

NOTE:
Within the instruction page, is a direct link to Reg Ed.



Once the application is submitted, a Thank You email is generated to the Agent that provides the same Annuity Training link at the bottom.

The application is now in the hands of FEG.

Once the contracting has been approved, the Agent will receive a Welcome email.

IMPORTANT NOTICES:

1. Prior to submitting your forms online, you have the opportunity to attach your supporting documents online. Your supporting documents are proof of e&o, void check, state license(s), proof of AML. This is done on the "Attach Documents" tab.

2. It is your upline recruiter/founders responsibility to complete your transmittal. A transmittal is REQUIRED to complete your LSW contracting.

3. Transferring agents: LSW does not allow dual contracting. You are free to transfer if you have no business within the last 6 months. If you have business in the last 6 months, or your current contract is less than 6 months old, you will need the proper release paperwork signed by prior MGA. LSW release is available from www.freedomequitygroup.com or by email to lswcontracting@fegcorp.com

4. AML training must be from approved vendor or taken from www.reged.com. More info on this will follow once you are appointed. You will get a welcome email from LSW upon your acceptance that includes your user ID and instructions on how to complete your AML training.

All submitted contracts should include **Full Supporting Documents**

Supporting documentation:

- **State License(s)**
- **Voided check for FEG's 1099 EFT Form**
- **Proof of E&O**
- **Proof of Anti-money laundering,**
- **Continuing Education Proof (Annuity)**
- **Detailed letter of explanation for any credit/background issues.**

If you don't have E&O coverage it will be the individual agent's responsibility to turn it in prior to soliciting business or receiving commissions/overrides. You can't be paid on personal business or overrides until your E&O is submitted to the carrier.

For any questions, please contact your upline recruiter or call the FEG Licensing Department at 877-329-6608.