

Special Product Quick Reference Guide

Overview

This is a quick reference guide of special or unusual products that may have unique rules or procedures for handling requests. Some products are serviced by the main home office, some are serviced by a small internal team, and some are serviced by another organization not within the home office.

Each product has multiple tabs with links to other existing resources for more details on procedures, such as authentication and servicing requests.

Tip: For warm transfers, refer to [NLG Policy Numbering Scheme for Warm Transfers](#) for how to connect a caller to the appropriate team.

Tip: For policies serviced by NLG/home office, refer to [Policy Number Conventions](#) for how to look them up in Mainframe and/or OnBase.


Procedure



Overview

An Annuity and Supplementary (A+S) contract is a contractual agreement between a policy owner or beneficiary and a life insurance company. The policy holder or beneficiary chooses to have benefit paid out over a period of time based upon contract options available at the time of death or settlement. Policy owners can request disbursements and policy changes, and they can modify banking information and payment details.

To identify an A+S policy, look up the customer's Social Security Number in Customer360 or Client Index, in Mainframe.

In the example below, the customer has two A+S policies.




Customer 360°


[WELCOME](#) | [SIGNOUT](#) | [FAQ'S](#)

[SEARCH CLIENT](#)
[ADD CLIENT](#)
[INCOMPLETE SUBMITS](#)
[RECENTLY VIEWED](#)

[By Name/DOB](#)
[By Policy Number](#)
[By Corporate Name](#)
[By SSN / Tax ID](#)

☒ SSN
 ☐ Tax Id

SSN / Tax Id :

Exact SSN / Tax Id Required

SHOWING RESULTS FOR: 049-20-4236

Adm Sys Code	Company Code	Policy Number	Policy Status	SSN/TaxId	Client Name	Client Role	Gender	Date Of Birth	LSW Dir / NL Client Id
FLX J	NL	00084019249	TRM	049-20-4236	BAJOROS , ANDREW G	I	M	08/09/1927	93116
FLX J	NL	00082065392	TRM	049-20-4236	BAJOROS , ANDREW G	I	M	08/09/1927	93116
FLX A	NL	00063009892	TRM	049-20-4236	BAJOROS , ANDREW G	I	M	08/09/1927	93116
VTGA1	VL	00VL0011076	SUR	049-20-4236	BAJOROS , ANDREW G	I	M	08/09/1927	93116
A+S S	NL	00820653900	TRM	049-20-4236	BAJOROS , ANDREW G	PE	M	08/09/1927	93116
A+S S	VL	00001107698	TRM	049-20-4236	BAJOROS , ANDREW G	PE	M	08/09/1927	93116

Items per Page:
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```

DIALOG: CADINQ20  N A T I O N A L  L I F E  O F  V E R M O N T      PAGE: 0001
DATE: 03/15/24      C L I E N T  S Y S T E M                      TIME: 13:01
                                C O N T R A C T  L I S T

BAJOROS, ANDREW G
  CLI 000093116 SSN 049-20-4236 TID - DOB 1927/08/09 SEX M REI N
  24 ASCOLESE RD
  TRUMBULL, CT 066112331
                                ST 08 CITY 000 TAX CODES
  CO  SYS REL STS STS DATE EFF DATE POLICY GROUP AGY AGENT
- I  NL  A+S S PED TRM 993/08/01 993/08/01 00820653900 016 00000
-   NL  FLX A I  TRM 982/12/30 963/06/01 00063009892 A000340 016 12251
-   NL  FLX J I  TRM 993/08/13 982/06/01 00082065392 D000340 016 91159
-   NL  FLX J I  TRM 985/12/02 984/06/01 00084019249 A000340 016 12251
- I  VL  A+S S PED TRM 993/08/01 993/08/01 00001107698 016 00000
-   VL  VTGA1 I  SUR 993/08/01 987/06/01 00VL0011076 0000340 016 91159

BYE/CLEAR HELP/PF1 SYSHELP/PF2 RTRN/PF3 EXIT/PF4 UP/PF7 DOWN/PF8 FIRST/PF9
NAMMAINT/PF5 ADRMAINT/PF6 BENUPI/PF17 BENUPI/PF18 BENSUMM/PF19 MBRINQ/PF22

RESPONSE:          SEND DATA-->          MODE: FAST
  
```

Authenticating Policy Owners

[Caller Authentication Procedures](#)

Viewing Policy Information

Policy Number Format: Numeric only

OnBase > Client Policy and Claim Search

[A+S Quick Reference Guide.pdf](#)

Handling Requests

[Working With Annuity and Supplemental \(A&S\) Policies](#)

Email Disbursements@nationallife.com

[A+S Quick Reference Guide.pdf](#)

Special Rules:

Title: Owner or beneficiary changes cannot be made on these contracts. The contract specifies how the payments should be paid. Then, if they have questions on the rights of the Payee, that would be directed to title.

Overview

Disability policies starting with NLD are not serviced by the home office.

These policies are serviced by UNUM. The customer or agent must call 800-648-6633 (Option 2 for Claims and Option 3 for Service).

Authenticating Policy Owners

Disability policies starting with NLD are not serviced by the home office.

These policies are serviced by UNUM. The customer or agent must call 800-648-6633 (Option 2 for Claims and Option 3 for Service).

Viewing Policy Information

Policy Number Format: NLDXXXXXX

Disability policies starting with NLD are not serviced by the home office.

These policies are serviced by UNUM. The customer or agent must call 800-648-6633 (Option 2 for Claims and Option 3 for Service).

Handling Requests

Disability policies starting with NLD are not serviced by the home office.

These policies are serviced by UNUM. The customer or agent must call 800-648-6633 (Option 2 for Claims and Option 3 for Service).

Overview

Disability policies that are numeric only are serviced by the home office.

They function similarly to Term policies in that they have a set premium that is not flexible, they do not build cash value, and they have a short grace period of 30-60 days before they lapse. The premium amounts on disability policies can change, as when the insured turns 65, some coverages may be removed, or may increase on an annual basis after that point.

Authenticating Policy Owners

Proceed with standard authentication practices.

[Biometric Authentication Procedures](#)

[Caller Authentication Procedures](#)

Viewing Policy Information

Policy Number Format: XXXXXXXX or DXXXXXXX

Mainframe > Trad system

RNVD, RECD, ADID, ADTD

OnBase > Application File General

[Viewing Disability Policy Information](#)

Handling Requests

Requests are processed by the home office through the usual methods, including Salesforce requests and email inboxes.

Special Rules

Billing: Disability policies may not be billed monthly. Options are annual, semi-annual, or quarterly billing, or annual, semi-annual, quarterly, or monthly EFT.

Title: Disability policies do not have a death benefit; therefore, they do not have a beneficiary. The only time a beneficiary is designated on a disability income policy is when the policy contains principal sum accident coverage or accidental death and dismemberment.

Overview

Reserved Asset Accounts, also referred to as Secure Plus Access, are not serviced by the home office. They are essentially a backup supply of funds that were set aside by a customer in case their business needs extra cash in the future.

These policies are serviced by BNY Mellon. The customer or agent must call 844-366-6809.

To identify a Reserved Asset Account, look up the customer's social security number in Customer360 or Client Index, in Mainframe.

SEARCH CLIENT ADD CLIENT INCOMPLETE SUBMITS **RECENTLY VIEWED**

By Name/DOB By Policy Number By Corporate Name **By SSN / Tax ID**

☒ SSN ☐ Tax Id

SSN / Tax Id : 535-19-6782 **GO**

Exact SSN / Tax Id Required

EXPORT PRINT

SHOWING RESULTS FOR: 535-19-6782

Adm Sys Code	Company Code	Policy Number	Policy Status	SSN/TaxId	Client Name	Client Role	Gender	Date Of Birth	LSW Dir / NL Client Id
RAAI	NL	00190173899	I/F	535-19-6782	WELLER, TAYLOR ELIZABETH	O	F	02/26/1990	1548946

Items per Page: --Select-- Showing 1-1 of 1 < Previous Next >

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```

DIALOG: CADINQ20  NATIONAL LIFE OF VERMONT  PAGE: 0001
DATE: 03/15/24  CLIENT SYSTEM  TIME: 12:08
CONTRACT LIST

WELLER, TAYLOR ELIZABETH  SEE CMTINQ
CLI 001548946 SSN 535-19-6782 TID - DOB 1990/02/26 SEX F REI N
3101 RIVER DR
COLUMBIA, SC 292011340 ST 46 CITY 180 TAX CODES
CO SYS REL STS STS DATE EFF DATE POLICY GROUP AGY AGENT
NL RAA I O I/F 012/09/18 012/09/18 00190173899 033 37671

BYE/CLEAR HELP/PF1 SYSHELP/PF2 RTRN/PF3 EXIT/PF4 UP/PF7 DOWN/PF8 FIRST/PF9
NAMMAINT/PF5 ADRMAINT/PF6 BENUPI/PF17 BENUPM/PF18 BENSUMM/PF19 MBRINQ/PF22

RESPONSE: SEND DATA--> MODE: FAST

```

Authenticating Policy Owners

Reserved Asset Accounts, also referred to as Secure Plus Access, are not serviced by the home office.

These policies are serviced by BNY Mellon. The customer or agent must call 844-366-6809.

Viewing Policy Information

Policy Number Format: Numeric only

Reserved Asset Accounts, also referred to as Secure Plus Access, are not serviced by the home office.

These policies are serviced by BNY Mellon. The customer or agent must call 844-366-6809.

Handling Requests

Reserved Asset Accounts, also referred to as Secure Plus Access, are not serviced by the home office.

These policies are serviced by BNY Mellon. The customer or agent must call 844-366-6809.

Special Rules

Title: If a beneficiary change is received, it would be sent to claims to handle. It is not recorded. It is considered a change in payout.

Overview

3121 plans are serviced by National Life, but they are not National Life Group policies. 3121s are alternative retirement plans for part time, temporary, and seasonal workers. These plans are owned by the employer, in many cases being a state department, such as the state of Hawaii.

Authenticating Policy Owners

Authentication is not available in Salesforce. Use the below link to access the annuitant information in Mainframe.

[Locating Distributions on 3121 Plans](#)

Viewing Policy Information

Policy Number Format: No policy number. Lookup using annuitant's SSN only.

Mainframe > RPS System

[Locating Distributions on 3121 Plans](#)

OnBase > Life and Annuity Client Files

[Locating 3121 Information in OnBase](#)

Handling Requests

[Logging 3121 or RPS Policy Calls](#)

Requests are handled by the annuity outbound payment team. Email requests to outboundpaymentcenter@nationallife.com.

Overview

Interest Sensitive Whole Life policies, also referred to as EXP policies, are serviced by the home office. They are permanent life insurance policies that earn interest instead of earning dividends like most other whole life products.

[Interest Sensitive Whole Life \(EXP\) Policies](#)

Authenticating Policy Owners

Proceed with standard authentication practices.

[Biometric Authentication Procedures](#)

[Caller Authentication Procedures](#)

Viewing Policy Information

Policy Number Format: VL00XXXX

Salesforce, OnBase, EFT Maintenance, and most other systems function the same as a typical universal life policy.

Mainframe > NL vtg2 system. Use vtg2 instead of the vtg1. Once in the vtg2 system, all other screens function the same as a typical universal life policy.

[Interest Sensitive Whole Life \(EXP\) Policies](#)

Status code on SUPR screen:

K = moved to extended Term insurance

J = Reduced Paid Up Policy

Handling Requests

Requests are processed by the home office through the usual methods, including Salesforce requests and email inboxes.

Overview

Life insurance policies that were previously owned by Life of the Southwest prior to its acquisition by National Life of Vermont are maintained and serviced by a small team within the home office, in the Title Department. These policies are commonly referred to as "Old Block" or "Closed Block".

These policies are easily identified by the **1/1/1900** issue date found in Salesforce.

116103 | Policy

SANDRA ...

116103

Policy Details

Transaction History

Loan Information

TPA

Fund Information

More

Policy Information

Product Name	Line	Product Class	Line of Business	Policy Status	Policy Status Change Date
Eol	Life	Term/Whole Life	Life Insurance	Pending Lapse	10/01/2023
Issue Date	Company	Face Amount	Issue State	Issue Age	Plan Code
01/01/1900	LSW	\$0.00	TX	30	335000
Agency					

Authenticating Policy Owners

Proceed with standard authentication practices.

[Biometric Authentication Procedures](#)

[Caller Authentication Procedures](#)

Viewing Policy Information

Requests for policy information are best routed to extension x9278.

If necessary, policy information can be accessed in **OnBase > LSWContracts** and in **Mainframe > LSW vtg1 system**.

Handling Requests

After caller authentication, warm transfer the policy owner to extension x9278 for any requests or inquiries.

Overview

Consecta policies were a special Term product that are no longer sold, but many still exist and continue to be serviced by the home office.

They are identified by a C beginning the policy number and the **MAP** product type.

```

RNVI C10004207
INS: (OWNER)
OWN: RAYMOND WOSTEN
    151 TRANCHAM TRAIL
    CLAYTON NC
SSN: 000 11 0000 ZIP: 27527
BENEFITS
MAP: 10YR/M P 100000 2403.00 63 A 2403.00
ABR 1 - TERMINAL MTHLY PREM 218.67
                                S 1273.59
                                Q 648.81
                                M 218.67
                                6 218.67
                                CAP AGENT: ANNLD COM
                                0.0 8111C-21
                                8111C-01
DATES ARE YYYY-MM-DD
STATUS: I/F PAID TO: 24-04
ISSUED: 013-12-03 AGE: 45
MALE BORN 0000-00-00
ANIV YR: 23 REIN 80000
AGENCY: 081
NOTICE TO: OWN DIV: CASH-
SIGNATURE: OWNER
LAST ACTION
CHG: 24-03-13 A: 0000
ACT: 24-03-04 B:
DIV: 00-00-00 O: 0000
PL: 00-00-00 APL 0000
LNRT: 8.0%
NONFOR:
SVC AGT MICHAEL MANN
DOL: DD LD
MED: N 0594HA2690 BPK03262412130300
PDR: I ABR: ABR GENR: 1
```

Authenticating Policy Owners

Proceed with standard authentication practices.

[Biometric Authentication Procedures](#)

[Caller Authentication Procedures](#)

Viewing Policy Information

Policy Number Format: CXXXXXXXX

Policy information can be accessed in all of the standard systems, including Salesforce, Mainframe, OnBase, and EFT Maintenance.

Handling Requests

Requests are processed by the home office through the usual methods, including Salesforce requests and email inboxes.

Special Rules

EFT: Consecta policies may be paid by a debit card, unlike all other National Life products which do not allow any type of card payments. If possible, the customer should be encouraged to use our regular EFT system for ACH payments from their bank account. If a customer is determined to use the debit card system, contact a Team Lead of the Life Inbound Payment Center to process the request.

Contract Change: Consecta policies are not convertible. At the end of their guaranteed period, the premium increases on an annual basis, and the customer may choose to continue at the increased premium or terminate the policy.

Overview

There are multiple types of Flex annuities.

Flex ABC, PBC, PML, PMS, PRT, and YRT

Series L means product is Pension Maximizer Long (PML)

Series S means product is Pension Maximizer Short (PMS)

No Series means product is Pension Builder Contract (PBC)

A policy found on the RNVA screen means the product is Annuity Builder Contract (ABC).

Authenticating Policy Owners

Proceed with standard authentication practices.

[Biometric Authentication Procedures](#)

[Caller Authentication Procedures](#)

Viewing Policy Information

Policy Number Format: 7-digit number beginning with 6, 7, or 8.

OnBase > App File General

Mainframe > Trad Flex

RNV J/Y/A	General inquiry, shows policy details.
PQT J/Y/A	Policy values
REC J/Y/A	Payment/transaction history
ADT J/Y/A	Address information

Handling Requests

Requests are processed by the home office through the usual methods, including Salesforce requests and email inboxes.

Tip: Refer to the [Annuity QRC \(Blue Card\)](#) for product specifications including guaranteed interest rates, surrender penalties, contribution limits, and more!

Overview

Corporate Owned Life Insurance (COLI) are a small block of business administered and serviced by one internal teammate in the life inbound payment center. These policies exist only in OnBase and the COLI system. For all requests and inquiries, please refer the caller to Don Henry.

Authenticating Policy Owners

These policies exist only in OnBase and the COLI system. For all requests and inquiries, please refer the caller to Don Henry.

Viewing Policy Information

Policy Number Format: NLVXXX/COXXXXXXXX

The **NLV** portion is referred to as the case number, while the **CO** portion is referred to as the policy number.

These policies exist only in OnBase and the COLI system. For all requests and inquiries, please refer the caller to Don Henry.

Handling Requests

For all requests and inquiries, please refer the caller to Don Henry.

Overview

Pension plans are policies owned by a pension. Policies owned by a pension may be any product or insurance type, including term, whole life, universal life, flex annuities, and other annuities.

Policies under a pension plan can be identified by the owner, the signature code, and the presence of a group/pension code, as shown below.

```

RNVI 725296300
INS: ILOWITZ S
OWN: TRS OF PRIME INSURANCE
    INC RETIREMENT PLAN
    960 E COUNTY LINE RD
    LAKEWOOD NJ
SSN: [REDACTED] ZIP: 08701
BENEFITS AMOUNT CS PREMS:
TOTSEC /U E 1252703 17663.00 78 A 17663.00
INTERNAL PD-UP S 9008.13
ADDITIONS 1996 78 Q 4592.38
ABR 2 - CHRONIC M 1589.67
ABR B - TERMINAL/CRITICAL ILLNESS 6 1554.34
ABR C - TERMINAL/CRITICAL INJURY
PT-APP 0366970 QTRLY PREM 4592.38
QTRLY PLANNED PREM 4592.38
NOTIFY: 240516 B2P 0000{
CAP AGENT: ANNLD COM 0.0 71378-21 3110D-04
NONFOR: P
SVC AGT INACTIVE S/A 12/09/2021
DOL: 8 DD LD
MED: N 1481HA2690 BPK03132418282200
PDR: I ABR: ABR GENR: 2 3 3
-NOT ON EFT
```

Authenticating Policy Owners

Proceed with standard authentication practices.

[Biometric Authentication Procedures](#)

[Caller Authentication Procedures](#)

Viewing Policy Information

Policy information can be accessed in all of the standard systems, including Salesforce, Mainframe, OnBase, and EFT Maintenance.

Additionally, the group/pension code can be located in Mainframe and used to search in **OnBase** > **Pension** to locate bills and annual reports for the plan.

Document Retrieval

Document Types and Groups

PENSION

1620 INSURER ONLY AGREEMENT
5500
5500/PBGC FORMS AGENT COPY
ADMINISTRATIVE SERVICES CONTRACT
AGY PENSION TRUST CORR COPY

Keywords and Date Range

From
To

Group/Plan #
0366970

Note Search
Text Search

Find

Search Results: 28 Document(s)

n	Revision	Name	Type	Date
		2/15/2024 - 366970 - PRIME INSURANCE AGENCY INC 4K - - PENSION GROUP BILL - -	PENSION GROUP BILL	2/15/2024
		2/12/2024 - - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Schedule A Letter - -	Schedule A Letter	2/12/2024
		1/1/2024 - - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Pension Trust Plan Anniversary Report	Pension Trust Plan Anniversary Report	1/1/2024
		12/31/2023 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - Pension Trust Anniv Retirement Trust Age	Pension Trust Anniv Retirement Trust Agents Report	12/31/2023
		12/31/2023 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - Pension Trust Anniv Retirement Trust Age	Pension Trust Anniv Retirement Trust Agents Report	12/31/2023
		12/31/2023 - 366970 - - - 3WL - PRIME INSURANCE AGENCY INC 4K - Ins Tax Reporting Register for Pen	Ins Tax Reporting Register for Pension	12/31/2023
		12/31/2023 - 366970 - - - 3WL - PRIME INSURANCE AGENCY INC 4K - Ins Tax Reporting Register for Pen	Ins Tax Reporting Register for Pension	12/31/2023
		6/18/2023 - 366970 - PRIME INSURANCE AGENCY INC 4K - - PENSION GROUP BILL - -	PENSION GROUP BILL	6/18/2023
		4/2/2023 - 366970 - PRIME INSURANCE AGENCY INC 4K - - PENSION GROUP BILL - -	PENSION GROUP BILL	4/2/2023
		1/25/2023 - - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Schedule A Letter - -	Schedule A Letter	1/25/2023
		12/31/2022 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - Pension Trust Anniv Retirement Trust Age	Pension Trust Anniv Retirement Trust Agents Report	12/31/2022

Document Viewer

Handling Requests

Inbound Payment or Billing requests can be emailed to groupbill-life@nationallife.com or requested through Salesforce.

All other requests are processed by the home office through the usual methods, including Salesforce requests and email inboxes.

Special Rules

Title: The ownership cannot be changed from a pension to an individual. The policy would need to be surrendered or replaced with a new policy in order to have a different owner. Likewise, the beneficiary of any policies owned by a pension plan must be the plan itself and cannot be changed. Pension plans cannot be collaterally assigned.

Billing: Pension bills and annual reports can be found in OnBase. Choose **Pension** from the drop-down menu. Search the plan code to locate bills and annual reports for the pension plan.

The screenshot displays the OnBase Document Retrieval interface. On the left, the 'Document Types and Groups' dropdown is set to 'PENSION'. Below it, the 'Keywords and Date Range' section is visible, with a 'Group/Plan #' field containing '0366970'. The main area shows 'Search Results: 28 Document(s)' in a table format. The table has columns for 'Revision', 'Name', 'Type', and 'Date'. Several rows are highlighted with green borders, including '2/15/2024 - 366970 - PRIME INSURANCE AGENCY INC 4K - - PENSION GROUP BILL - -', '2/12/2024 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Schedule A Letter - -', '1/1/2024 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Pension Trust Plan Anniversary Report', '12/31/2023 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Pension Trust Anniv Retirement Trust Agents Report', '12/31/2023 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Pension Trust Anniv Retirement Trust Agents Report', '12/31/2023 - 366970 - - - 3WL - PRIME INSURANCE AGENCY INC 4K - - Ins Tax Reporting Register for Pension', '12/31/2023 - 366970 - - - 3WL - PRIME INSURANCE AGENCY INC 4K - - Ins Tax Reporting Register for Pension', '6/18/2023 - 366970 - PRIME INSURANCE AGENCY INC 4K - - PENSION GROUP BILL - -', '4/2/2023 - 366970 - PRIME INSURANCE AGENCY INC 4K - - PENSION GROUP BILL - -', '1/25/2023 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Schedule A Letter - -', and '12/31/2022 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Pension Trust Anniv Retirement Trust Agents Report'. At the bottom, there is a 'Document Viewer' section.

Revision	Name	Type	Date
	2/15/2024 - 366970 - PRIME INSURANCE AGENCY INC 4K - - PENSION GROUP BILL - -	PENSION GROUP BILL	2/15/2024
	2/12/2024 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Schedule A Letter - -	Schedule A Letter	2/12/2024
	1/1/2024 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Pension Trust Plan Anniversary Report	Pension Trust Plan Anniversary Report	1/1/2024
	12/31/2023 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Pension Trust Anniv Retirement Trust Agents Report	Pension Trust Anniv Retirement Trust Agents Report	12/31/2023
	12/31/2023 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Pension Trust Anniv Retirement Trust Agents Report	Pension Trust Anniv Retirement Trust Agents Report	12/31/2023
	12/31/2023 - 366970 - - - 3WL - PRIME INSURANCE AGENCY INC 4K - - Ins Tax Reporting Register for Pension	Ins Tax Reporting Register for Pension	12/31/2023
	12/31/2023 - 366970 - - - 3WL - PRIME INSURANCE AGENCY INC 4K - - Ins Tax Reporting Register for Pension	Ins Tax Reporting Register for Pension	12/31/2023
	6/18/2023 - 366970 - PRIME INSURANCE AGENCY INC 4K - - PENSION GROUP BILL - -	PENSION GROUP BILL	6/18/2023
	4/2/2023 - 366970 - PRIME INSURANCE AGENCY INC 4K - - PENSION GROUP BILL - -	PENSION GROUP BILL	4/2/2023
	1/25/2023 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Schedule A Letter - -	Schedule A Letter	1/25/2023
	12/31/2022 - 366970 - 3WL - PRIME INSURANCE AGENCY INC 4K - - Pension Trust Anniv Retirement Trust Agents Report	Pension Trust Anniv Retirement Trust Agents Report	12/31/2022

Overview

Variable policies may be life insurance or annuities. Unlike all other universal life policies, they have their cash value invested in funds directly in the stock market. This means the investments may gain or lose value, depending on the market performance. Because the cash value changes daily, all financial transactions must be processed same-day. These policies are handled with the highest priority.

Authenticating Policy Owners

Proceed with standard authentication practices.

[Biometric Authentication Procedures](#)

[Caller Authentication Procedures](#)

Viewing Policy Information

Policy Number Format: NL5XXXXXX or NL9XXXXXX or NL8XXXXXX

Policy information can be accessed in all of the standard systems, including Salesforce, Mainframe, OnBase, and EFT Maintenance.

When accessing the policy values in Mainframe, be sure to use the previous day's effective date. If the current date is used, no values will be shown, because the system does not know what today's values are until the following morning.

Handling Requests

All financial transactions must be processed same-day; these policies are handled with the highest priority.

Billing: Be aware of **Variable Fund Change / Allocation Change** requests, also referred to as **Trades**. These requests come in a few forms: a wet-signed paper form 9355, an emailed copy of a wet-signed form 9355, or a phone request from an authorized individual.

9355 forms are handled by the life billing team, but they are sometimes received by a different department. Any of these requests must be immediately forwarded to lifebilling@nationallife.com for same-day processing. Below is an example of a completed 9355 form.

**National Life Insurance Company*****Variable Product
Fund Management Change Request**

Owner's Name: _____

Policy No.: _____

Mail completed form to: Premium Billing - M315.**A. Complete the following if applicable**

1. ☐ I elect to change future premium allocations and understand that Portfolio Rebalancing will terminate, unless I request to Continue in C.
2. ☐ I elect to transfer existing value based on the new premium allocations. (Complete B)
3. ☐ I elect to transfer existing value. (Not applicable if #2 checked.) (Complete D on the reverse side)

B. Premium Allocation Change for Future Premiums

Use whole numbers. Must total 100%.

AB	Fidelity	National Life Insurance Company**
VPS Discovery Class A... %	VIP2 Contrafund %	~ Preserver 3 Year %
VPS International Value Class A <u>20</u> %	VIP Equity-Income %	~ Preserver 5 Year %
VPS Relative Value %	VIP Government Money Market ‡ %	~ Preserver 7 Year %
VPS Sustainable International %	VIP Growth %	~ Preserver 10 Year %
Thematic %	VIP High Income %	Fixed Account %
Alger	VIP Index 500 %	Neuberger Berman
Capital Appreciation <u>10</u> %	VIP Investment Grade Bond %	AMT Short Duration Bond %
Large Cap Growth %	VIP Mid Cap %	AMT Sustainable Equity Class I %
Small Cap Growth %	VIP Overseas %	AMT Mid-Cap Growth Class I %
	VIP Value Strategies %	AMT Mid-Cap Growth Class S+ %
Allspring Global Investments	Franklin Templeton	Touchstone
Allspring VT Discovery Fund + <u>5</u> %	Franklin Global Real Estate VIP+ %	TVST Balanced %
Allspring VT Opportunity Fund+ %	Franklin Mutual Global Discovery VIP %	TVST Bond <u>15</u> %
American Century	Franklin Mutual Shares VIP %	TVST Common Stock <u>30</u> %
VP Disciplined Core Value+ %	Franklin Small Cap Value VIP %	TVST Small Company <u>15</u> %
VP Inflation Protection %	Franklin Small-Mid Cap Growth VIP %	T. Rowe Price
VP International %	Franklin U.S. Government Sec. VIP %	Blue Chip Growth %
VP Ultra Class 1+ %	Templeton Foreign VIP %	Equity Income %
VP Value Class 1 %	Invesco	Health Sciences+ <u>5</u> %
BNY Mellon	Invesco Oppenheimer V.I. Conservative Balanced %	Moderate Allocation %
Sustainable U.S. Equity+ %	Invesco Oppenheimer V.I. Discovery Mid Cap+ %	VanEck
VIF Appreciation+ %	Invesco Oppenheimer V.I. Global Strategic Income %	VIP Emerging Markets Class I %
VIF Opportunistic Small Cap+ %	Invesco Oppenheimer V.I. Main Street Small Cap %	VIP Global Resources Class I %
DWS	V.I. Health Care+ %	VIP Emerging Markets Bond Class I %
CROCI U.S. VIP+ %	V.I. Technology+ %	~ Preserver Accounts VA Only
Small Cap Index VIP %	Lincoln	** NLIC Preserver & Fixed/General Accounts subject to state approval
Small Mid Cap Value VIP %	LVIP JP Morgan Small Cap Core+ %	+ N/A for Investor Select

‡ N/A for Sentinel Estate Provider
N/A unless value currently exists in this fund**C. Portfolio Rebalancing**

- ☐ Continue ☐ Add ☐ Cancel
- ☐ Annual* ☐ Semi-Annual ☐ Quarterly* (*Not available for VariTrak or Investor Select)

Automatically rebalances the value in the variable sub-accounts based on the premium allocation percentages in effect at the time of rebalancing.

The first transfer will occur as of the monthly Policy date on or next following the date we receive the request at our Home Office with subsequent transfers at the selected frequency.

9355(0523)
Cat. No. 47994National Life Group® is a trade name of National Life Insurance Company (NLIC) and its affiliates.
National Life Variable Contracts distributed by Equity Services, Inc., Member FINRA/SIPC, Broker/Dealer Affiliate of NLIC.
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Page 1 of 3

Variable Product Fund Management Change Request - Continued

D. Transfer Existing Value Use whole percentages or dollars. Transfers from the Fixed Account are limited to once each contract year between Jan. 1 and Feb. 15 (VA Only). If the value in the sub-account, on the date received, is less than the requested dollar amount, the transaction will be processed for the amount available.

	*\$ or % to Transfer From	\$ or % to Transfer To		*\$ or % to Transfer From	\$ or % to Transfer To
AB			Invesco		
VPS Discovery Class A			Invesco Oppenheimer V.I.		
VPS International Value Class A		100%	Conservative Balanced		
VPS Relative Value			Invesco Oppenheimer V.I.		
VPS Sustainable International Thematic	100%		Discovery Mid Cap*		
Alger			Invesco Oppenheimer V.I.		
Capital Appreciation			Global Strategic Income		
Large Cap Growth			Invesco Oppenheimer V.I.		
Small Cap Growth			Main Street Small Cap		
Allspring Global Investments			V.I. Health Care*		
Allspring VT Discovery Fund*			V.I. Technology*		
Allspring VT Opportunity Fund*			Lincoln		
American Century			LVIP JP Morgan Small Cap Core*		
VP Disciplined Core Value*			Neuberger Berman		
VP Inflation Protection			AMT Short Duration Bond		
VP International			AMT Sustainable Equity Class I		
VP Ultra Class 1*			AMT Mid-Cap Growth Class I		
VP Value Class 1			AMT Mid-Cap Growth Class S*		
BNY Mellon			National Life Insurance Company**		
Sustainable U.S. Equity*			- Preserver 3 Year***		
VIF Appreciation*			- Preserver 5 Year***		
VIF Opportunistic Small Cap*			- Preserver 7 Year***		
DWS			- Preserver 10 Year***		
CROCI U.S. VIP*			Fixed Account/General Account		
Small Cap Index VIP			Touchstone		
Small Mid Cap Value VIP			TVST Balanced		
Fidelity			TVST Bond		
VIP Contrafund			TVST Common Stock		
VIP Equity-Income			TVST Small Company		
VIP Government Money Market †			T. Rowe Price		
VIP Growth			Blue Chip Growth		
VIP High Income			Equity Income		
VIP Index 500			Health Sciences*		
VIP Investment Grade Bond			Moderate Allocation		
VIP Mid Cap			VanEck		
VIP Overseas			VIP Emerging Markets Class I		
VIP Value Strategies			VIP Global Resources Class I		
Franklin Templeton			VIP Emerging Markets Bond Class I		
Franklin Global Real Estate VIP*			- Preserver Accounts VA Only		
Franklin Mutual Global Discovery VIP			* If 25%, then 25% of the total value in the sub-account will be transferred		
Franklin Mutual Shares VIP			** NLIC Preserver & Fixed/General Accounts subject to state approval		
Franklin Small Cap Value VIP			*** \$500 min. Deficient amounts will default to Fidelity VIP Government Money		
Franklin Small-Mid Cap Growth VIP			Market. Transfers out prior to the end of the guaranteed period may result		
Franklin U.S. Government Sec. VIP			in a Market Value Adjustment.		
Templeton Foreign VIP			- N/A for Investor Select		
			† N/A for Sentinel Estate Provider		
			# N/A unless value currently exists in this Fund		

Variable Product Fund Management Change Request - Continued

E. Telephone Transaction Privilege/Limited Power of Attorney (LPOA)

☐ Add ☐ Cancel

I authorize the Company to accept telephoned requests by:

- ☒ Owner
☐ Registered Representative (named below)

- Transfer unloaned Accumulated Value among the Fixed Account and sub-accounts of the Separate Account; and
- Change the premium allocation percentages; and
- Add/Change/Cancel Dollar Cost Averaging and Portfolio Rebalancing features; and
- Request loans up to \$10,000 for 403(b) Tax Sheltered Annuities (VA); and
- Effect policy loans up to \$25,000 (VanTrak & Investor Select only); and
- Change an existing systematic withdrawal (VA only)

F. Change Monthly Deductions (Not applicable for VA)

- ☐ from Fixed/Gen. Account & all sub-accounts of Separate Account in proportion to the distribution of the Accumulated Value on date of deduction.
- ☐ from the Money Market sub-account to the extent the Accumulated Value in such sub-account is sufficient to pay charges.

G. Agreement

I understand that the requested change(s) will take effect when this form, properly executed, is received at the Home Office of National Life Insurance Company (the Company) in Montpelier, Vermont. If the New York Stock Exchange (NYSE) is closed on the date this form is received, it will be deemed received on the next date that the NYSE is open. If it is delivered to the Home Office after the closing of the NYSE, it will be deemed received on the following day. If the Telephone Transaction Privilege has been elected, I appoint the Company as my agent to act upon telephoned instructions reasonably believed to be authorized by me. I hereby ratify any telephoned instructions so given and consent to the tape recording of these instructions. So long as the Company employs reasonable procedures to confirm that the instructions are genuine, I agree that I will not hold the Company liable for any unauthorized telephoned instructions.

Owner Signature/Date:

Telephone Number:

To check if a caller is authorized to make phone trades, access the SUPR screen in Mainframe.

- Phon Y means the policy owner is authorized. Phon N means the policy owner is NOT authorized.
- LPOA Y means the agent is authorized. LPOA N means the agent is NOT authorized.

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FACE AMT      250,000.00 DD 01  FREQ 12 LD  OPT P  PREM CL P  REINS  MED C
ADB N      APB N      CCR N UR  N OIR N EB N  COT MM  Y MODAL PRM      200.00
GIO N      GDB N      EDB N DI2 N COL N      PHON Y  NXT PYMT DUE DT  05/01/2024
      ABR A      EPR N DI5 N OPR N ACR N      LPOA Y  LST PREM:  DT  03/01/2024
SPR N      PSO N      LTC N CTR N MIR N CCP N DCA  N      AMT      200.00
MMP      236.50  MIP      255.88  PRB Y  NXT RISK PURCH DT  03/28/2024
CTP      4,222.50 N 7PP      0.00  RCPT R  NXT BILL EXT DT  04/01/2024
GDLN LEV      355,235.00 GPT MEC  SP ETI N      ANNL COMM IND
GDLN SGL      59,982.50 FUT N PEN S  SP RPU N PDA N BSB%  N TTC      0.00
GRS PYMT      82,110.32 ILLUM NO CR OPT  COMM IND 1
      S/A IS DONALD R BOISVERT CLU
NXT TRX SUPR VER  PROD U2 CL/POL      NL5019717 SEC ID      CO NL  OVRD N

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Overview

Balanced Opportunities is the name of the platform that handles requests for these annuities. The company that owns the Balanced Opportunities platform is called IPX (formerly FPS). Available lines of business include 403(b), 457(b), and IRA.

To identify a Balanced Opportunities policy, look up the policy number in Salesforce.

The screenshot shows a Salesforce record for policy number 1357782X. At the top, there is a red box labeled "FPS Policy Alert!" with a red arrow pointing to it. Below this, the interface is divided into several sections:

- Owner/Annuitant Information (2):** Lists Sydney Graham as the Owner and Annuitant.
- Beneficiary Information (1):** Lists James Burke as the Primary beneficiary.
- Agent Information (1):** Lists Christopher Longworth as the agent.
- Policy Details:** A tabbed interface showing various details about the policy, including Product Name (Sel Income), Line (Annuity), Product Class (Annuity), Line of Business (Roth 403(B) Not Loanable), Policy Status (Surrendered), and Policy Status Change Date (03/25/2024).
- Information:** A sidebar on the right showing key information about the policy, including the Policy Number (1357782X), Agency (APPRECIATION LLC), Policy Status (Surrendered), and Policy Status Change Date (3/25/2024 1:00 AM).

Authenticating Policy Owners

Proceed with standard authentication practices.

[Biometric Authentication Procedures](#)

[Caller Authentication Procedures](#)

Viewing Policy Information

Policy Number Format: 1234567X

Policy information can be accessed in all of the standard systems, including Salesforce, Mainframe, and OnBase.

Handling Requests

Most requests should be directed to the Balanced Opportunities platform.

Handled by IPX/FPS	Handled by National Life
Loans	Commission/Compensation
Partial Withdrawals	Allocation Changes
Surrenders	Product-related questions
Beneficiary Change	Interest rate questions
Address Change	
Legal Name Change	
Death Claim Notification	
Separated from service (retired/no longer employed)	

Contact Information:

- Website: www.nationallife.com/balancedopportunities
- Customer Support for Balanced Opportunity Platform call: 877-903-9257
- Customer Support for IPX/FPS: 833-264-1502

Related Resources

- [NLG Policy Numbering Scheme for Warm Transfers](#)
- [Policy Number Conventions](#)
- [Annuity QRC \(Blue Card\)](#)
- [IUL QRC \(Green Card\)](#)

Article Details

Last Reviewed	3/27/2024	Intended Audience	Customer Innovation Group (CIG)
Reviewed by	Evan Kleypas, Kaitlyn Lary, Brandi Solizadair, Juliuse Williams	Business Block	After-Issue Operations

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