

Nationwide outlines essential practices for submitting annuity business to ensure a smooth experience. Agents must meet all licensing and training requirements, including having an active insurance license, completing product-specific and state-required annuity training, and checking for any additional education mandated by their firm. It is crucial to include all necessary forms when submitting applications, which may include the application, replacement form, transfer of assets or ACORD form, disclosure summary form, non-natural owner form, non-resident form, suitability forms, and any firm-specific forms. For transfers of assets or 1035 exchanges, agents should verify the relinquishing company's requirements, as some may require original paperwork or specific signatures. When dealing with single-premium immediate annuities, agents must specify an income start date at least 10 days after premium receipt and provide the Nationwide immediate annuity quote number on the application. Additional resources, including brochures, forms, and current rates, can be accessed at [nationwidefinancial.com](https://www.nationwidefinancial.com). It is important to note that annuities are not deposits, are not insured by the FDIC or any federal agency, and may lose value. Clients should consult with financial professionals regarding their specific situations, as variable products are long-term investments subject to market risks. Products are issued by Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company, with variable products distributed by Nationwide Investment Services Corporation.