

Part 1 – Employer

Establish the Plan	Employer completes: <input type="radio"/> IRS form 5305-SEP <input type="radio"/> IRS form 5304-SIMPLE <i>No IRS filing required. Employer keeps a copy of form on file.</i>
Set up Employer Account	Employer completes: <input type="radio"/> NLG Employer Information form 4258i and sends to NLG Retirement Services email: rprunit@nationallife.com
Notify Employees of Benefit	Employer circulates: <input type="radio"/> Announcement Letter for new benefit <input type="radio"/> FIT Secure Growth and/or FIT Select Income product brochures

Part 2 – Agent

Confirm Training is Current	Agent confirms: <input type="radio"/> Annuity Training, Best Interest Training and any required State Training is current before meeting with employees.
Educate Employees	Agent circulates: <input type="radio"/> Educational information and facilitates group meetings to explain the benefit
Enroll Employees	Agent meets with individual employees to complete: <input type="radio"/> Salary Reduction Agreements (SRA) <ol style="list-style-type: none"> 1. Capture dollar amount to be deducted from paycheck or 2. Opt-out from benefit <i>Agent submits SRAs to employer.</i> <input type="radio"/> Submit employee policy applications to NLG via e-App <i>Agent provides employer with policy numbers for each enrolled employee.</i>

Products issued by

National Life Insurance Company® | Life Insurance Company of the Southwest®

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No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Part 3 – Employer

Fund Employee Policies To set up recurring draft for participating employee policies under group:

Employer creates and sends spreadsheet to NLG via email: Billing@nationallife.com;

- Email subject line: Employer name and Group ID #
- Spreadsheet is in Excel, CSV, or TXT format and includes for each enrollee
 1. NLG Policy Number (if unknown, please provide last 4 of SSN)
 2. Employee Last Name
 3. Employee First Name
 4. Contribution Amount

Example:

Employer Name			
NLG Policy #:	Employee's Last Name	Employee's First Name	Contribution Amount
11111x	Doe	John	\$100.00
22222x	Smith	Jane	\$250.00
Total:			\$350.00

Remittance

Employer initiates:

- Remittance as one bulk payment via Electronic Funding method such as ACH/Wire or by physical check following funding instructions below.

Option 1 – Electronic Method: (i.e. ACH or Wire) Electronic funding allows for quick and efficient processing that you and your participants can verify deposit within 24-48 hours upon receipt.

- Bank Name: JPMorgan Chase
- Account Name: Life Insurance Company of the Southwest
- Routing/ABA #:
 - Wires: 021000021
 - ACH: 111000614
- Account Number: 8805011770

Option 2 – Check Method: (Physical Check(s) only)

Mailing address: (Please note: UPS and FEDEX may not be able to deliver to a PO box, please confirm with your carrier of choice or utilize USPS for tracked mailing)

National Life
PO Box 121109, Dept 1109
Dallas, TX 75312-1109

Changes within plan

Changes to contribution amounts

Employer sends to NLG Billing email: Billing@nationallife.com

- Revised spreadsheet highlighting changes to enrollees and policy remittance

Participant Changes

Employer sends updates to NLG Billing email: Billing@nationallife.com

- New Participant(s): Add new participant information to spreadsheet
- Remove Participant(s): Remove participant information from spreadsheet

Part 4

Activate Policy

- Employee receives, reviews and completes DocuSign package.

Annuities have surrender charges that are assessed during the early years of the contract if the contract owner surrenders the annuity. In addition, withdrawals prior to age 59 ½ may be subject to a 10% Federal Tax Penalty. Indexed annuities do not directly participate in any stock or equity investments.