ANNUITY PORTAL

*Support Staff*

CFG Annuity Specialist - Deann Wood - 515-457-1222 [deann.wood@centralfinancialgroup.com](mailto:deann.wood@centralfinancialgroup.com)

CFG Annuity Contracting – Genie Kmicinski – 515-457-1222

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*What is an annuity?*

Annuities are essentially insurance contracts. You pay a set amount of money today, or over time, in exchange for a lump sum payment or stream of income in the future. The type of annuity and details of the particular annuity can determine the payouts you’ll receive.

*Annuity Guidelines*

1. Ensure that you are contracted with the company that you write as well as appointed in the state.
2. Complete the required trainings prior to dating the application:
3. Anti-money Laundering (AML) [www.limra.com](http://www.limra.com) or [www.webce.com](http://www.webce.com), Registered Representative use [www.reged.com](http://www.reged.com)
4. 6 Hour Index Training [www.webce.com](http://www.webce.com)
5. Best Interest Training [www.reged.com](http://www.reged.com)
6. Product Specific Training – Contact Deann or Genie as they are available on different sites depending on each company.
7. All contracting questions should be directed to Genie.

*Annuity Product Portfolio*

Top 10 MYGA Companies

American Life – **E App Available (Reduced Compensation on Paper App)**

Athene – **E App Available**

Cincinnati Life

EquiTrust – **Mobile App Available**

F&G – **E App Only**

Global Atlantic/Forethought

Oceanview Life

Pacific Guardian

Sagicor – **E App Available (Reduced Compensation on Paper App)**

United Life

*Fixed Annuities – MYGA & SPIA*



Please contact our office for SPIA quotes.

*Equity Indexed Annuities – Non BD’s*



*Equity Indexed Annuities – BD*



*Royal Alliance CFG Support Staff*

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*Variable and Hybrid*

Please see the approved RA Inventory Sheets below.

*CFG RA Top Picks At A Glance*

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*Approved Royal Alliance Inventory*

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\*Some carriers require contracts to flow thru an IMO, CFG is contracted with Senior Market Sales (SMS). See Genie for SMS contracting.

*RA RILA and VA Compensation Grid*

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*Royal Alliance Procedures:*

1. All variable annuities require pre-approval. \*
2. All additional deposits into an existing annuity, over $10,000, will need to be blottered.
3. All indexed annuities require pre-approval. \*

\*VA and FIA’s – If you are a Royal representative, before you write business, you must first be appointed to the carrier thru RA – can be done through a ServiceNet ticket.

*Appointments*

1. View Current Carrier Appointment
   1. Go to “My Profile” on Royal Alliance V2020 Homepage
   2. Select “Insurance Appointments” under Tools/Utilities
2. Request New Insurance Carrier Appointment
   1. Create New Service Net Ticket
      1. Select ServieNet Template = Licensing & Registration
      2. Select ServiceNet Ticket Type = Insurance Carrier Appointment
   2. Identify Company & State and Submit

*State Registration and Licensing*

* Representative must have their **State Securities Registration** in the state the client resides in **AND** their **State Insurance License** with Variable Lines
  + Process for **State Securities Registration**:
    - Create New Service Net Ticket
      * Select ServieNet Template = Licensing & Registration
      * Select ServiceNet Ticket Type = State Registration
    - Select State
      * AG = For General Securities Business
      * RA = For IAR/Fee-Based Securities Business
  + Process for **State Insurance Licensing** 
    - **Website** [**www.nipr.com**](http://www.nipr.com)**, please direct any questions to Genie Kmicinski**

Most efficient way to write and submit RA New Business is using the Quick Submit program on the Advisor’s Portal.

*Quick Submit Process:*

1. Obtain NB# thru eQuipt
2. Complete Application
3. Most transfers require a wet signature
4. Either E-sign or sign with client electronically
5. Confirm ready for compliance approval
6. Once approved by compliance, it will be electronically sent to the carrier.
7. Look for follow-ups from carrier