

➤ Agent / Advisor / Agency Items Needed for Appointment

- State Resident License
- Non-resident State Licenses
 - List immediate states

- Anti-money laundering proof of completion – [LIMRA website link](#)
- CE compliant with resident & non-resident States
- Proof of Errors & Omissions coverage ***E&O must show the agent as covered, OR must be sent in with a letter from the insured on their letterhead detailing the policy #, effective date and that the writing agent is covered***
- Banking information for commission deposits (If agency, see below)
- If any background questions are answered YES, be prepared to have detailed information
- State Annuity Suitability Training Certificate – [QUEST CE website link](#) ***This is only needed for agents that are planning on submitting annuity business***
- Setup AGENCY** – Copy of agency license in the resident and non-resident States
 - Name of Agency
- Agency Tax ID

➤ Carrier Access – Milner Financial Brokerage for Life & Annuity



Milner Financial uses an online process system called SureLC to get agents licensed with carriers. This means that you will only need to complete the licensing paperwork one time and Milner will take over the licensing process from there.

Please complete the contracting documents by clicking [here](#) to download the contracting packet. If you would like to complete using the online SureLC link, advise the Provident Partners staff.

➤ Carrier Direct – Providence Partners Agency Contracts

If an agent is already licensed with Lincoln, American National or One America, simply advise Providence Partners for appointment transfer & setup.



[ABGA Contracting Packet](#)

[Contracting Packet](#)

[Request Email Link](#)

Quoting Life Insurance Solutions

Case design of life insurance opportunities can be straightforward or somewhat complex, depending on the circumstances.

1. **Longer Lasting / Cash Value Life Insurance** (traditional UL or WL solutions) - Best practice is to have a conversation with a life insurance specialist and determine which carrier(s) may be a good fit given the client's need or situation.
 - a. For a detailed guide **A-Z of needs & situations**, call or email Jay Stubbs
 - b. Refer to the Providence Partners [Specialists flyer](#)
 - i. [Lincoln Financial Network](#)
 - ii. One America Network
 - c. Send in a quote request thru [Providence Partners Web Form](#)
 - d. Call or Email Vicki Miller 205-848-8100 Opt 3 vmiller@providencebenefits.com
2. **TERM Life Insurance Quoting Resources AND Guaranteed Universal Life (GUL) Ages 85-120**
 - a. *VitalQuote* - industry's leading Term and guaranteed UL comparison and quoting system that offers an extensive database of Term and UL products – Access thru [Milner Financial Dashboard](#)
 - b. *iPipelineQuote* - offers you a simplified input engine and links directly to forms – Access thru [Milner Financial Dashboard](#)
 - c. Send in a quote request thru [Providence Partners Web Form](#)
 - d. Call or Email Vicki Miller
3. **IMPAIRED RISK** Life Insurance – Client has a health history, current lifestyle or other issue that will result in adverse underwriting, table rating and/or flat extra per thousand
 - a. Start with a health specific questionnaire – [Click Here](#)
 - b. Complete an Informal Inquiry with HIPAA – [Click Here](#)
 - c. Speak with an Impaired Risk Underwriting Specialist at [Milner Financial](#)
 - d. Call or email Jay Stubbs



Getting Started with Quotes & Illustrations

Life, LTC, Disability & Annuity Best Practices

Quoting LTC Insurance Solutions

Quoting LTC insurance opportunities requires us to know **what type of coverage** the client (and sometimes the spouse) is looking to obtain. We have access to these product types:

1. **Traditional** LTC – Best practice is to quote Mutual of Omaha with Kandi Williams through [Milner Financial](#)
2. **Asset Based** LTC (also referred to as Hybrid LTC)
 - a. One America **Asset Care** – Direct – Best practice is to familiarize yourself with the Asset Care product – [Click Here to obtain solves online](#) – Then consult with the One America Care Solutions Case Design specialist – Refer to the Providence Partners [Specialist flyer](#)
 - b. Lincoln **MoneyGuard** – Direct – Best practice is to speak to the MoneyGuard specialists at Lincoln Financial – [Click Here for the contact information](#)
 - c. Nationwide **Care Matters** – Milner Brokerage – Call or email Kandi Williams at [Milner Financial](#)
 - d. Securian **Secure Care** – Milner Brokerage – Call or email Kandi Williams
3. **Life Insurance** (traditional UL or WL solutions) with an **LTC or Chronic Illness Rider** – Best practice is to have a conversation with a life insurance specialist and determine which carrier(s) may be a good fit
4. One America **Annuity Care with LTC** – Direct – Best practice is to consult with the One America Care Solutions Case Design specialist – Refer to the Providence Partners [Specialist flyer](#)



Getting Started with Quotes & Illustrations

Life, LTC, Disability & Annuity Best Practices

Quoting Disability Insurance Solutions

Case design of disability income protection insurance opportunities is best when you consult with specialists at *Secura Consultants*, our Disability Partner. The client information needed for a proper & suitable traditional disability quote or comparison uses this [data form](#). If you have a completed data form, email that to RFP@securaconsultants.com

Carter Kowalski Call (952) 641-5203 Email carter@securaconsultants.com

Visit their website: www.securaconsultants.com, call their office: 855-224-5400, or utilize any of the following email accounts ...

- Requests for new proposals and proposal status updates: rfp@securaconsultants.com
- Annual renewals, offer letters, completed app kits, or underwriting updates: newbusiness@securaconsultants.com
- Increase illustrations or updates on pending increases: increases@securaconsultants.com
- Policy Service Requests (AoR Changes, Address Changes, Payment/Billing Changes, Inforce Policy Summaries, Policy Cancellation): polycyservice@securaconsultants.com

Illustrating Annuity Solutions

Obtain current MYGA rates or Illustrating Deferred Income (DIA), Fixed Indexed (FIA) or Single Premium Immediate Annuities (SPIA) through the following links. You can also send emails or call the specialists listed.

1. MYGA Rates are updated weekly and posted online – [click here](#)
2. Visit the Annuity Rate Watch tool thru [Milner Financial Dashboard](#)
3. Make sure the annuity solution is suited to the client need using the [Annuity Flow Chart](#)
4. Contact Annuity Specialist Chris Long at [Milner Financial](#)

Chris Long Call (770) 558-8904 Email chris@milnerfinancial.com

