

Agent Guide To SureLC

Step 1: Register and Create Your Account

After You click
the link you will
land here

SureLC For Producers

Sign In
Provide the information below to verify your identity.

Email

Password

LOGIN

REGISTER NEW ACCOUNT

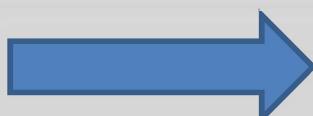
Must Click Here FIRST

Questions?
Please contact your agency

North American Senior Benefits

 (770) 558-8958
Licensing@nasbcorporate.com

Fill out all required Fields



SureLC
#1 In Licensing & Contacting

Create Your Account
Please fill your SSN and Last Name below. We will use it to check information about you in the NIIPR Producers Database.

SSN * (SSN is required)

Last Name *

Date of Birth *

Enter a valid email address to use as your login ID

Email *

By pressing "CREATE ACCOUNT" you acknowledge that you read and understand the Authorization and you authorize SureanceBay, LLC to pull your PDB report from NIIPR®.

Questions?
Please contact your agency

North American Senior Benefits

 (770) 558-8958
Licensing@nasbcorporate.com

Authorization To Obtain PDB Report

The National Insurance Producer Registry ("NIIPR®") maintains a report on every licensed producer known as the Producer Database Report ("PDB report"). NIIPR® currently collects data from all 50 states, the District of Columbia, and the Virgin Islands. The report contains information on a producer's licensing information, as updated on a regular basis by participating state insurance departments, as well as data from external sources such as the Regulatory Information Retrieval System, and includes the following information: (1) general producer information, such as name and address; (2) producer information, such as state license, license numbers, authorized lines, and license status; (3) appointment information, such as company appointments, effective date, termination date and reason; and (4) regulatory actions, if any.

The information contained in the PDB report is subject to the **Fair Credit Reporting Act**. Only individuals with a "permissible purpose" are permitted to access a consumer's credit report. The Authorization satisfies the permissible purpose requirement by serving as a written instruction by you, the consumer, to whom the report relates.

The PDB report is free to you. The NIIPR® fee is covered by your agency.

Step 2: Verify Profile

SureLC

My Profile

- Doing Business As
- Bank Info
- Licenses
- FINRA
- Questions
- History
- CE & Training
- E&O Insurance
- Signature
- Profile Documents

Contracting Requests

Carrier Contracts

Help & Support

Welcome to SureLC

Keith Thomason

This is your profile for contracting through **Keith Thomason**. If you need to access contracting with another agency, contact that agency for login instructions.

Follow the steps below to get started using SureLC.

1. Review the information on each page of your profile. Pages with **incomplete required information** will be marked with a red notification.
2. Pages with yellow notifications indicate incomplete information that is not required to create contracting requests.
3. Once your profile no longer has any red notifications, the **Contracting Requests** page will allow you to request carrier contracts.

Full Name

SureLC ID# 2212262

First Name * Middle Name Last Name Suffix

Personal information

SSN NPN Date of Birth Gender * Marital Status Spouse

Contact information

Email * Phone * Fax Cell

Driver's License

State

Address Information

Business Mailing Residence (No PO Boxes)

1- Verify that the information put in is correct.

2- Fill out any missing information.

Where you see blue boxes you will have your information filled in

**Warning do NOT change your address- contact your coordinator if this info is incorrect

Step 3: Doing Business As

Select your DBA type: Individual, Business, License Only, etc.

Individual
Carrier pays your commissions directly to you

Business Entity
Carrier pays your commissions to your Business

Licensed Only Agent
Someone other than carrier pays you
Select this option if you intend to have LOA solicitors underneath you.

Assigning Commissions
When DBA Individual, Commission Assignment is available only for carriers that allow it. Otherwise, commissions will be paid to you personally. Contact your agency for more details.

Contact Information for Appointments

Phone (Producer)

Fax (Producer)

E-mail (Producer)

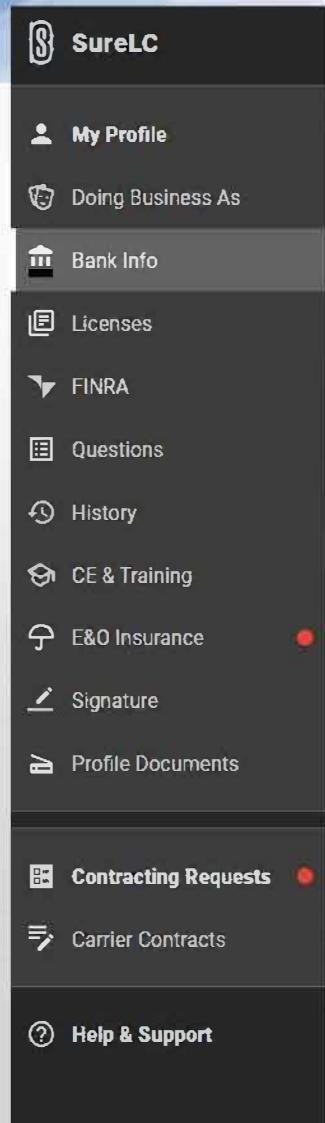
Mailing Address (Producer)

Business Address (Producer)

At the top of this page you will see a drop down arrow to Select how you are doing business: **You are doing business as an INDIVIDUAL ONLY**- even if you are paid through a company bank account, in order to do business as a company your company has to have an insurance license*.

**If your company has an insurance license please stop and contact your coordinator*

Step 4: Banking- There are 4 steps to this- continue to page 2

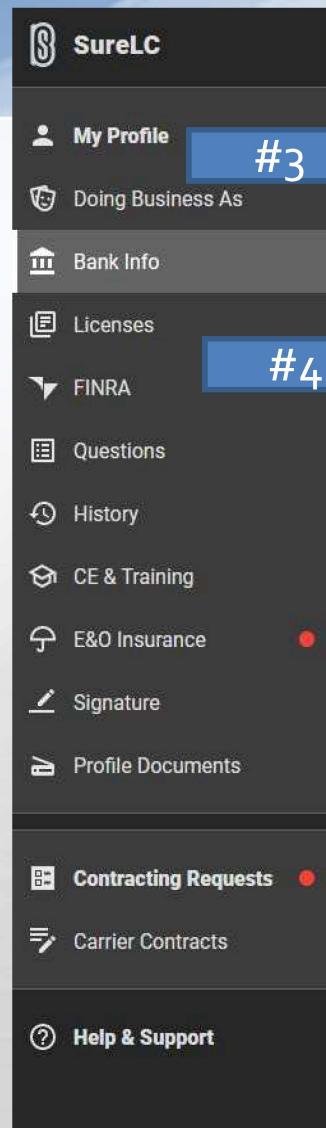


1-Click **Add Bank Info**



2- Click **Just Add Account Info**
Warning Do NOT click "The Drag and Drop" on this page
Continue to Next Page..

Step 4: Banking- continued



Bank info

Account type * Checking Savings

Name on the account, only if different

Routing number * #5

Account number *

TRUIST ACH OPE 27893 #6

Attach check

CANCEL SAVE & EXIT

Bank info

Account type * Checking Savings

Name on the account, only if different

Routing number *

Account number *

TRUIST BANK #7

SAVE & EXIT

3- Choose the **Type of Account**

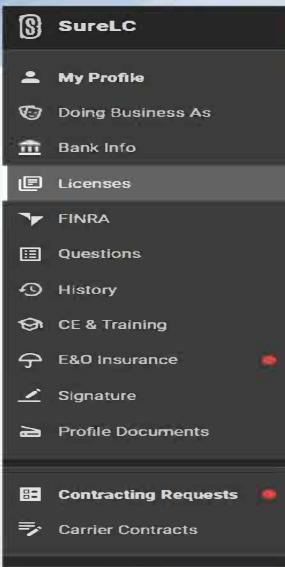
4- **Type the Routing Number:** Once your bank appears you **MUST select** from the drop down, otherwise the bank will not populate correctly.

5- Once you choose your bank from the drop down- **Add your account number**

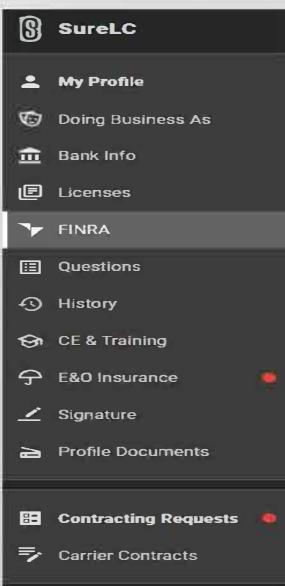
6- Then use the **attach check** to upload the picture of your banking **Be sure to use the form uploaded in the OS**

7-Once Populated, you **MUST** hit **Save and Next** or there will be an error

Step 5: Licenses & FINRA Tabs

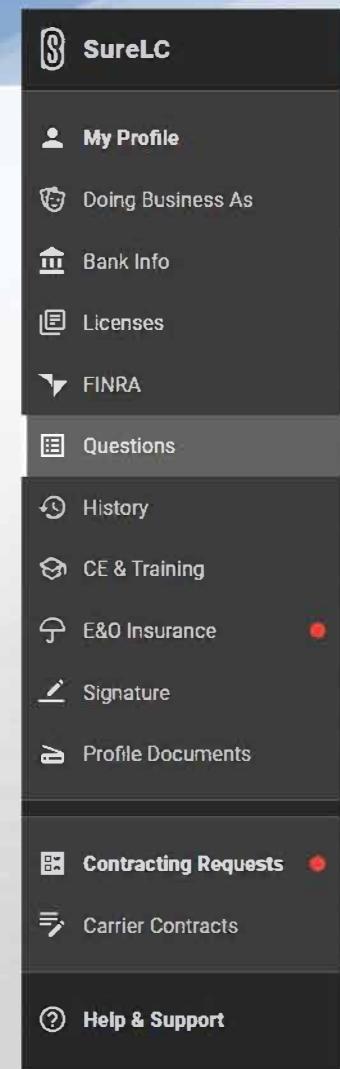


Leave License tab as is
Skip right past this

A screenshot of the FINRA section of the software. The question "Are you a registered representative with FINRA?*" is displayed. Two radio buttons are shown: "Yes" (unchecked) and "No" (checked). A large blue arrow points to the "No" radio button.

On the Finra
Section: **Select
NO-** the only
way you are a
yes is if you have
an ACTIVE
Securities license

Step 5: Legal Questions and Letter's of Explanation



The screenshot shows the SureLC software interface. The left sidebar has a dark background with white icons and text. The 'Questions' section is highlighted in grey. Other sections include 'My Profile', 'Doing Business As', 'Bank Info', 'Licenses', 'FINRA', 'History', 'CE & Training', 'E&O Insurance' (with a red dot), 'Signature', 'Profile Documents', 'Contracting Requests' (with a red dot), 'Carrier Contracts', and 'Help & Support'. The main content area is titled 'Questions' and contains a note: 'Answers to the questions on this page are not provided to carriers unless it is explicitly requested as part of standard contracting.' Below are six numbered questions with 'Yes' and 'No' radio buttons. Questions 1, 2, 3, 4, and 6 have 'No' selected. Question 5 has 'Yes' selected.

1	Have you ever been charged or convicted of or plead guilty or no contest to any Felony, Misdemeanor, federal/state insurance and/or securities or investments regulations and statutes? Have you ever been on probation?	<input type="radio"/> Yes <input checked="" type="radio"/> No
2	Have you ever been or are you currently being investigated, have any pending indictments, lawsuits, or have you ever been in lawsuit with insurance company?	<input type="radio"/> Yes <input checked="" type="radio"/> No
3	Have you ever been alleged to have engaged in any fraud?	<input type="radio"/> Yes <input checked="" type="radio"/> No
4	Have you ever been found to have engaged in any fraud?	<input type="radio"/> Yes <input checked="" type="radio"/> No
5	Has any insurance or financial services company, or broker-dealer terminated your contract or appointment or permitted you to resign for reason other than lack of sales?	<input checked="" type="radio"/> Yes <input type="radio"/> No
6	Have you ever had an appointment with any insurance company terminated for cause or been denied an appointment?	<input type="radio"/> Yes <input checked="" type="radio"/> No

Answer ALL questions honestly. If you Select Yes it will open a spot for you to attach a letter of explanation. Use the letter you created in EOS and any court documents or police records you have – **DO NOT** fill out the form inside the SureLC system. **If any information is left off, the carriers will deny appointment.**

If you have any questions be sure to stop and call your coordinator- the next page in this book are other things to understand if you do have any yes answers.

Step 5: Letter's of Explanation-

If you answered No to all the questions you can skip this page

If you have yes answers:

It is Imperative that you account for each issue- this includes if you have multiple of the same type of infraction- For example, if you have two misdemeanors, one on 12.3.2009 and one on 3.16.2004, it is **Two** entries under each misdemeanor question.

Please NOTE: For question one-There are two misdemeanor, two felony, and two regulatory questions so pay close attention to what needs a yes. One relates to the charges, the other relates to the convictions.

Also: Charged and conviction dates are rarely the same- Please provide accurate dates- if you don't know, stop and get your court records- **Yes, it's that important.**

It is okay that the letter from the EOS, has all the explanations on one, you still must upload it to each individual date that you put in the system. (Same letter goes on charge, conviction, and any or all other items you put dates on).

SO IMPORTANT: When you go to attach the letter of explanation **DO NOT** hit create, hit upload document.

For Pictures on how to Upload please see next page.

Step 5: Letter's of Explanation-

If you answered No to all the questions you can skip this page

SO IMPORTANT: When you go to attach it do not hit create, hit upload document
Repeat for each date added

1b Have you ever been convicted of or plead guilty or no contest to any Misdemeanor?

1 An explanation is required for this question.

Yes No

#1

Add Explanation

BACK

Have you ever been convicted of or plead guilty or no contest to any Misdemeanor?

1 Please add the date of occurrence.

1 Required documents are missing.

Occurrence *

Occurrence is missing

You may drag and drop your documents file(s) here or use the tools below.

UPLOAD NEW DOCUMENT

CREATE EXPLANATION DOCUMENT

#2 add date

CANCEL CREATE

BACK

Have you ever been convicted of or plead guilty or no contest to any Misdemeanor?

1 Required documents are missing.

Document #1

12/03/2003

You may drag and drop your documents file(s) here or use the tools below.

UPLOAD NEW DOCUMENT

CREATE EXPLANATION DOCUMENT

#3

CANCEL CREATE

BACK

Have you ever been convicted of or plead guilty or no contest to any Misdemeanor?

Document #1

12/03/2003

You may drag and drop your documents file(s) here or use the tools below.

UPLOAD NEW DOCUMENT

CREATE EXPLANATION DOCUMENT

Explanation (1 of 3.jpg)

Remove

#4

CANCEL CREATE

1- Add explanation
2- Put in date

3- Upload Document
4- Create

If you are confused or can't get the system to work please stop and contact your coordinator

Step 6: Employment History

- SureLC
- My Profile
- Doing Business As
- Bank Info
- Licenses
- FINRA
- Questions
- History
- CE & Training
- E&O Insurance
- Signature
- Profile Documents
- Contracting Requests
- Carrier Contracts
- Help & Support

EMPLOYMENT RECORDS ADDRESS HISTORY

Include at least seven (7) years of employment history, full-time education, military service, and unemployment.

Employment address is missing.

#1  ADD EMPLOYMENT

2 

Add Employment Address

Country * United States

Company *

Position *

Street 

Zip  City * 

Investment Related Business: Yes No

From * 

To * CURRENT 

3 

4 

ADD EMPLOYMENT

EMPLOYMENT RECORDS ADDRESS HISTORY

Include at least seven (7) years of employment history, full-time education, military service, and unemployment.

TO: CURRENT Company:  Position:  Location: 

FROM: August 2017  

Missing employment history between December 2013 and August 2017. 

4 

EMPLOYMENT RECORDS ADDRESS HISTORY

Include at least seven (7) years of employment history, full-time education, military service, and unemployment.

TO: CURRENT Company:  Position:  Location: 

FROM: August 2017  

TO: August 2017 Company:  Position:  Location: 

FROM: January 2010  

ADD EMPLOYMENT

Employment must cover 7 years AND not have gaps-if there are gaps enter "unemployed" and add the dates. **Keep adding jobs** until you reach the seven years.

Step 7:CE and Training & EO Tab



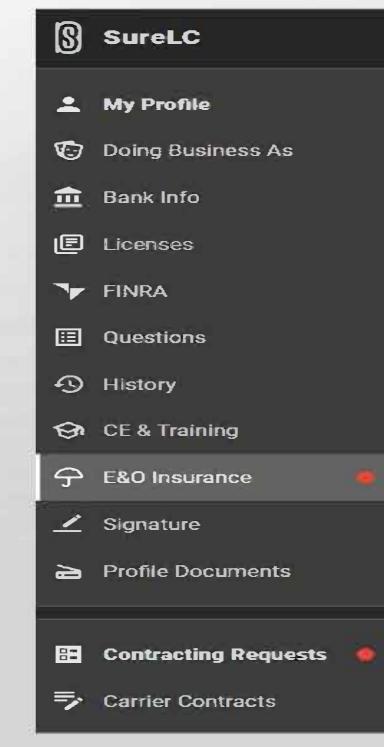
My Profile > Training

CERTIFICATIONS COURSE HISTORY

Training Concierge

Add New Accounts

Leave the Training page completely as is, the coordinators will populate what is needed.



Errors & Omissions

Missing E&O policy info
E&O declaration page is missing

Add Existing E&O Policy
Upload the declaration page of your E&O policy

Buy New E&O Policy
CalInsurance

Buy E&O Policy

\$33.99/MO \$138.70/DOWN + Life, Accident, Health	\$41.70/MO \$145.99/DOWN + Fixed & Indexed Annuities Life, Accident, Health	\$49.69/MO \$157.99/DOWN + Variable Products & Mutual Funds Life, Accident, Health Fixed & Indexed Annuities
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The E&O Tab is an advertisement: You are **NOT required**, to purchase this . You may skip it. (The red dot can stay) If you want E&O, there is the one offered inside of the system (However, this one does NOT auto renew*)

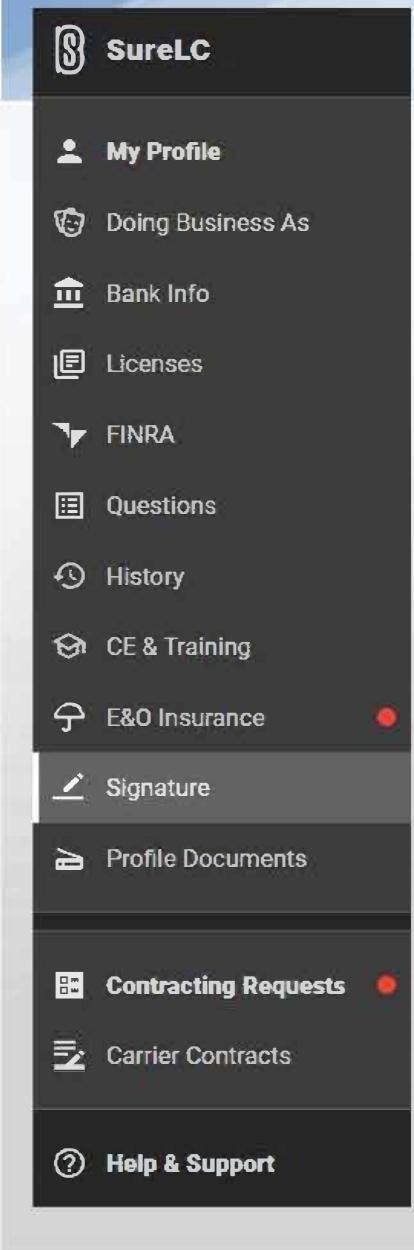
If you have E&O Click Upload and enter information and attach certificate

*Please see the following link for E&O insurance that auto-renews:

<https://www.napa-benefits.org/insurance/errors-and-omissions-eando-insurance>

E&O insurance is insurance you carry on yourself as a broker, for if someone ever took you to court over insurance related issues. It opens three more carriers and more products up to you that you do NOT have access to without carrying E&O insurance. However, it is NOT mandatory and can be picked up and applied at any time

Step 8: Signature Authorization Page



The image displays two screenshots of the SureLC software for the 'Signature' step:

Screenshot 1: 'Add Your Authorized Signature' page. It shows a 'DRAW SIGNATURE' button with a blue arrow labeled '#1' pointing to it. Below the button, text says 'You may also print the form, sign it, and scan it' and 'PRINT FORM' button. At the bottom, it says 'Already signed the signature authorization?' and 'UPLOAD IT NOW' button.

Screenshot 2: 'Signature Authorization Agreement' page. It contains the 'Signature Authorization' text and a detailed description of the agreement. At the bottom, it says 'Click on the Agree button to accept the Signature Authorization agreement' and has an 'AGREE' button with a blue arrow labeled '#2' pointing to it.

Screenshot 3: 'Draw your signature' page. It has a large empty box for drawing a signature and a note: 'If you have access to a touchscreen, you can use your finger or stylus to create a signature, otherwise, please, use your cursor to draw your signature.' It has a 'BACK' button, a large blue arrow labeled '#3' pointing to the signature box, and a 'DONE' button.

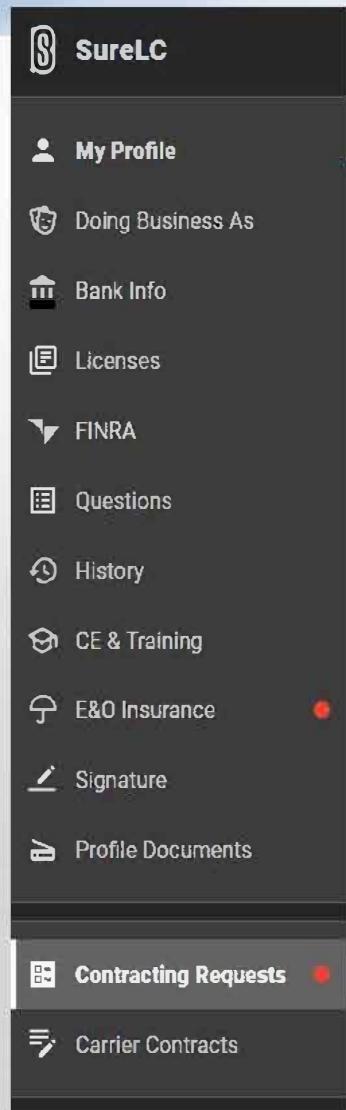
1- Click Draw Signature

2- Click Agree

3- You must *hold down your mouse button to draw your signature* and then click done

Step 9: Contracting Request

this step is 3 pages Long



The screenshot shows the 'Contracting Requests' page. At the top, there are tabs for 'AT PRODUCER (1)', 'AT BGA (0)', 'AT CARRIER (5)', 'COMPLETED (0)', and 'DISCARDED (0)'. Below the tabs, a message says 'The contracting requests on this page require you to take action to move forward.' A blue arrow labeled '#1' points to the 'CREATE REQUEST' button. The main area shows a list of carriers: 'American Financial Life And Annuity Ins Co' (selected), 'Review and signature requested on 09/18/20', 'Products: Fixed Life', 'States: NC', and a status 'OPEN'.

1- Click **Create Request**

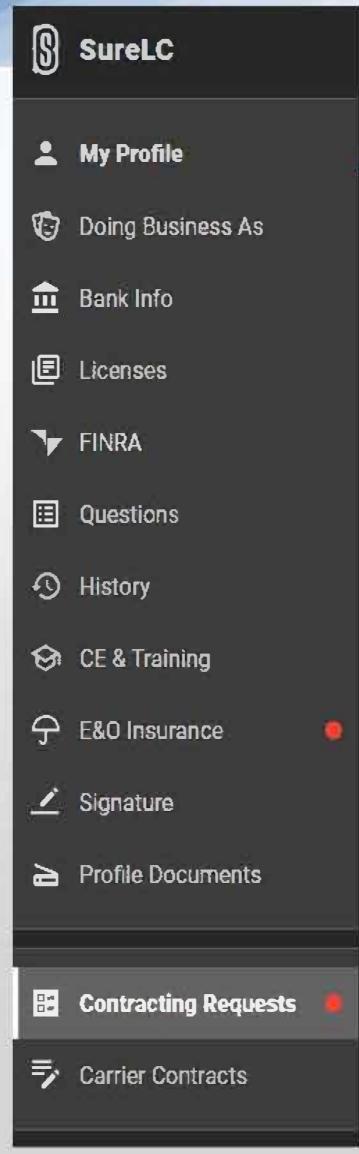
The screenshot shows a dropdown menu titled 'Select Carrier & Request Type'. The 'Select Carrier' dropdown is open, showing a list of carriers: 'Liberty Bankers Life (X)', 'North American Senior Benefits (NASB)', 'Royal Neighbors Of America', 'Transamerica Life Ins Co (Brokerage)', and 'United Home Life Ins Co'. The 'North American Senior Benefits (NASB)' option is highlighted. A blue arrow labeled '#2' points to this dropdown.

2- On this Drop Down:
ONLY Select North American Senior Benefits: If you select more carriers it will tie up your contracting.

The screenshot shows the 'Carrier & Request Type' page again. The 'Select Carrier' dropdown is now populated with 'North American Senior Benefits (NASB)'. The 'Request type' section shows a list of options: 'Contract' (which is selected), 'Add State', 'Payment', and 'Transfer'. A blue arrow labeled '#3' points to this section.

3- Choose **Contract Only**

Step 9: Contracting Request continued



This screenshot shows the 'Select States & Products' step. The left sidebar shows the 'Contracting Requests' path. The main screen has two sections: 'Select Product' and 'Licensed States'. In the 'Select Product' section, there is a red error message: 'At least one product should be selected' with a 'Fixed Life' checkbox. In the 'Licensed States' section, there is another red error message: 'At least one state should be selected' with a 'North Carolina' checkbox. Two large blue arrows, each labeled '#4', point to the 'Fixed Life' and 'North Carolina' checkboxes respectively.

This screenshot shows the 'Select States & Products' step after the user has selected 'Fixed Life' and 'North Carolina'. The 'Select Product' section now shows 'Fixed Life' with a checked checkbox. The 'Licensed States' section shows 'North Carolina' with a checked checkbox. A large blue arrow, labeled '#5', points to the 'NEXT' button at the bottom right of the screen.

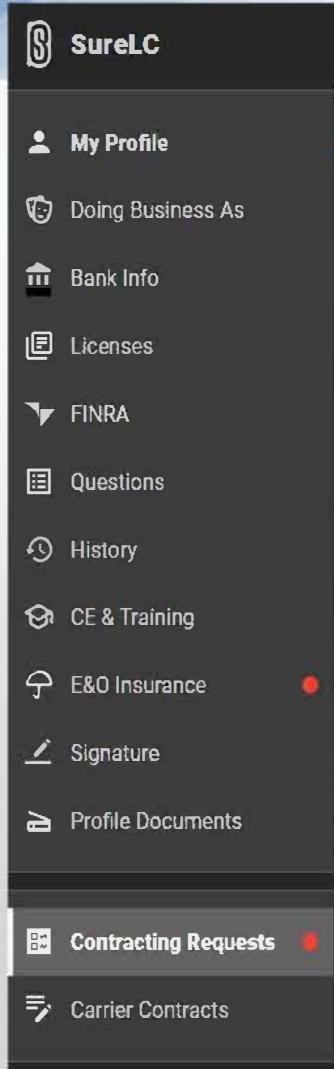
This screenshot shows the 'Training' step. The left sidebar shows the 'Contracting Requests' path. The main screen has a yellow warning message: 'Please review the information on the Training screen. Select NEXT to confirm and continue'. Below it is a 'Training Concierge' section with a 'Add New Accounts' button. A large blue arrow, labeled '#6', points to the 'NEXT' button at the bottom right of the screen.

4- Click BOTH
•Fixed Life and
•Your State- You may select any states you have options for but MUST click your resident state

5- Click Next

6- Click next. We will take care of this during another step

Step 9: Contracting Request continued



This screenshot shows the 'Errors & Omissions' contracting request page. It includes a sidebar with steps 1-5: Carrier & Request Type, States & Products, Training, Errors & Omissions, and Carrier Questions. The main content area shows a message: 'Most carriers require E&O. You can register an existing E&O policy or purchase one using the options below.' It has sections for 'Add Existing E&O Policy' (with a note that no E&O certificate was found) and 'Buy New E&O Policy' (with three options: 'Life, Accident, Health' for \$33.99/MO, 'Fixed & Variable Annuities' for \$41.70/MO, and 'Variable Products & Mutual Funds' for \$49.69/MO). Buttons for 'ADD E&O POLICY' and 'BUY E&O POLICY' are present. A large blue arrow labeled '#7' points to the 'NEXT' button at the bottom right.

This screenshot shows the 'Confirm & Sign' page for the North American Senior Benefits (NASB) contract. The sidebar shows steps 1-6: Carrier & Request Type, States & Products, Training, Errors & Omissions, Carrier Questions, and Review & Sign. The main content area displays the NASB logo and a message: 'This New Agent Contract is entered into, North American Senior Benefits ("NASB"), a Georgia corporation, and CHRISTINA LAWRENCE ("Licensed Agent") ("Independent Contractor").' It also includes a 'WHEREAS' clause and a 'Carrier Insurance products' section. A note at the top says 'Please read & scroll to the bottom of the screen. Select APPLY MY SIGNATURE to confirm and submit this request.' A large blue arrow labeled '#8' points to the 'APPLY MY SIGNATURE' button at the bottom right.

This screenshot shows the 'Confirm & Sign' page with the 'Carrier Insurance products' section visible. It includes a note: 'Carrier Insurance products: I hereby release, indemnify and hold harmless the Authorized Parties against any and all claims, demands, losses, damages, and causes of action, including expenses, costs and reasonable attorneys' fees which they may sustain or incur as a result of carrying out the authority granted hereunder.' Below this is a box for 'Please sign in the center of the box below. Please use BLACK ink.' with a sample signature 'John Doe' and 'PRODUCER#XXXX'. A large blue arrow labeled '#9' points to the 'APPLY MY SIGNATURE' button at the bottom right.

7- This is another advertisement for E&O, you can skip by **clicking Next**

8- Here is your NASB contract- you will need to **scroll** ALL the way to the bottom of this before the **Apply signature** will highlight

9- **Apply signature**- it will give you the option to download the contract- That's it! We will be back in touch with what's next. Welcome to NASB