

The background of the slide is a light blue gradient with several curved, concentric lines on the left side, creating a sense of depth and movement.

# 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

**Questions?**  
Please contact your agency

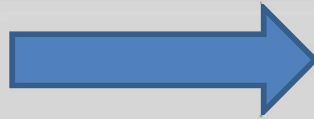


**North American Senior Benefits**  
(770) 558-8958  
Licensing@nasbcorporate.com

**Must Click Here FIRST**

[REGISTER NEW ACCOUNT](#)

Fill out all required Fields



**SureLC**  
#1 In Licensing & Contracting

**Create Your Account**

Please fill your SSN and Last Name below. We will use it to check information about you in the NIPR 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 Surancetay, LLC to pull your PDB report from NIPR®.

**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 ("NIPR®") maintains a report on every licensed producer known as the Producer Database Report ("PDB report"). NIPR® currently collects data from all 50 states, the District of Columbia and Puerto Rico. The PDB report consolidates each 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 demographics, such as name and addresses; (2) license information, such as states licensed, 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 ("FCRA"). Only entities 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 NIPR® 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**

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.

▪ The **Help & Support** page contains your agency's contact information, plus access to the SureLC Help Center's guides and tutorials.

**Full Name**

SureLC ID# 2212262

Title

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

EDIT

Mailing

EDIT

Residence (No PO Boxes)

EDIT

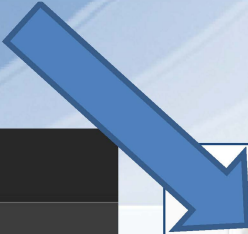
SSO From: Jul 24, 2019

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



**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

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

-  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

There is no bank account information in your profile [FIX](#)

**#1** → [+ Add Bank Info](#)

1-Click **Add Bank Info**

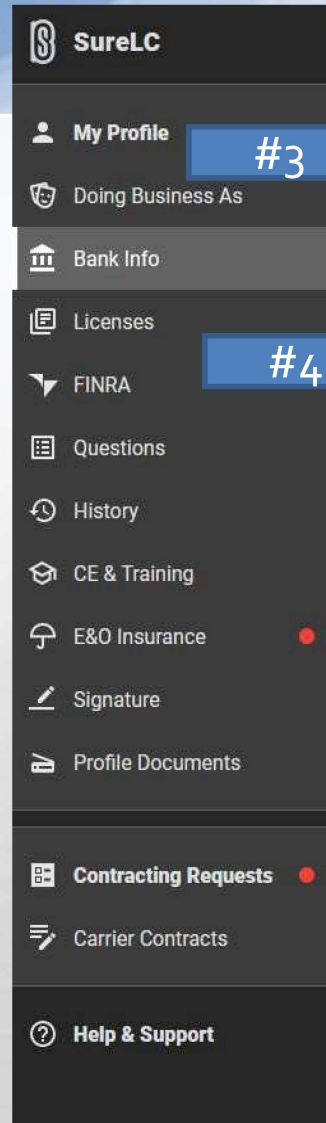
Upload or Select Check

**#2** → [JUST ADD ACCOUNT INFO](#)

 Drag & drop check image/PDF here to upload  
or click here to browse files

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 \* [Field] Account number \* [Field]

TRUIST BANK [Field]

ACH OPER [Field]

27893

Attach check

CANCEL SAVE & EXIT

Bank info

Account type \*  
☒ Checking ☐ Savings

Name on the account, only if different

Routing number \* [Field] Account number \* [Field]

TRUIST BANK [Field]

ACH OPER [Field]

27893

Attach check

SAVE & EXIT

3- Choose the **Type of Account**

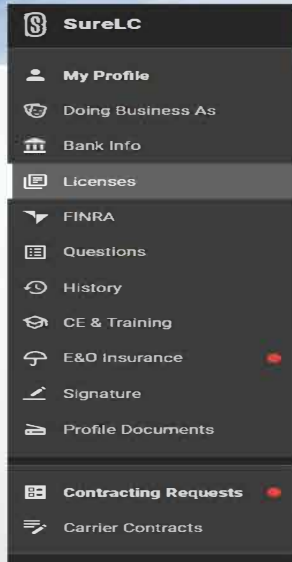
4- **Type the Routing Number:** Once your bank appears you **MUST select** from the drop down, otherwise the bank will not populate correctly.

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

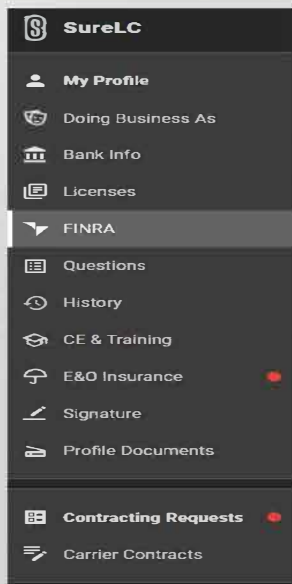
6- Then use the **attach check** to upload the picture of your banking **Be sure to use the form uploaded in the OS**

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 in the SureLC interface. It shows a question: "Are you a registered representative with FINRA?\*" with two radio button options: "Yes" and "No". A large blue arrow points to the "No" option, which is selected. The "Yes" option is unselected.


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


 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

Questions

Answers to the questions on this page are not provided to carriers unless it is explicitly requested as part of standard contracting.

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?

☐ Yes ☒ 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?

☐ Yes ☒ No

3

Have you ever been alleged to have engaged in any fraud?

☐ Yes ☒ No

4

Have you ever been found to have engaged in any fraud?

☐ Yes ☒ 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?

☐ Yes ☒ No

6

Have you ever had an appointment with any insurance company terminated for cause or been denied an appointment?

☐ Yes ☒ 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?

Yes No

An explanation is required for this question.

#1 Add Explanation

← BACK

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

Please add the date of occurrence.

Required documents are missing.

Occurrence \*

Occurrence is missing

#2 add date

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

UPLOAD NEW DOCUMENT

CREATE EXPLANATION DOCUMENT

CANCEL CREATE

1- Add explanation  
2- Put in date

3- Upload Document  
4- Create

← BACK

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

Required documents are missing.

Occurrence \*

12/03/2003

#3

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

UPLOAD NEW DOCUMENT

CREATE EXPLANATION DOCUMENT

CANCEL CREATE

← BACK

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

Occurrence \*

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


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


# Step 6: Employment History


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.


 **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 RECORDSADDRESS 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 \*

State \*

Investment Related Business:

☐ Yes ☐ No

From \*

To \*

CURRENT

CANCEL

SAVE & EXIT



3

EMPLOYMENT RECORDSADDRESS HISTORY

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

ADD EMPLOYMENT

TO: CURRENT

FROM: August 2017

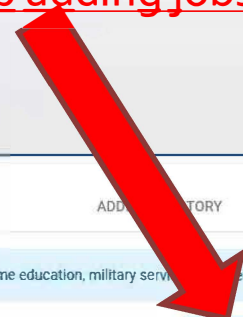
Company:

Position:

Location:

Missing employment history between December 2013 and August 2017.

ADD



4

EMPLOYMENT RECORDSADDRESS HISTORY

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

ADD EMPLOYMENT

TO: CURRENT

FROM: August 2017

Company:

Position:

Location:

TO: August 2017

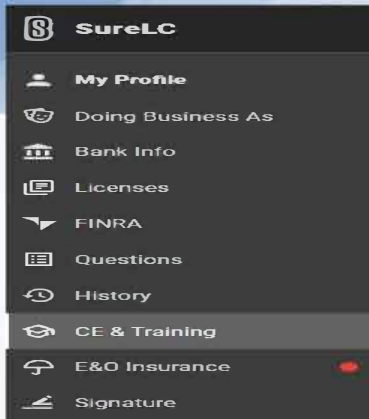
FROM: January 2010

Company:

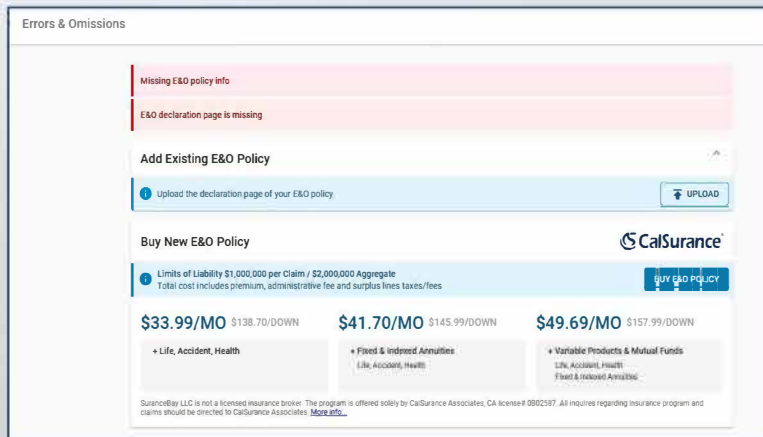
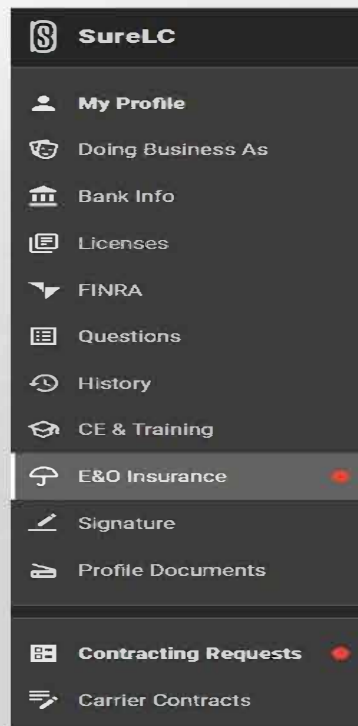
Position:

Location:

# Step 7: CE and Training & EO Tab



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



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\*)

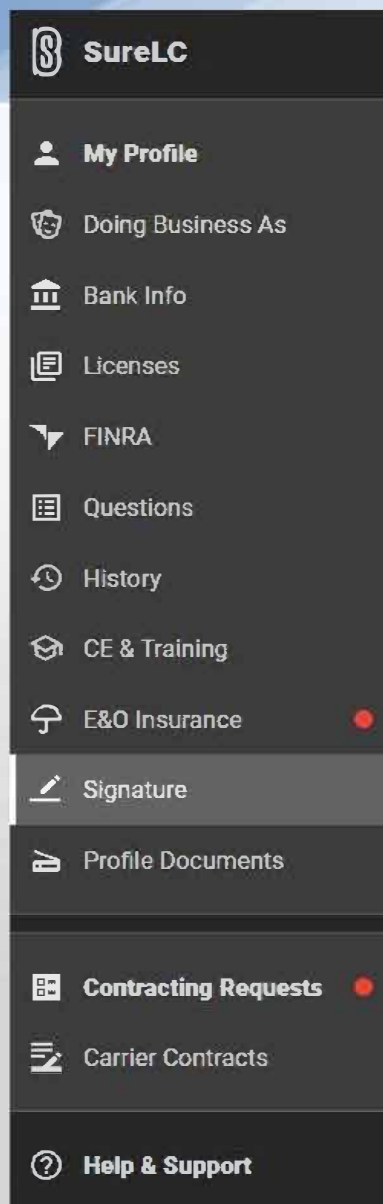
If you have E&O Click Upload and enter information and attach certificate

\*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

A screenshot of the 'Add Your Authorized Signature' page in the SureLC application. The page is divided into three main sections. The top section, titled 'Add Your Authorized Signature', contains a red error banner that says 'Missing Signature Authorization'. Below this, there are three buttons: 'DRAW SIGNATURE' (highlighted with a blue arrow labeled '#1'), 'PRINT FORM', and 'UPLOAD IT NOW'. The middle section, titled 'Signature Authorization Agreement', contains a text area with a legal agreement. At the bottom of this section is a yellow banner with the text 'Click on the Agree button to accept the Signature Authorization agreement' and an 'AGREE' button (highlighted with a blue arrow labeled '#2'). The bottom section, titled 'Draw your signature', contains a large white box for drawing the signature. Above this box is a blue information banner that says '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.' At the bottom of the signature box are 'BACK' and 'DONE' buttons (both highlighted with blue arrows labeled '#3').

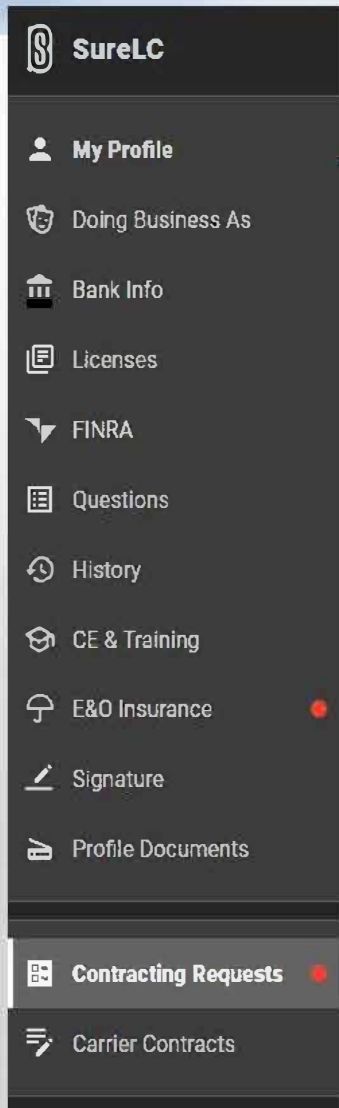
1- Click **Draw Signature**

2- Click **Agree**

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

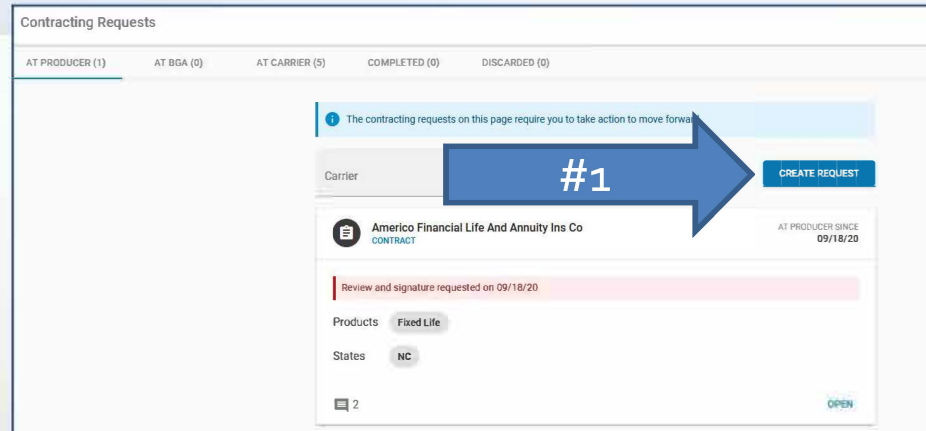
# Step 9: Contracting Request

this step is 3 pages Long



SureLC

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



Contracting Requests

AT PRODUCER (1) AT BGA (0) AT CARRIER (5) COMPLETED (0) DISCARDED (0)

The contracting requests on this page require you to take action to move forward

Carrier: Americo Financial Life And Annuity Ins Co

AT PRODUCER SINCE 09/18/20

Review and signature requested on 09/18/20

Products: Fixed Life

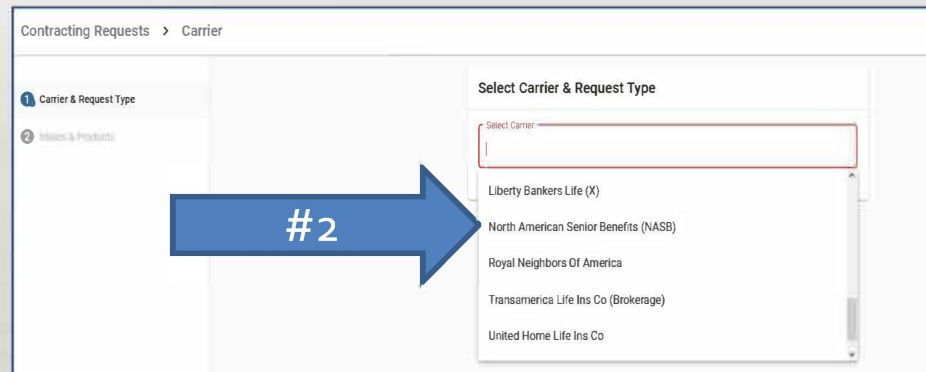
States: NC

2

CREATE REQUEST

#1

1- Click **Create Request**



Contracting Requests > Carrier

1 Carrier & Request Type

2 Products & Production

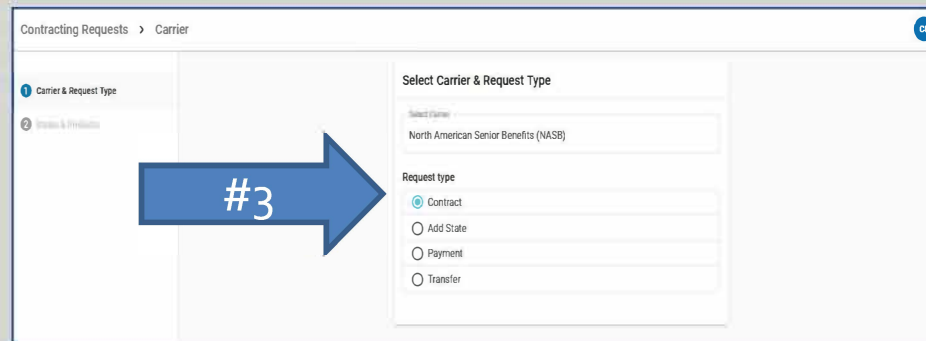
Select Carrier & Request Type

Select Carrier

- Liberty Bankers Life (X)
- North American Senior Benefits (NASB)
- Royal Neighbors Of America
- Transamerica Life Ins Co (Brokerage)
- United Home Life Ins Co

#2

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



Contracting Requests > Carrier

1 Carrier & Request Type

2 Products & Production

Select Carrier & Request Type

Select Carrier: North American Senior Benefits (NASB)

Request type

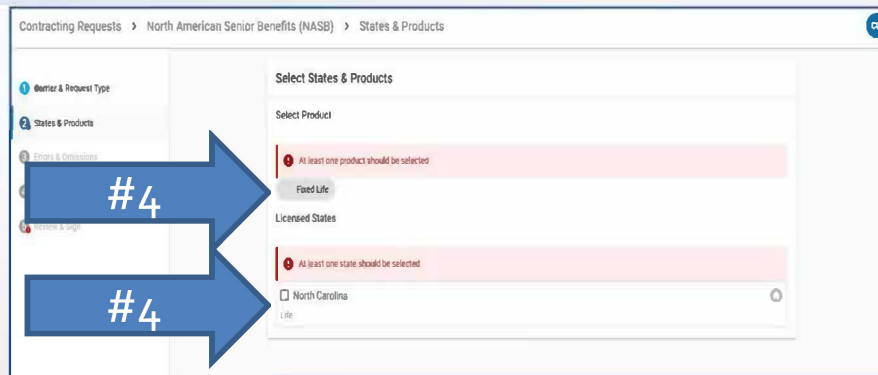
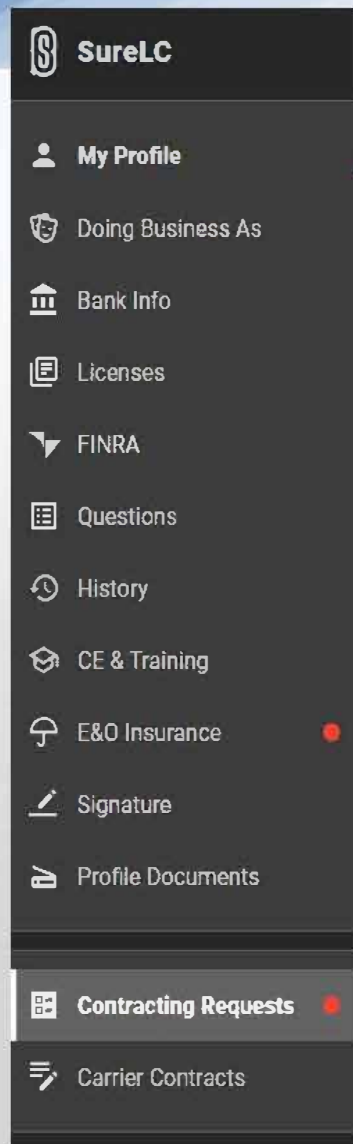
- ☒ Contract
- ☐ Add State
- ☐ Payment
- ☐ Transfer

#3

3- Choose **Contract Only**



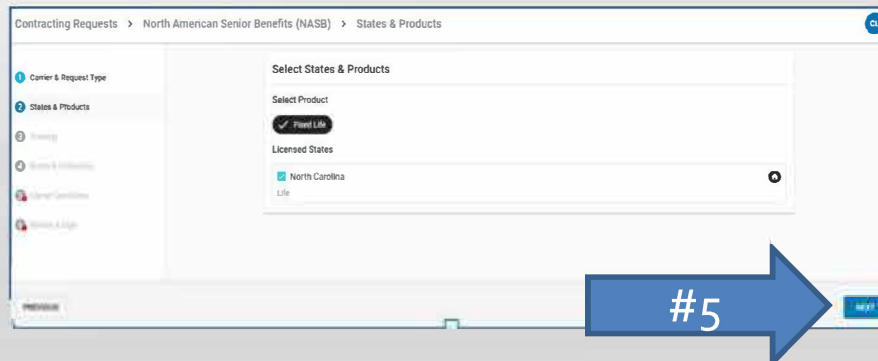
# Step 9: Contracting Request continued



This screenshot shows the 'Select States & Products' screen. Two blue arrows labeled '#4' point to the 'Select Product' and 'Licensed States' sections. The 'Select Product' section has a red error message: 'At least one product should be selected'. The 'Licensed States' section has a red error message: 'At least one state should be selected'.

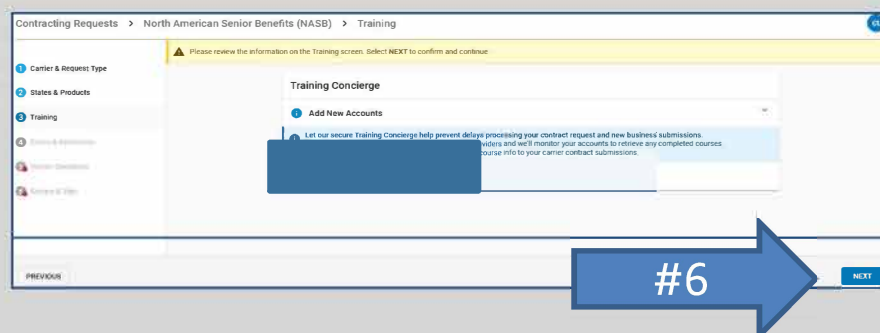
4- Click **BOTH**

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



This screenshot shows the 'Select States & Products' screen. A blue arrow labeled '#5' points to the 'Next' button at the bottom right.

5- Click **Next**

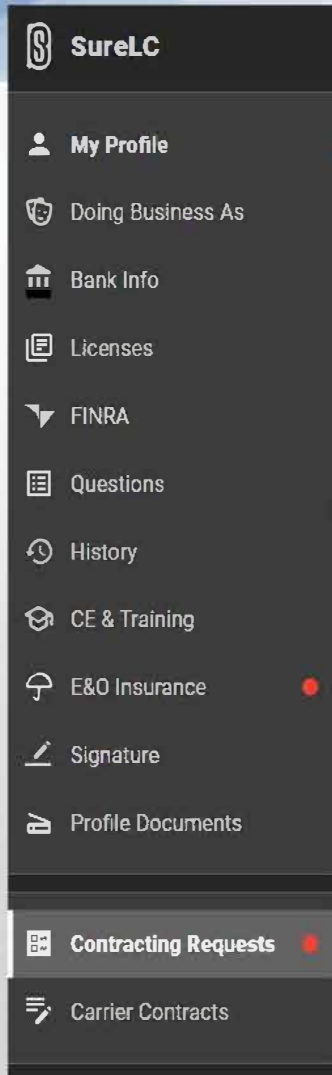


This screenshot shows the 'Training Concierge' screen. A blue arrow labeled '#6' points to the 'Next' button at the bottom right.

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



# Step 9: Contracting Request continued



Contracting Requests > North American Senior Benefits (NASB) > Errors & Omissions

Most carriers require E&O. You can register an existing E&O policy or purchase one using the options below.

**Add Existing E&O Policy**

An E&O certificate was not found in your SureLC profile. [ADD E&O POLICY](#)

**Buy New E&O Policy** **CalSureance**

Limits of Liability \$1,000,000 per Claim / \$2,000,000 Aggregate  
Total cost includes premium, administrative fee and surplus lines taxes/fees. [BUY E&O POLICY](#)

\$33.99/MO	\$138.70/DOWN	\$41.70/MO	\$145.95/DOWN	\$49.69/MO	\$157.99/DOWN
+ Life, Accident, Health		+ Flood & Vehicle Assistance (U.S. National Territory)		+ Variable Products & Mutual Funds (Life, Accident, Health, Flood & Vehicle Assistance)	

[PREVIOUS](#) **#7** [NEXT](#)

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

Contracting Requests > North American Senior Benefits (NASB) > Confirm & Sign

Please read & scroll to the bottom of the screen. Select **APPLY MY SIGNATURE** to confirm and submit this request.

**North American Senior Benefits**

**NASB Agent**

This New Agent Contract is entered into, North American Senior Benefits ("NASB"), a Georgia Limited Liability Company, and CHRISTINA S. LAWRENCE ("Licensed Agent"/"Independent Contractor").

WHEREAS, NASB is a broker for insurance carriers under various contracts ("NASB Carriers") and has the authority to recommend the appointment of the Licensed Agent to sell the insurance products of NASB Carriers; and

**#8**

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


Contracting Requests > North American Senior Benefits (NASB) > Confirm & Sign

Select **APPLY MY SIGNATURE** to confirm and submit this request.

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 attorneys' fees and reasonable attorney's fees which they may sustain or incur as a result of serving out the authority granted hereunder.

By my signature below, I certify that the information I have submitted to the Authorized Parties is correct to the best of my knowledge and acknowledge that I have read and reviewed the forms and agreements which the Authorized Parties have been authorized to affix my signature. I agree to indemnify and hold any third party harmless from and against any and all claims, demands, losses, damages, and causes of action, including attorneys' fees and reasonable attorney's fees which such third party may incur as a result of its reliance on any form or agreement bearing my signature pursuant to this authorization.

Please sign in the center of the box below. Please use **BLACK** ink.



**#9** [APPLY MY SIGNATURE](#)

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*