

Administrative Update

20-13

March 30, 2020

Conducting Virtual Annuity Business

Given COVID-19's social distancing recommendations, it may be necessary to conduct business using virtual face-to-face video conferences with clients. It is acceptable to use SnapApp or Firelight to complete your client's annuity application virtually in a fast, easy, and secure process.

Benefits of using SnapApp

- Electronic Signature - Clients sign either at the point of sale or via email
- Intelligent Data Entry - Highlights required fields based on answers
- Reduced NIGOs - Error indicators ensure forms are fully completed
- State-Specific Forms - Automatically generate the applicable forms for state of issue

Requirements

- We will accept electronic signatures with audit documentation (certificate of completion) on all new business documents. We recommend that you confirm the surrendering carrier will allow electronic signatures for transfers and exchanges.
- You must provide the client an exact copy of any sales materials (e.g., sales collateral, product illustrations, etc.) that are discussed.
- As needed, you and your clients may email clear pictures of completed new business documents along with a picture of your client's government-issued identification (e.g. driver's license, state ID card, passport, etc.). Unclear pictures will be deemed Not In Good Order (NIGO) and will be rejected.
- If you hold a video call with a prospect and at any time during the sales process, that prospect is not in their state of residence, it may be considered a nonresident sale. In that case, Global Atlantic's cross border sales rules apply where applicable.
- All applicable Global Atlantic policies and state requirements apply when conducting virtual business, just as in any sales scenario (e.g., training, licensing, information security, suitability, signature and delivery, etc.). Please reference the Fixed Annuity Guide to Suitability.

We're here for you

Rest assured, you can continue to reach our Sales, Business Relationship Management, and Operations teams during normal business hours. We are committed to our customer's experience.

We are following CDC guidelines and encouraging employees to follow our remote work procedures. These procedures have been well-established over the years to ensure you continue to receive the same level of support in any environment.

Please contact Global Atlantic Sales or Business Relationship Management with any questions or if there's anything more we can do to assist with your business needs during this unprecedented time.

Global Atlantic sales desk: (855) 44-SALES (447-2537), option 1.

globalatlantic.com

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Annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana.

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