

Keeping you in the know with information you can use.

March 20, 2020

## Virtual Sales Made Easy

While the world is slowing down during the coronavirus crisis, your clients' dreams and goals for retirement are not, which is why you need to find innovative ways to meet and maintain your prospect and client relationships. Legacy can help! You can now continue to meet with prospects, serve new and existing clients, and solicit annuity sales through the use of virtual engagement tools such as Skype, FaceTime, Zoom, and Google Duo.

Take a moment to review our carriers' current guidelines for working with prospects and clients virtually. In this unprecedented and ever-changing environment, we continue to work on new ways to make it even easier to engage prospects and clients and facilitate annuity sales.

**Ameritas Life Insurance Corp.** accepts non-face-to-face (i.e., not in person) and/or internet video messaging solicitations, and **Americo Financial Life and Annuity Insurance Company** currently accepts internet video messaging for virtual sales to new prospects and existing clients. For new prospects, it is important to be extra diligent and mindful to any potential fraud or money laundering red flags and immediately report to Legacy or Americo's Compliance. Americo also requires submission of a video conferencing agent attestation, form 19-079-1, which is available on [FireLight® or the Forms Store](#).

Consistent with industry and fixed index annuity insurance carrier guidelines, you'll need to follow these rules and procedures, as well as state laws and regulations.

<b>Residency and Prohibited Non-Resident Sales</b>	<ul style="list-style-type: none"> <li>• <b>Non-resident sales</b> via non-face-to-face or video software solicitation are not permitted. If the client isn't located in his/her state of primary residence, the sale may be declined as a non-resident sale.</li> <li>• In addition, in all states where any aspect of the solicitation occurs, you must have the appropriate insurance producer license, training, continuing education requirements, and applicable carrier state appointments.</li> </ul>
<b>Signing Application Documents</b>	<ul style="list-style-type: none"> <li>• <b>If a paper application will be submitted</b>, make sure your clients send all documentation to your office for your signature after they've signed each document and before submission to the carrier or Legacy.</li> <li>• <b>For applications completed via FireLight®</b>, make sure your clients complete their signature signing ceremony before you complete your signature on the documents. <a href="#">Click here</a> for a guide to e-mailing applications to prospects and submitting application documents via FireLight.</li> <li>• <b>In general, never sign an application or any related forms before your client does.</b></li> </ul>
<b>Anti-Money Laundering and Client Considerations</b>	<ul style="list-style-type: none"> <li>• Whether you meet with your client via video software or non-face-to-face, you must provide a copy of your <b>client's government-issued picture identification</b> with the application and record all relevant data on the application or any related forms.</li> </ul>
<b>Delivery of Annuity Contracts</b>	<ul style="list-style-type: none"> <li>• The annuity contract must be delivered to its owners in the same state in which they signed the application.</li> </ul>

**We are here to support you in continuing to serve your clients and prospects!**

**For questions or assistance completing an application, call Legacy's Suitability Help Desk at 800-395-1053, Ext. 5819.**

LMG4258v0320

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS.