

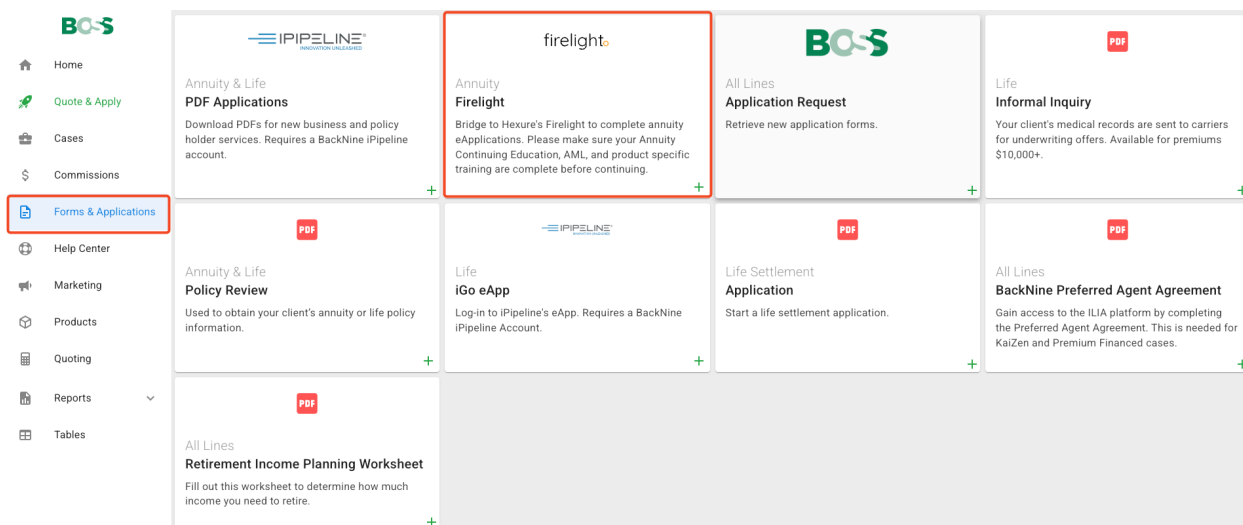


Annuity Order Entry Guide

Currently supported carriers, updated 12/1/25

Allianz, American National, Atlantic Coast Life, Axonic Insurance Services, Corebridge, Delaware Life, F&G, Guaranty Income Life, Integrity Life, Lincoln Financial, MassMutual Ascend, National Life/LSW, North American, Oceanview, Oxford Life, Protective Life, Reliance Standard, Revol One, Sagicor, Securian, Sentinel Security Life, SILAC, The Standard, Symetra

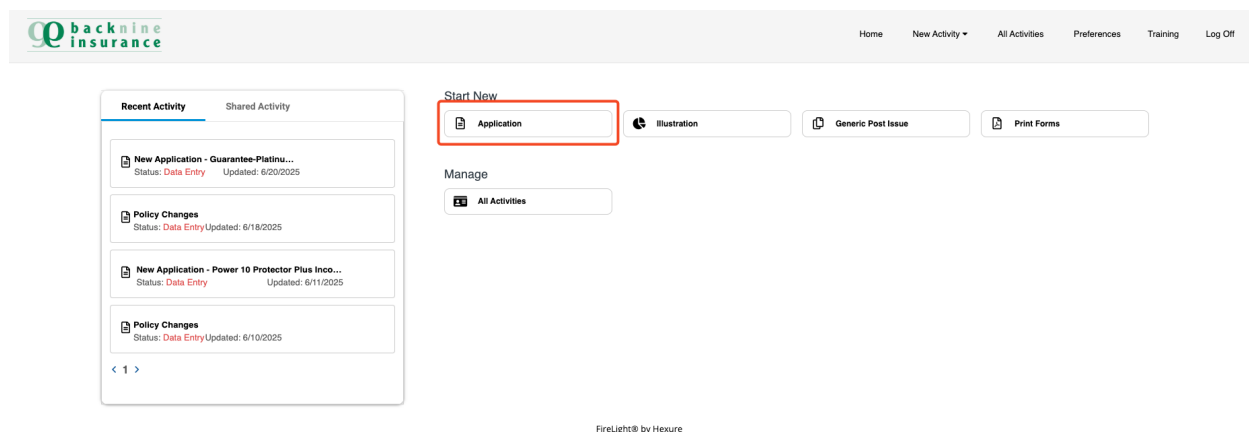
Step 1 – Access the Annuity order entry system through BOSS. Click on Forms and Applications on the left hand side of the page, then click on the second icon that says “Annuity – Firelight”



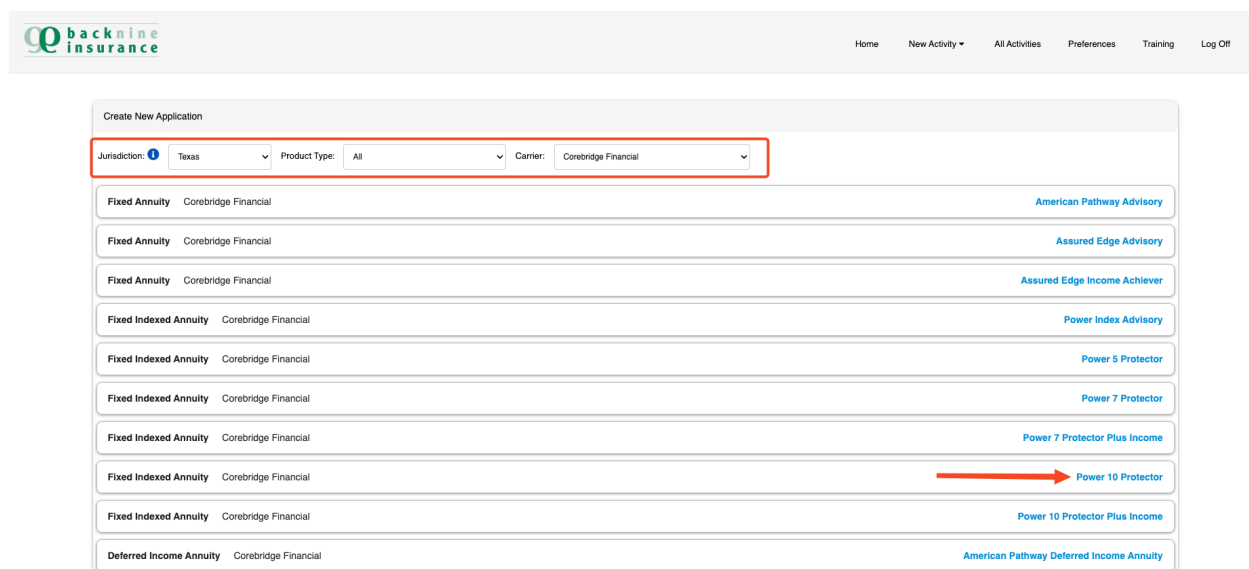
Step 2 – If you are part of a team, select the person who will be the writing agent on the application from the drop-down menu. Please also be reminded that you must have an appointment request into the carrier you're looking to sell, and that you have completed all required trainings before proceeding. Click “Confirm” to continue.

The screenshot shows a dialog box titled 'Continue to Firelight?'. The text inside reads: 'Bridge to Hexure's Firelight to complete annuity eApplications. Please make sure your Annuity Continuing Education, AML, and product specific training are complete before continuing.' Below this text is a dropdown menu labeled 'Sign in on behalf of' with 'Matt Gozdecki' selected. At the bottom right of the dialog are two buttons: 'Cancel' and 'Continue'.

Step 3 – Click on “Start New: Application” to begin.



Step 4 – Select the client’s state for Jurisdiction, leave Product Type as “All,” and the carrier you want to use. Then select your desired product from the menu. For example, if we were writing Corebridge’s Power 10 Protector for a Texas client, it would look like the screenshot below.



Step 5 – All of the required forms will automatically be selected, and you can add any additional forms you might need to the bundle. Then click on “Create” to start the application.

The screenshot shows the 'Required Forms' section of the 'Power 10 Protector' application. It lists ten forms, all of which are checked: Participant Details, Funding Sources, Replacement Information, Allocation Information, Agent Details, Suitability Information, Ancillary Information, Application - Fixed Indexed Annuity (with 'Application' as a sub-label), NAIC Buyer's Guide (with 'NAIC Buyer's Guide - 2013 Revised' as a sub-label), and Signature Attestation Form (with 'Signature Attestation Form Navisys IMO products' as a sub-label). Below the list, there is a blue 'Create' button with a document icon, which is highlighted with a red rectangle. To its right is a blue 'Cancel' button. Above the buttons, a text link says 'Click "Create" to proceed.'

Step 6 – Name the application so you’ll be able to easily identify it, then click on create

The screenshot shows the 'Create Activity' dialog box. The 'Name' field is highlighted with a red rectangle and contains the text 'Valued Client - Corebridge | Power 10 Protector'. Below the name field, there is a dropdown menu labeled 'On Behalf of:' with 'Myself' selected. At the bottom right, there are two blue buttons: 'Create' and 'Cancel'. A red arrow points to the 'Create' button.

Step 7 – Firelight is easy to use and intuitive – you will not be able to submit an incomplete application, common answers are copied across forms, and errors are highlighted for correction. Your progress is tracked in the menu in the top left, and you can expand the different forms to see where errors or corrections are needed.

Once your application is 100% complete, you will be able to proceed to the Signatures portion by clicking Continue in the top right.

The screenshot displays the Firelight application interface. At the top, a progress bar shows 95% completion. Below the progress bar, a list of forms is visible, including 'SYM Coverpage', 'Deferred Annuity Application', 'California Fraud Warning', and 'Telephone Authorization'. The 'Deferred Annuity Application' section is expanded, showing a list of pages (Page 1 through Page 6) with red error icons next to Pages 2, 3, and 4. A 'Show/Hide Errors' button is located in the top right corner.

1 DATA ENTRY 2 SIGNATURES 3 FINALIZE CONTINUE

95%

Page 1 SYM Coverpage Show/Hide Errors

SYM Coverpage

Page 1

Deferred Annuity Application

Page 1

Page 2

Page 3

Page 4

Page 5

Page 6

California Fraud Warning

Page 1

Telephone Authorization

Step 8 – You will then decide if you are going to use the e-signature process or if you will collect signatures on paper. Click on the appropriate button:

The screenshot shows the 'SIGNATURES' step of a three-step process (1. DATA ENTRY, 2. SIGNATURES, 3. FINALIZE). Below the progress bar, a message states: 'This application will be locked upon making these choices. No changes can be made after signing.' Two buttons are visible: 'Use E-Signature' and 'Decline E-Signature'. Below these buttons, there is a small text block with system requirements: 'If you choose to use E-Signature, all signatures in this application will be collected electronically. Please read the Federal Regulations and Definitions. Please make sure all parties are equipped with these system requirements: Internal Access, Minimum Screen Resolution 1024 x 768, Web Browser: Firefox (current version), Safari (current version), Google Chrome (current version), Chrome and Safari mobile browsers, 128MB of RAM, Cookies and Javascript Enabled. If you choose to decline E-Signature, all signatures in this application will be collected manually. Your application will be completed in our system. You may print the application PDF files and deliver to your client via postal or other means. Please note that delivery of the information electronically will result in a superior customer experience.'

Step 9a – If e-signing via email, select your client's name, review the message you're sending to the client, then click "Send Email Request." The email will come from "**no-reply@firelighteapp.com**" so be sure to tell your client to check their spam/junk email if they do not see it.

The screenshot shows the 'Send Email Request' form, which is part of the 'SIGNATURES' step. The form is titled 'List of Required Signers for Remote Sign - Sure Plus MYGA'. It shows a list of signers: 'Denny, William Dunn', 'Witness', and 'Agent, HML Producer'. A red arrow points to the 'Denny, William Dunn' entry. Below the list, there is a section for 'Completed Signatures'. The form also includes a 'Send Email To Owner: William Dunn To Request Signatures' section. Below this, there is a message preview area. The message preview shows the following text: 'Dear <CLIENT_NAME>, Thank you for applying for "Sure Plus MYGA" of Verisure. Use the link included at the bottom of the email to start the signing process. You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your "Electronic Signature" will be provided as well.' The form includes fields for 'Signer Name', 'Signer Email', 'Your Name', 'Your Email', '* Signer Last 4 Digits of SSN/Government ID', '* Signer Birth Date', and '* Signer Mobile Number'. At the bottom, there are three buttons: 'Send Email Request' (highlighted with a red box), 'Generate Link Without Email', and 'Cancel'. A note at the bottom states: '* These values will not show in email'.

Step 9b – If e-signing in person, you’ll click on your client’s name, but instead click on “Sign Now” as pictured below. You will need to verify the client’s ID information in the system, then it will take you to the application for review and signature.

The screenshot shows the 'SIGNATURES' step of a three-step process (1. DATA ENTRY, 2. SIGNATURES, 3. FINALIZE). The client's name is 'John Doe'. A message asks to indicate the method to obtain the client signature. Two buttons are shown: 'Sign Now' (highlighted with a red arrow) and 'Send Email Request'. Below this is a 'Client Identification Verification' section for 'John Doe'. It contains fields for 'Form of Identification' (a dropdown menu with 'Drivers License' selected and open), 'ID Issue Jurisdiction' (a dropdown menu with 'Passport', 'Resident Alien ID', and 'State Issued ID'), 'ID Number' (AA12345), 'Name' (John Doe), 'Last 4 Digits of SSN/Government ID' (1234), 'Birth Date' (02/11/1954), and 'Email Address'. At the bottom are 'Verified' and 'Cancel' buttons.

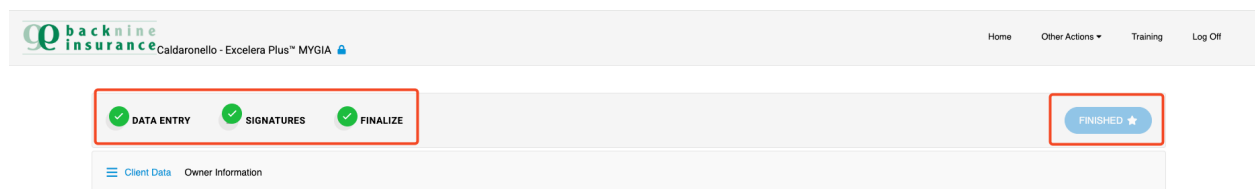
Step 9c – If you want to print the documents and get wet signatures, decline the signature process, and click on the “Other Actions” menu, then select Display/Print PDF.

The screenshot shows the top navigation bar of the application. The 'Other Actions' menu is open, showing options: 'Rename/Summary', 'Display/Print PDF' (highlighted with a red arrow), 'History', 'Documents', 'Requests', 'Manage Optional Forms', 'Request Client to Fill App', 'Request Client to Fill & Sign', 'Share', 'Copy Activity', and 'Transfer'. The background shows the 'SIGNATURES' step of the process, with a red arrow pointing from the 'Display/Print PDF' option to the 'Signatures' step.

Step 10 – Once you and your client have signed, you still must “Finalize” the application – to do this, click on the Submit button in the top right.

Your application will look like the picture below once completed. If you don’t see the three green checkmarks and the “Finished *” icon, you still need to complete the e-app process.

IMPORTANT: If you do not complete this last step, your business will not be submitted to the carrier.



Congratulations! Your e-app will automatically be routed to the annuity carrier and you will see a file set up in the “Cases” tab in BOSS!

You’ll be assigned a Case Manager who will contact the carrier every business days (or as necessary based on carrier review turnaround times) to obtain status updates and relay pertinent information back to you.

Please note: BackNine does not provide post-sale service support. Please work directly with the carrier if servicing forms or requests are need on your app.

Thank you for trusting BackNine with your annuity business!