NGL Guaranteed Issue Whole Life Agent Manual

National Guardian Life Insurance Company
Two East Gilman Street · Madison, WI 53701 · www.nglic.com · 800.762.9883

Table of Contents

Product Summary

NGL's level pay, guaranteed issue, graded death benefit product.

Minimum face amount:	$2,500
Maximum face amount:	$25,000
Issue ages:	40-80
Health question:	None - Guaranteed Issue
Graded Death benefit:	Graded death benefit for first 2 years. Beneficiary receives premiums paid plus 10% per year.
Premium period:	Level premiums for life of Insured.

No Direct bill available.
Products may vary by state, see www.MyNGLIC.com for available states.

Application

Form Number: ICC14-4000-I 02/14

Insured Information: Please make sure to check the spelling of Insured's name.

Beneficiary Information: Write the name and address of where proceeds should be directed to. If it is Insured's estate, please put "Estate of Insured". *If assigning to NGL Estate Planning Trust please see page 6.

Payment Mode: Complete for the payment mode and remember to include the Premium Withdrawal Authorization.

Replacement Questions: Please be sure to answer all replacement questions and include any required replacement forms.

Agent Split Designation: If you would like to split commission with another agent, please enter commission split percentage above "0%."

APPLICATION FOR GUARANTEED ISSUE INDIVIDUAL WHOLE LIFE INSURANCE ICC14-4000-I(v2) 02/14

National Guardian Life Insurance Company (NGL) • Phone 800.762.9883 • Fax 866.228.9927
Two East Gilman Street • PO Box 1191 • Madison WI 53701-1191

Mail Policy To: ☐ Agent ☐ Owner

INSURED ☐ **MALE** ☐ **FEMALE**

First Name | MI | Last Name | Phone Number | Social Security Number | Age | Date of Birth

OWNER

First Name | MI | Last Name | Phone Number | Social Security Number | Relationship to Insured

OWNER MAILING ADDRESS

Street Address | City | State | Zip | Email Address

BENEFICIARY INFORMATION (if more than two please use form 2804FE (Multiple Beneficiary Designation))
PRIMARY

Name and Address of Primary Beneficiary | Date of Birth | Relationship | Social Security Number

CONTINGENT

Name and Address of Contingent Beneficiary | Date of Birth | Relationship | Social Security Number

PLAN - Guaranteed Issue - Graded Death Benefit
Immediate full death benefit for accidental death. Limited death benefit for non-accidental death during the first two years. Full death benefit thereafter.

Face Amount $______________ Modal Premium $______________ Total Premium Amount (with app) $______________

EFT*
☐ Monthly ☐ Quarterly
☐ Semi-Annual ☐ Annual

Complete the premium withdrawal authorization

APPLICANT REPLACEMENT - Do you have any existing insurance policies or annuity contracts? ☐ **YES** ☐ **NO**
Will the insurance applied for replace or change any insurance or annuity now or recently in force? ☐ **YES** ☐ **NO**
If "Yes", complete required replacement form(s).
AGENT REPLACEMENT - Does the applicant have any existing insurance policies or annuity contracts? ☐ **YES** ☐ **NO**
Will the insurance applied for replace or change any insurance or annuity now or recently in force? ☐ **YES** ☐ **NO**

APPLICANT SIGNATURES
I represent that the information provided on this application is true and complete to the best of my knowledge and belief, and agree that (1) this application shall be the basis for and a part of any policy issued; (2) no insurance shall take effect until a policy is issued and delivered to the Applicant and the full first premium received by the Company during the lifetime of the insured. If I am the Owner for insurance on the life of the Proposed Insured, I certify that I have an insurable interest in his or her life. **I acknowledge I have read [or have had read to me] the fraud statement on this form.**

Signed at (City) | State

Signature of Proposed Insured | Date | Signature of Owner (Required if other than Insured) | Date

AGENT'S STATEMENT - I certify that any information recorded by me on this form is true and accurate to the best of my knowledge.

☐ Check here for Agent Split and see below.

Agent Signature | Agent Name Printed | NGL Agent #

AGENT SPLIT DESIGNATION: Please list any agents not included in the **AGENT'S STATEMENT** section.

Agent listed in **AGENT'S STATEMENT** % ______

Additional Agent Signature | Additional Agent Name Printed | Additional NGL Agent # | %

ICC14-4000-I 02/14

Mail Policy To: Where you would like the policy sent.

Social Security Number: If an Insured does not want to provide, please indicate N/A on application.

Date of Birth: Must have Insured's date of birth.

Face Amount: For amounts from $2,500 to $25,000.
Modal Premium: Calculate this by multiplying the face amount by the monthly premium rate per $1,000.
Total Premium Amount: This is the total amount of premium collected at time of application.

Signatures: Signed at: City where the application was signed.

Signatures: State: State where the application was signed.

Agent's Statement: Include your NGL agent number and printed name.

Page 2 of the application includes the Electronic Check Disclosure and Fraud Statement. Applications will vary by state.

NGL Estate Planning Trust Assignment Form

Form Number: 2591-EPT

Use this form when your client wishes to irrevocably assign their policy to the NGL Estate Planning Trust to pay their future funeral expenses, with any excess proceeds paid to the named Trust Beneficiary.

Insured Information: Please make sure to check the spelling of Insured's name.

Trust Beneficiary: The client should name a beneficiary for excess Trust proceeds.

Agreement: On the NGL Estate Planning Trust excess proceeds are paid to the **named Trust Beneficiary.**

By: Please leave blank. This is to be completed by NGL as trustee of the Trust.

Signature: The Owner must sign. If a Power of Attorney is signing, then you must include the Power of Attorney paperwork.

NGL It's about people.

Irrevocable Assignment of Ownership to
NGL Estate Planning Trust **(herein called "Trust")**

National Guardian Life Insurance Company (NGL)
PO Box 1191 • Madison WI 53701-1191 • Phone: 800.988.0826

For Home Office Use Only
Policy Number ___________________________

Insured ____

Owner (If other than Insured) ____

Trust Beneficiary for excess proceeds ____

Effective 45 days from the date NGL receives this form, I hereby assign ownership of this policy to the Trust.

I understand that by transferring ownership of this policy to the Trust, as of the effective date:

1. This policy is accepted by the Trust subject to all the terms of the Trust which, if the Trust is the primary beneficiary on the policy, includes payment of the policy proceeds for the funeral, burial and cremation expenses for the Insured, as listed below;
2. The change of ownership is permanent and, except as stated herein, I renounce my power to control ownership of the policy;
3. I give up any remaining right to cancel the policy and receive a return of premium under the Right to Cancel provision;
4. I waive all rights under the policy to surrender it for cash, or to obtain a loan against the policy;
5. I give up the right to change the beneficiary on this policy or riders, if any;
6. I give up the right to change the Trust Beneficary;
7. Any proceeds received by the Trust in excess of the amount required to cover the cost of the approved goods and services for the Insured's funeral, burial or cremation will be paid to the Trust Beneficiary named at the time of this assignment if any, otherwise, to the estate of the Insured;
8. It is my personal obligation to pay all premiums due on this policy (if any) and, if my failure to pay premiums results in the lapse of the policy, the Trust will have no obligation to pay my funeral or burial expenses; and
9. My ability to qualify for state and federal public assistance is not guaranteed.

I may obtain a full copy of the Trust, at any time, upon written request to:
National Guardian Life Insurance Company (NGL) • Two East Gilman Street • Madison WI 53703

____ _____________________________
Signature of Owner Date

The Trust accepts this assignment and agrees to use the proceeds of the Policy for the payment of funeral expenses.

By:____ _____________________________
Date

Authorized Expense Directive
Insured hereby expressly authorizes and directs Trustee to expend Trust assets to service or product providers in payment of expenses related to the provision of the following services and/or products.

List of possible goods and services qualifying for reimbursement

Basic Services of Funeral Director & Staff
Other Professional Funeral Services
Embalming
Other Care of Deceased
- Dressing/Cosmetology/Casketing

Funeral Home Facilities and/or Staff Services
- Viewing/Visitation
- Funeral Service
- Memorial Service
- Graveside Service
- Other

Cremation

Other Funeral Merchandise
- Clergy Honorarium
- Death Certificates
- Musicians
- Temporary Marker
- Stationery Package
- Obituary Notices
- Flowers
- Clothing
- Open/Close

Casket
Alternative Container
Outer Burial Container
Other Services
Transportation Equipment & Driver
- Transfer of Deceased
- Funeral Vehicle/Hearse
- Car/Limousine
- Utility/Service Vehicle
- Other

Cemetery Charges

2591-EPT 12/08

The NGL Estate Planning Trust has a 5-year look back period.
Not available in all states.

New Business Fax Cover Page

Form 2802 p1-ILA 09/15

When you submit your business via fax, please send the fax cover page first. Please note, the Premium Withdrawal Authorization (Form # 2802 p2-GIWL 09/15) must be completed to authorize the initial and ongoing premium withdrawals.

NGL It's about people.

Application Checklist and Fax Cover Page

National Guardian Life Insurance Company (NGL) • PO Box 1191 • Madison WI 53701-1191
Phone 800.762.9883 • Fax 866.228.9927

Insured's Name: ______________________________ Date Faxed: ____________________________

Producer #: _________________________________ Number of Pages Faxed: _____(including this page)

Agent's Name: _______________________________

Phone Number: ______________________________

Has this application been sent or faxed to NGL before? ❑ Yes ❑ No

New application fax: 866.228.9927
Corrected application fax: 608.443.5368

Special Instructions: ____

____

____

Sending Applications - Fax or Mail (Please only choose one)

- ❑ Assignment Form included? (if required)
- ❑ Insured and owner personal information correct?
- ❑ Insured's age verified by date of birth?
- ❑ Payment plan selected and premium calculations correct?
- ❑ Health question(s) marked? (if applicable)
- ❑ Required ancillary forms included? (if applicable)

Signatures - See signature guidelines at www.mynglic.com for reference

- ❑ If POA, Guardian or legal representative has signed, were legal indicators used? Are legal papers included?
- ❑ Check for all signatures.
- ❑ Was the application signed in the state where you are licensed?

Payments/Authorization Form

- ❑ Electronic withdrawal of premium? Use Authorization form #2802 p2, complete one for each insured.
- ❑ Payment by money order or cashier's check? Please mail only.

Faxing a New Application - Send to 866.228.9927

- ❑ Cover form #2802 p1 and all other forms included?
- ❑ **If you need a future draw date, please hold the application until that date.**
- ❑ Please fax original for best legibility and keep until policy issued. NGL imaged copy will be sent with policy.

2802 p1-ILA 09/15

Premium Withdrawal Authorization

Form 2802 p2-GIWL 09/15

Please complete the Premium Withdrawal Authorization (Form # 2802 p2-GIWL 09/15).

One-time initial and ongoing monthly:
This is for NGL to withdraw the listed premium amount and the ongoing monthly amount on the next draw date.

If the initial and ongoing premium is from a savings account, contact the bank to confirm EFT drafts are allowed and to verify the routing and account numbers.

Please include a void check if the withdrawal is coming from a checking account.

Amount of Premium Withdrawal:
This is the total payment being authorized at the time of issuance and the total periodic premium amount paid on an ongoing basis.

NGL It's about people.

Premium Withdrawal Authorization

Complete One Premium Withdrawal Authorization for Each Insured

National Guardian Life Insurance Company (NGL) • PO Box 1191 • Madison WI 53701-1191
Phone 800.762.9883 • Fax 866.228.9927

Bank Account Information:

Financial Institution (Bank Name): ____________________

Routing # (lower left corner of check): Bank Account # (lower middle of check):

Authorization: I authorize National Guardian Life Insurance Company (NGL) to make a one-time initial and ongoing withdrawal(s) from my bank account specified above. **By signing below, I certify that I have read the withdrawal authorization disclosures on the reverse side of this form.**

❑ Checking ❑ Savings*

Draft Date for Ongoing Withdrawal Only (1st-28th):______
(initial will be drawn immediately)

Amount of Premium Withdrawal:______________

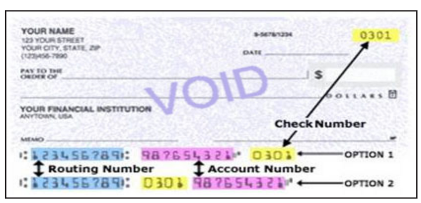
Insured's Full Name (Please Print):__________________ ______ ______________________
First Middle Initial Last

Accountholder Name:______________________ ____________________________________
First Last

Accountholder Signature: ____________________________________Date:__________________

***FOR SAVINGS ACCOUNTS,** PLEASE CONTACT YOUR BANK TO VERIFY EFT IS ALLOWED AND TO VERIFY ROUTING AND ACCOUNT NUMBERS

FOR INITIAL AND ONGOING WITHDRAWALS FROM A BANK ACCOUNT, PLEASE TAPE A VOIDED CHECK HERE AND COMPLETE THE FINANCIAL INSTITUTION, ROUTING NUMBER AND BANK ACCOUNT NUMBER.



Please no deposit slips.

2802 p2-GIWL 09/15

Please note: The initial premium is required for policy issuance and will be withdrawn the same day the policy is issued.

Signature Guidelines

NGL has compiled the following guidelines to assist you when completing applications:

- Signatures from the Insured and Owner (if different) are required. If signed by a POA or a Guardian, a copy of appropriate papers must also accompany the application. This is regardless of the actual Owner of the policy.

- The Owner or a properly empowered POA/Guardian for the Owner must sign the application.

- If the Insured is a minor child under state law, then a parent, a grandparent, or a legal guardian signature is required.

- If a competent insured signs with an “X” or uses a printed or stamped signature, a separate explanation, signed by two witnesses, must accompany the application. The printed or stamped signature on the application must match the signature on the check.

- What is the correct way for a POA or Guardian to sign?
  Insured & Owner is John Smith   POA for John Smith is Suzie Doe
  Signature in Insured section on application should be:
  John Smith by Suzie Doe, POA

New Business, Policy & Claims Information

New Business

- See the Application Checklist and Fax Cover Page on page 7 for our helpful checklist and what forms need to be sent in!
  - Assignment Form included? (if required)
  - Insured and owner personal information correct?
  - Insured's age verified by date of birth?
  - Payment plan selected and premium calculations correct?
  - Required ancillary forms included? (if applicable)

Policy

- After application approval, the policy will be mailed to either the Agent or the Owner, depending on which box is checked on the application. Policies sent to Agents are intended to be delivered by the Agent to the policyowner.

Claims

- Once a death notification is received claim packets are sent in 2-5 business days. Claim payments are made in 5-10 business days of receipt of all completed forms.

- How are claims processed and what is required from the insured?

  Upon Death:

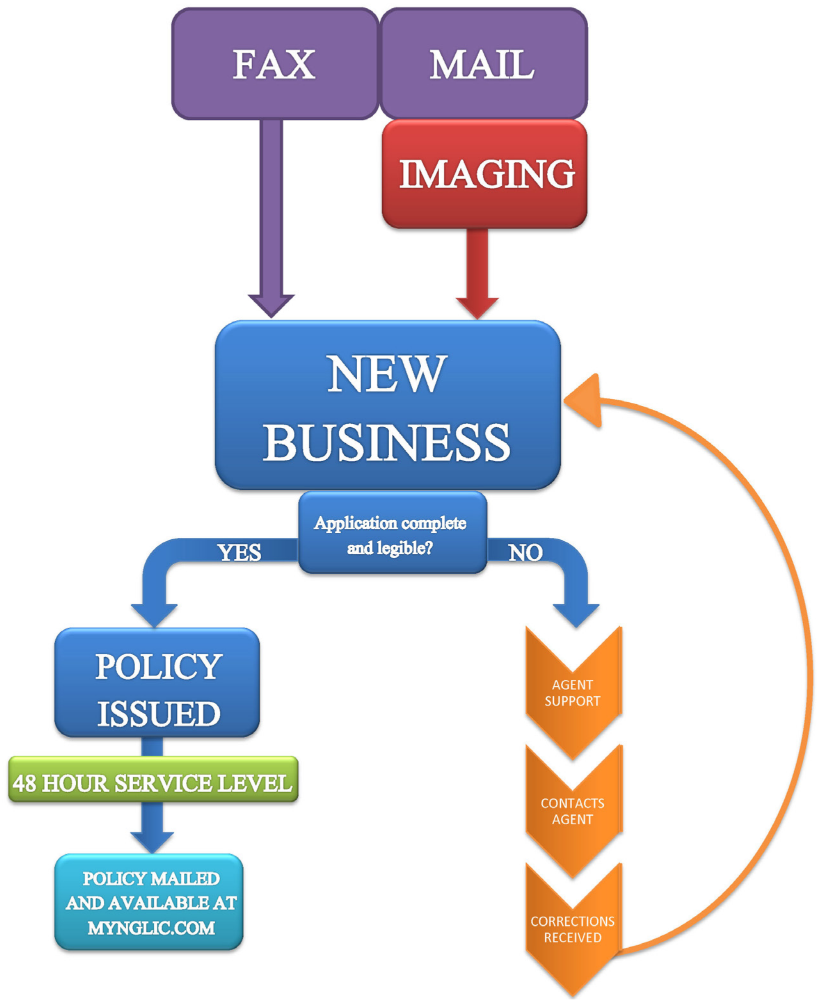
  - Call to NGL advising of Death
  - Claim packet sent to beneficiary and/or caller
  - Claim requirements returned to NGL
  - Claim paid by NGL

  Requirements:

  - Claim Form completed by beneficiary
  - Copy of death certificate
  - If assigned to the NGL Estate Planning Trust, copy of the funeral bill
  - If beneficiary is Estate, copy of probate documents naming Executor.
  - If beneficiary is Living Trust, Family Trust, or Testamentary Trust a copy of the Trust Agreement.
  - If beneficiary is 'children', a Statement as to Heirs of Insured

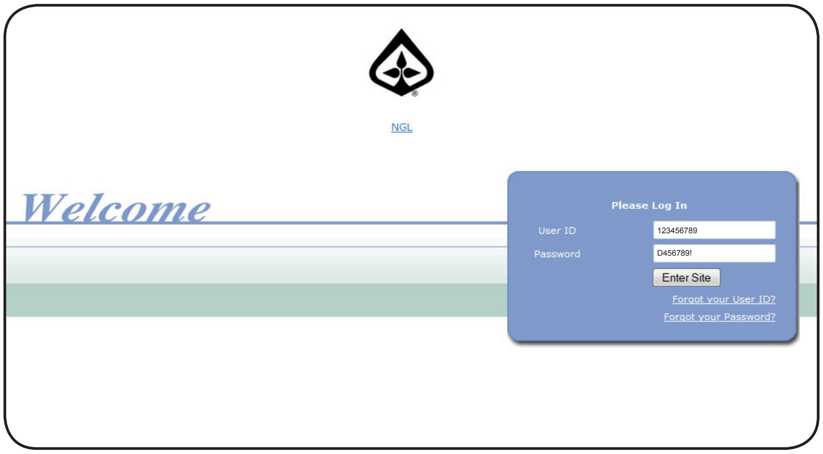
New Business Process

Please mail to:
National Guardian Life Insurance Company (NGL)
PO Box 1191
Madison WI 53701-1191
Please fax to: 866.228.9927



MyNGLIC User Guide

NGL's Agent Connection Website



Log onto MyNGLIC.com for the first time:

1. Open your web browser (Internet Explorer, FireFox, Chrome, etc.) and enter www.MyNGLIC.com.
2. Enter your Social Security Number (or Tax ID) in the "User ID" box (#1).
3. Your password will be the first letter in your last name (or business name) capitalized, and the last six digits of your SSN (TIN), plus an exclamation point (!). Click "Enter Site."
4. Answer two personal security questions; these will enable you to access your account in the event that you forget your password.

You are now logged into MyNGLIC.com and ready to use all the great features and tools available to you.

Forgot User ID/Password:

1. Open your web browser (Internet Explorer, Chrome, FireFox, etc.) and enter www.MyNGLIC.com.
2. Click the applicable link in the "Log In" section and follow the prompts.

Navigating MyNGLIC

The website is divided into several sections, each listed along the left hand side of the site as a main category. Additionally, each section is divided into sub sections that can be viewed by clicking the plus (+) sign next to the section name.

Site Navigation

Along the left side of the screen is the navigational toolbar (#1), complete with interactive functionality which allows you to preview content in all sections and jump directly to the desired page.

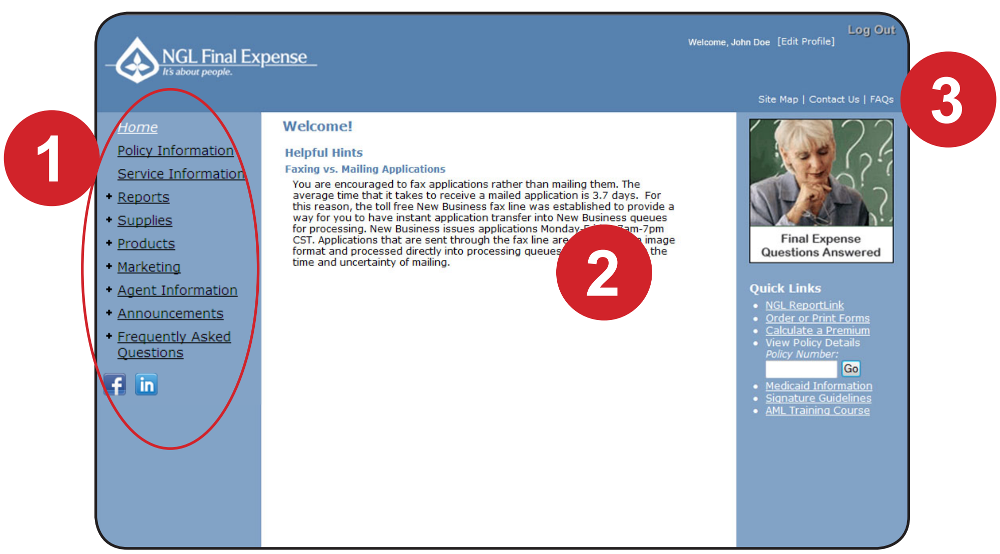
Should you decide to move to another category, click the + icon beside the category name to get an expanded view of pages it contains. Or, click the text to jump directly to the main page of the category.

Home Page

The home page is a place for announcements, helpful hints, and other reminders (#2).

Also on this page are "Helpful Hints," which will include information designed to help you use the site or our business services more effectively. These hints are randomly selected by the system at the time the page is loaded and will change upon every visit.

On the header you can access quick links to the site map, FAQs, and Contact Information (#3).



Features of MyNGLIC

Edit Profile

In the upper righthand corner of the MyNGLIC.com home page, you can edit your own log in data (username and password) and notify us if any of your contact information has changed including:

- Email address
- Phone number
- Shipping address

To access this section, click on [Edit Profile] (#1) in the header.

Policy Information and Search Function

From this screen, you will be able to search for existing policyholders, payors, and/or beneficiaries to verify
real-time values of your in-force policies.

You may search by:

- Policy Number
- Last Name Or Business Name

Policy Info and Search Results

Once you've entered the search criteria and clicked "Go", a second screen with your results will display.

Click on the policy number to view the details for that policy.

Sample Display:

Smith, Robert **Bristol, VA**
123 Main St.

Policy Number	Company	Issue Date	Status
1234567	SLI	10/01/1995	T
2345678	NGL	01/15/2000	A
3456789	NGL	01/15/2000	A

Policy Info Details

The Policy Detail screen displays information about the requested account. Generally, this information will include:

- *Policy Details* - Plan type, status, face amount, issue date, beneficiary, etc.
- *Billing Details* - Billed/Paid-to-date, Paid-up-date, Payor, etc.
- *Financial Activity* - Type of action, date, amount.


National Guardian Life Insurance Company

Policy Details for SMITH, BOB 1234567

Values as of 02/28/2013

AssetGuard Ten Pay SI - Active

Insured	SMITH, BOB		
Age	74, born on 02/07/1939	Current Death Benefit	6,509.75
Issued on	02/01/2013 at age 73	Base Cash Value	9.07
		Early Payoff Amount	6,360.64
Months In Force	0	Loan Balance	0.00
Owner	SMITH, BOB 123 Main St Anytown, XX 12345 555-123-4567	Surrender Charge (Annuity) Net Surrender Value	0.00 16.51
Beneficiary	ESTATE OF INSURED	Trust Relationship	NGL FUNERAL EXPENSE TRUST

Monthly Electronic Funds Transfer - 74.36

Billed To	03/01/2013
Paid To	03/01/2013
Payor	SMITH, BOB

Financial Activity in the last two years

Activity Date	Amount	Type
02/01/2013	74.36	Premium

Please note that the Current Death Benefit Amount is an approximation.

Features of MyNGLIC

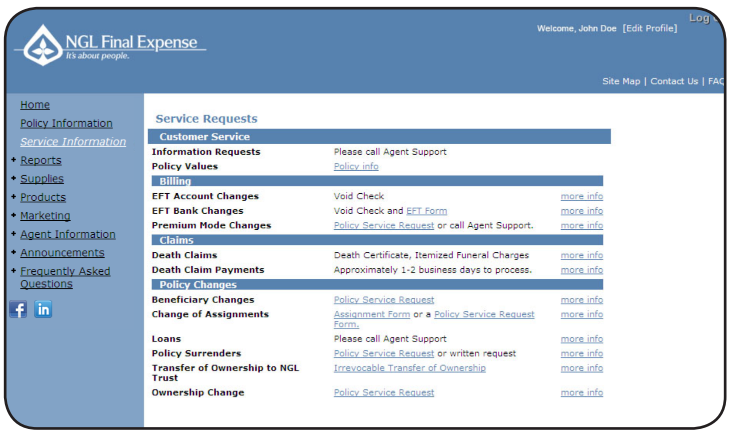
Service

The Service page is a resource for common service requests you may need to perform on policies.

These include:

- Customer Service
- Billing
- Claims
- Policy Changes

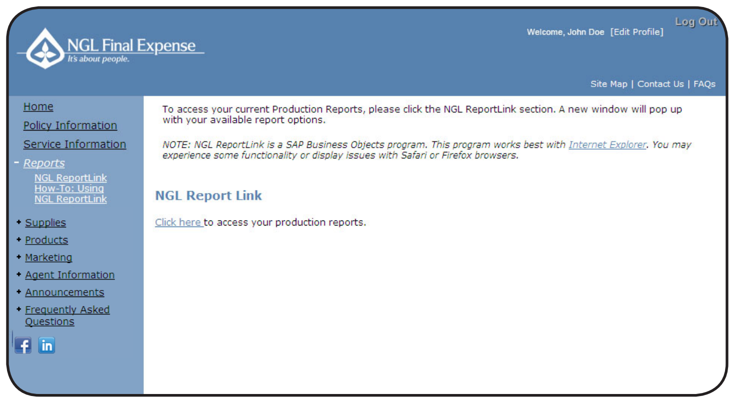
For any questions on policy services, please contact Agent Support at 800-762-9883.



Reports

There are two parts to the Reports section:

- *NGL Report Link* - Access your production and agent reports by clicking this link. This will open a new browser with direct access to the reporting system - No second log-in required!
- *How to - Using NGL Report Link* - Provides a description of all available reports.



Ordering Supplies on MyNGLIC

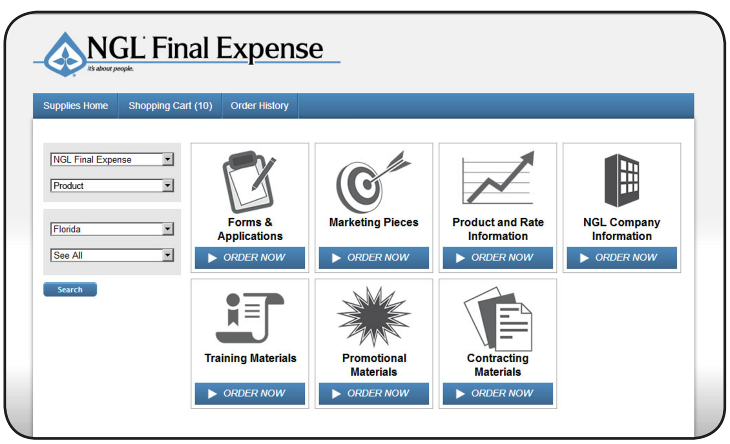
Supplies

The Supplies section is split into a few different categories and there are several ways to call up the materials you are looking to order.

The first way is to use the filters to the left to narrow your search. Choose your product line and state then click search to bring back a list of items available to order.

The second way is to use the icons in the center part of the page; clicking on one will call up the entire section of materials (Note: You may or may not have access to all of the icon categories listed below).

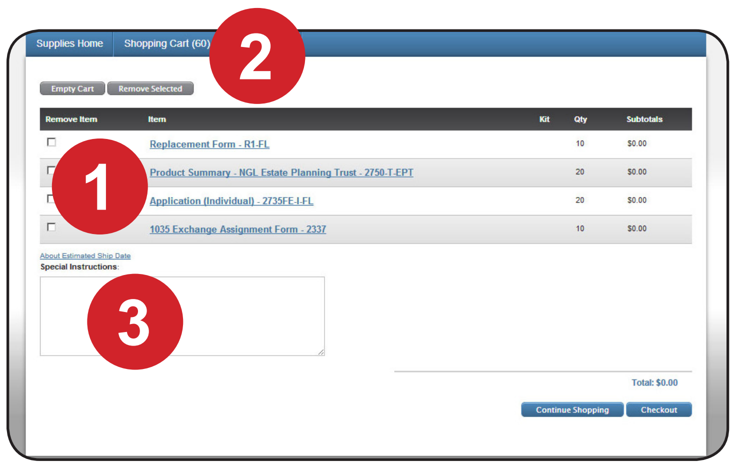
- Forms and Applications
- Marketing Pieces
- Product and Rate Information
- NGL Company Information
- Training Materials
- Promotional Materials
- Contracting Materials



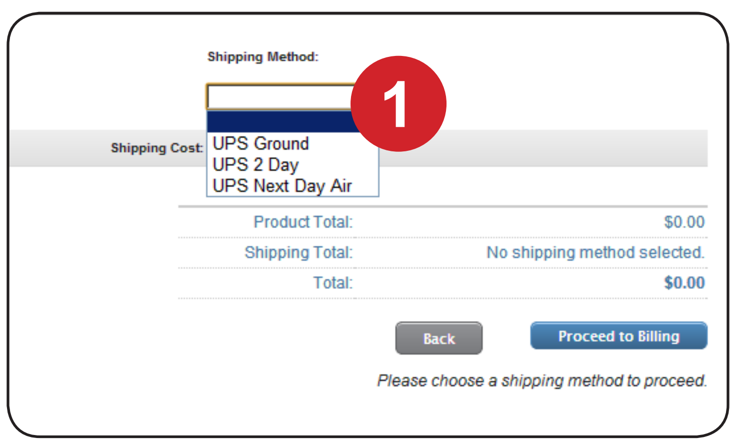
Checking Out

1. When you are ready to place your order and check out, click "Shopping Cart" on the top tool bar.

2. Review all items in your shopping cart (#1); you can update quantities, remove items (#2), or add special instructions (#3) at this time. Click "Continue" when you've confirmed your order is correct.

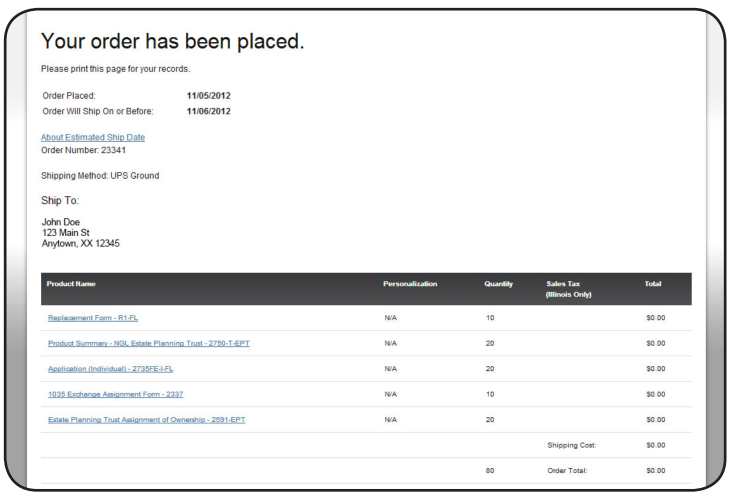


3. Next, choose your shipping method (#1); expedited shipping options may incur an additional charge. Click "Continue."



Ordering Supplies and Using the Features on MyNGLIC

1. On the shipping screen (not pictured), some or all of your address information will prepopulate; please confirm it is correct and up-to-date before clicking "Continue" to proceed to the final page of the check out process. Note: Should you have any cost items in your order, a payment screen will appear to capture your payment information.
2. Finally, make one last review of your order and click "Place Order" at the bottom of the page.
3. A confirmation page with your order number and additional information will signal that your order was placed successfully. You will also receive an email confirmation with tracking information.



Your order has been placed.

Please print this page for your records.

Order Placed: 11/05/2012
Order Will Ship On or Before: 11/06/2012

About Estimated Ship Date
Order Number: 23341

Shipping Method: UPS Ground

Ship To:

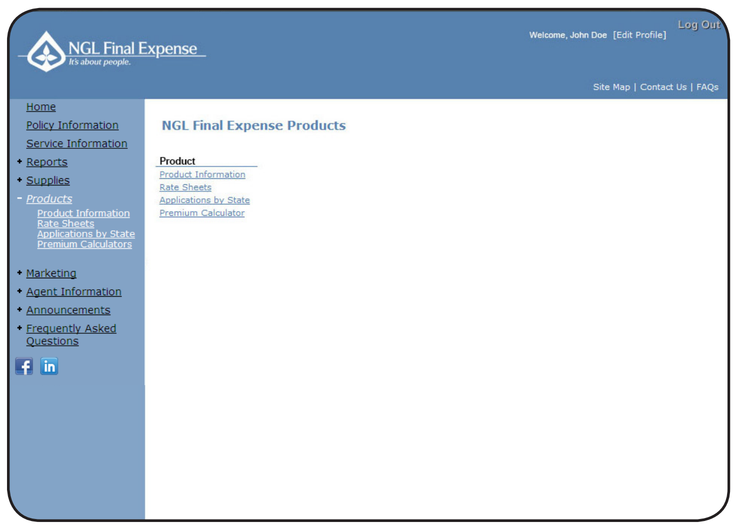
John Doe
123 Main St
Anytown, XX 12345

Product Name	Personalization	Quantity	Sales Tax (Illinois Only)	Total
Replacement Form - R1-FL	N/A	10		$0.00
Product Summary - NGL Estate Planning Trust - 2750-T-EPT	N/A	20		$0.00
Application (Individual) - 2735FE-I-FL	N/A	20		$0.00
1035 Exchange Assignment Form - 2337	N/A	10		$0.00
Estate Planning Trust Assignment of Ownership - 2591-EPT	N/A	20		$0.00
			Shipping Cost:	$0.00
		80	Order Total:	$0.00

Products

The Products section includes the following information:

- *Product Information* - View product information in an easy-to-scan grid format.
- *Rate Sheets* - View rate sheets for your product(s)/state(s).
- *Applications by State* - View applications for your product(s)/state(s).
- *Premium calculators* - Calculate premiums for your various product options.



Using the Features on MyNGLIC

Agent Information

This section contains:

- *New Business* - Information on new business topics
- *Compliance* - NGL compliance information
- *Training* - Information on products and skill building, as well as Brainshark presentations

FAQs

The Frequently Asked Questions section is divided into several topics (Note: You may or may not have access to all options listed below).

- Contracting
- Commissions
- New Business
- Policy Services
- Products
- Privacy
- Supplies
- Technical

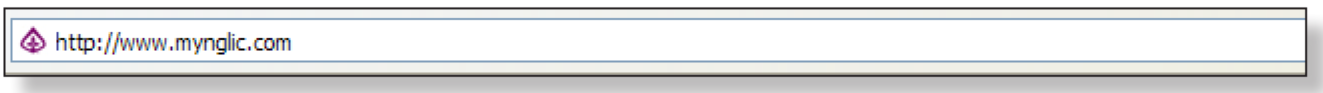
Under each topic, a list of the most frequently asked questions will appear. To view the answer to the FAQ, simply click on the question itself.

NGL ReportLink

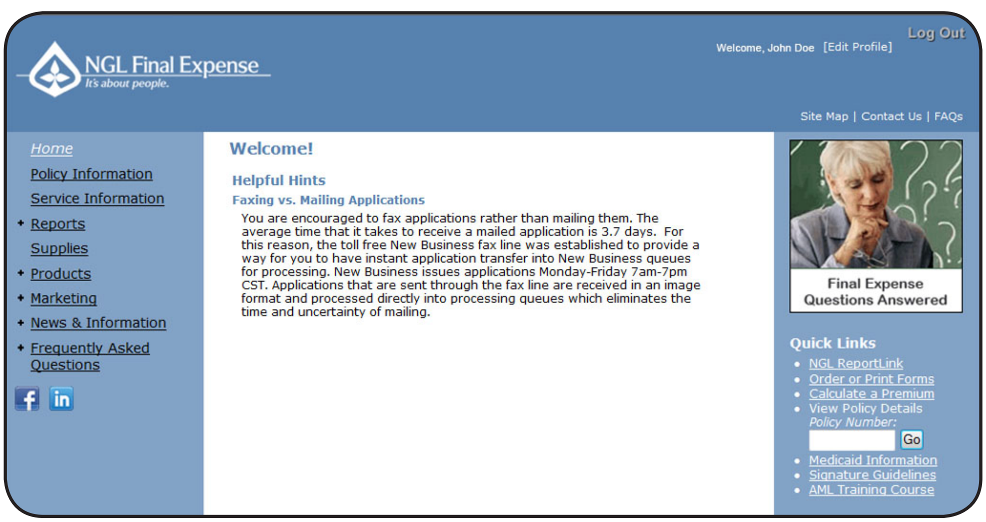
When you access www.MyNGLIC.com, NGL's secure producer website; you can view, export and print the data necessary to manage your production at any time with just a few clicks of the mouse. Reports include past due and a variety of production-based reports. Most importantly, you can access reports at your convenience - 24 hours a day.

We recommend using Internet Explorer. For Mac users, Safari does not work with our reporting software, however, Firefox is a possible alternative.

To begin, open your web browser and go to:



Once you are logged in, go to Quick Links in the right navigation bar. Select NGL ReportLink.

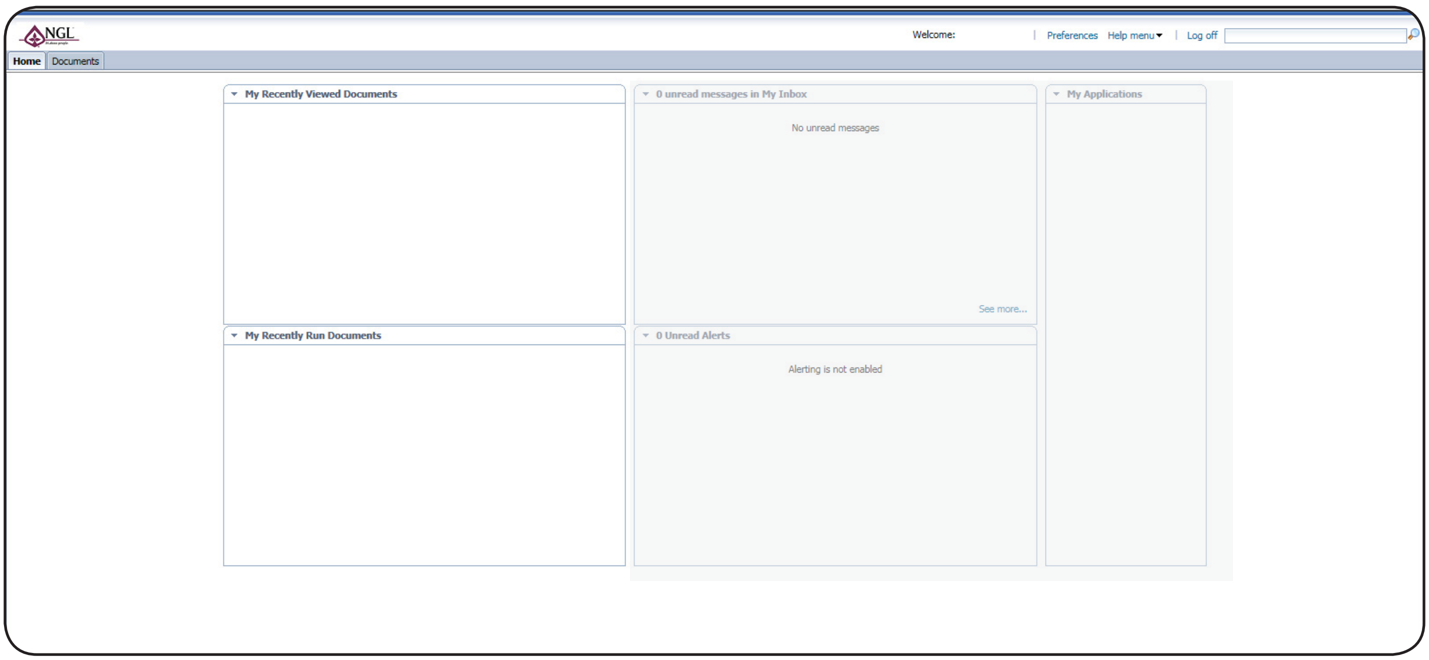


Home Page

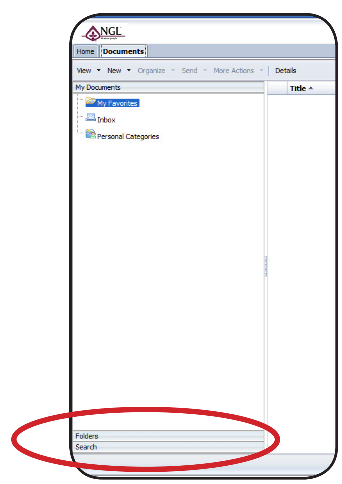
Home Page

On the home page you will have access to your Recently Viewed Documents and Recently Run Documents.

Please note: The Inbox, Alerts and Applications are functions we do not currently use so nothing will display in these boxes.

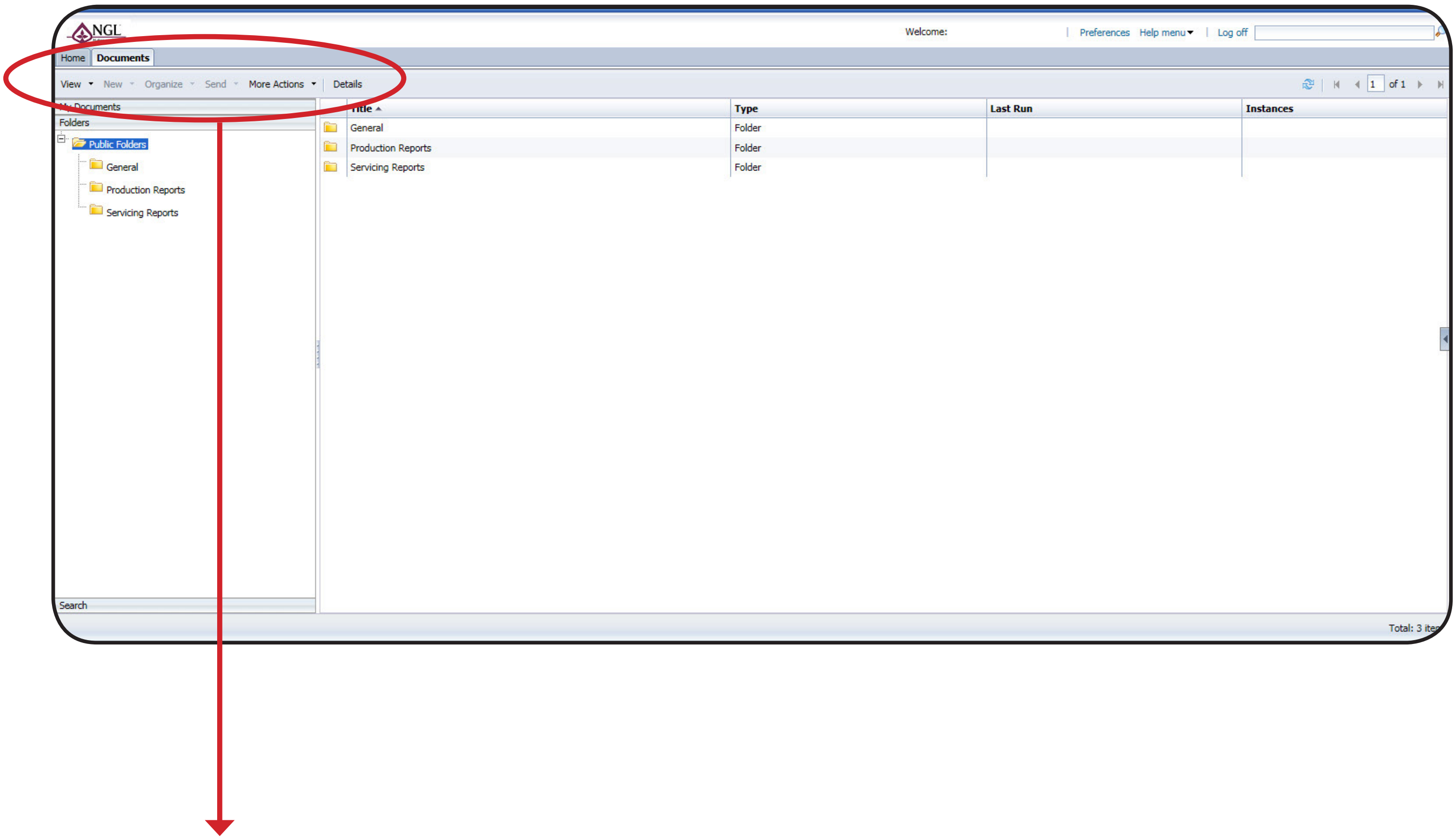


To start viewing your reports please click on the ‘Documents’ tab in the upper left hand side of the page.



If your folders do not display, you may need to click on the bottom ‘Folder’ tab to have them appear.

Documents Page



1. View folder/report properties
2. New (Not applicable)
3. Organize folders and create shortcuts to your favorites folder
4. Send - email reports out
5. More Actions (schedule, view history, get document link)
6. Details
7. Refresh
8. Go to next page
9. Preferences
10. Help
11. Log off
12. Search

Viewing Reports

Public Folders

1. To start viewing your reports click the ‘+’ button to the left of the Public Folders link to view report folders. Select General, Production or Servicing Reports by clicking on the title of the subfolder.

Viewing Pane

2. Double click on the report title you would like to view on the right.

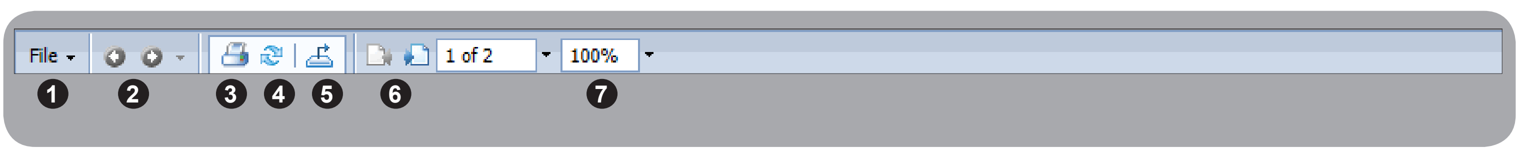
Folders

General
Miscellaneous policy reports, including Past Due, Hierarchy and Persistency Reports.

Production Reports
These reports measure agent production activity net of all first year terminations, with the exception of the Custom Report, where this activity is optional. Policies are included based on the date the policy was actually issued by NGL (even if the policy effective date is back-dated or future-dated on applications).

Servicing Reports
Includes policy listings and past due policies.

Reports Menu



1. File - Includes Send To, Create Shortcut in My Favorites, Schedule and History
2. Toggles between levels in the hierarchy of reports, if applicable
3. Print
4. Refresh
5. Export - Allows you to export reports to various programs including Word and Excel
6. Go to next page
7. Zoom

General Reports

To reach these reports go to: Public Folders > General

Past Due Policy Report
Listing of policies that are 7-55 days past due. Excludes any fully paid-up, single pay, reduced paid-up and policies set up for monthly EFT.

Persistency Report
Current agent persistency, updated every Tuesday. Multi-pay policies only.

Policy Cards - Search by Client
Printable policy cards for record-keeping. This report lets you search for a specific client.

Policy Cards - Search by Issue Date
Printable policy cards for record-keeping. This report lets you search for policies based on the dates they were issued.

Policy Cards - Search by Policy
Printable policy cards for record-keeping. This report lets you search for a specific policy number.

Policy List Report
Includes all policies that the producer received production credit for, including overrides. The report should be exported to an Excel file in order to view it. To export: Select Microsoft Excel - Data Only (XLS).

Producer Hierarchy Report
Report of active producers, their hierarchy and contact information.

Report Example
Past Due Policy Report

NGL It's about people.

Policies Past Due

1 Joe Agent - 12345 (Active)

40 - 49 Days Past Due

Comp	Policy	Policy Effective	Paid-To Date	Days Past	Insured	Plan		Face Amount	Mode	Modal Premium
NGL	NPL0000000	10/08/08	10/08/10	40	Insured	Three Pay STD		4,637	M	$199.91
Owner:	Insured				Phone: 111-111-1111	Servicing Agent:	JOE AGENT			

50+ Days Past Due

Comp	Policy	Policy Effective	Paid-To Date	Days Past	Insured	Plan		Face Amount	Mode	Modal Premium
NGL	NPL111110	09/16/08	09/16/10	62	Insured	Three Pay STD		5,508	M	$203.64
Owner:	Insured				Phone: 111-555-1212	Servicing Agent:	JOE AGENT			

Production Reports

The Production Reports include the current year, plus the previous three calendar years. To reach these reports go to: Production Reports

Production - Custom
Production report customizable by date range, by agent (optional), policy detail or summary, and type of activity - Gross, Net of Not Takens, or Net of all First Year Terminations. The data for this report is updated nightly. *See next page for more details.*

Production - Month to Date, Previous Month, Previous Week, Previous Year, Year to Date
Production report for various time periods including all activity through last business day. Total production is net of all first-year terminations (PTR's).

Production (Annuity Only) - Custom and Production (Life Only) - Custom
Excludes either life or annuity for those who wish to manage their business lines separately.

Report Example Production - Year to Date

Hierarchy Production Report for
Posted Production For Year to Date 2007

Hierarchy Level, Producer Name, and NGL ID						App Credit	Volume Credit	Premium Credit
1.					**Total Production**	11.0	56,428.20	51,880.93
					Personal Production	11.0	56,428.20	51,880.93
ISS								
Policy ID	Post Date	Insured Name	Iss Age	Trm Sts	Plan Description			
			63		Single Pay 0.0%	1.0	2,902.60	2,830.04
NPL0000000	00/00/00	Insured Name	74		Single Pay 0.0%	1.0	1,672.00	1,655.28
NPL0000000	00/00/00	Insured Name	77		Single Pay 0.0%	1.0	1,655.00	1,653.35
NPL0000000	00/00/00	Insured Name	89		Single Pay 0.0%	1.0	5,956.00	5,950.04
NPL0000000	00/00/00	Insured Name	85		Single Pay 0.0%	1.0	8,278.30	8,270.02
NPL0000000	00/00/00	Insured Name	67		Single Pay 0.0%	1.0	2,980.00	595.44
NPL0000000	00/00/00	Insured Name	59		Three Pay 0.0%	1.0	3,030.00	852.96
NPL0000000	00/00/00	Insured Name	64		Three Pay 0.0%	1.0	7,720.00	2,258.52
NPL0000000	00/00/00	Insured Name	73		Single Pay 0.0%	1.0	2,328.30	2,305.02
NPL0000000	00/00/00	Insured Name	86		Single Pay 0.0%	1.0	7,012.00	7,004.99
NPL0000000	00/00/00	Insured Name	66		Single Pay 0.0%	1.0	8,269.00	8,144.97
NPL0000000	00/00/00	Insured Name	63		One-Pay 0.0% SI	1.0	8,145.00	7,941.36
NPL0000000	00/00/00	Insured Name	57		Three Pay 0.0%	1.0	2,830.00	1,206.00
NPL0000000	00/00/00	Insured Name	67		Single Pay 0.0%	1.0	2,980.00	2,935.30
NPL0000000	00/00/00	Insured Name	67		Single Pay 0.0%	(1.0)	(2,980.00)	(595.44)
					Total for ISS	**13.0**	**62,778.20**	**53,007.85**
PTR								
Policy ID	Post Date	Insured Name	Iss Age	Trm Sts	Plan Description			
NPL0000000	00/00/00	Insured Name	60	D	Three Pay 0.0% - Return of Prem Graded	(1.0)	(3,075.00)	(577.08)
NPL0000000	00/00/00	Insured Name	52	D	Three Pay 0.0% - Return of Prem Graded	(1.0)	(3,275.00)	(549.84)
					Total for PTR	**(2.0)**	**(6,350.00)**	**(1,126.9**

Custom Production Reports

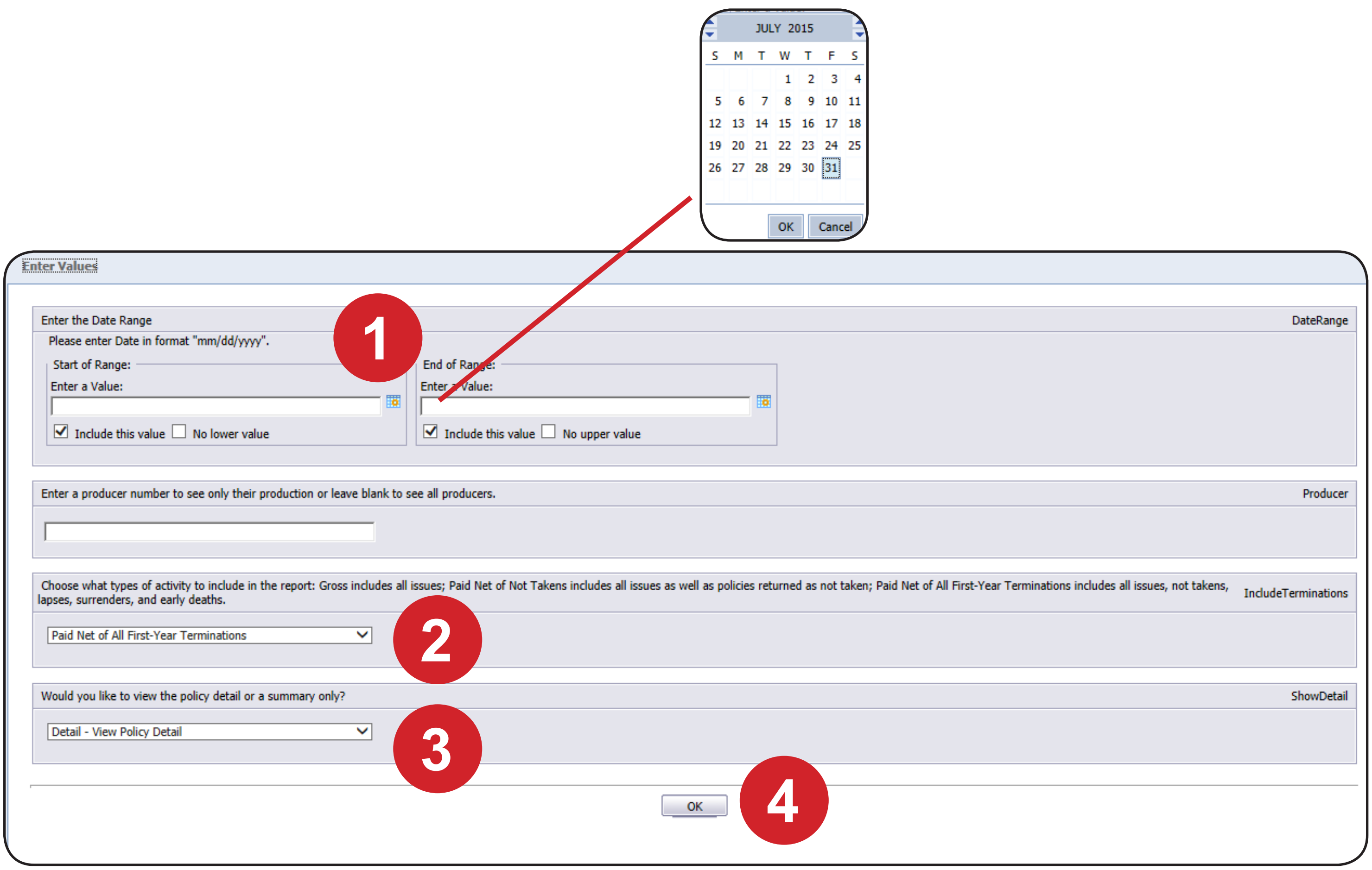
Custom Reports are available on the following reports: Production (Annuity Only) - Custom, Production (Life Only) - Custom, and Production - Custom.

1. Select a beginning and ending date for the desired data set. *Hint: Clicking on the calendar to the right will make a calendar pop up to make it even easier for you to select a date.*

2. Business Activity - Select if you would like to see business net of first year terminations, gross business or net of not takens.

3. Policy Detail - Select if you would like to view detailed or summary information.

4. Click ‘OK’ after making your selections.



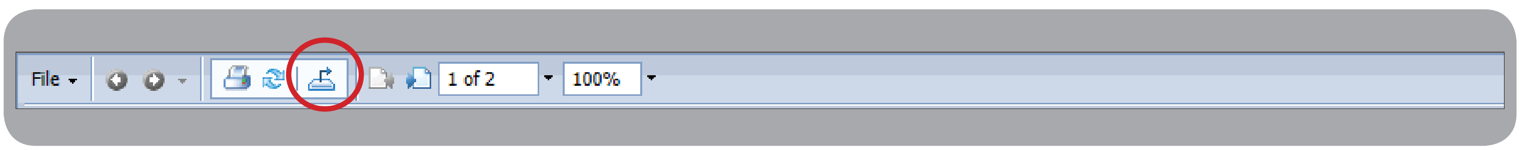
Pinning & Exporting Reports

Pinning Reports

If you would like a report to open automatically after you log into the reporting system you may choose to Pin it. This pinned report will refresh and will open when you log back into the reporting system.

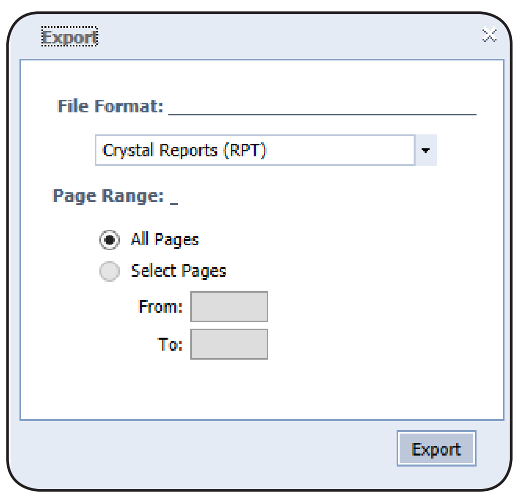
Please note: Since these reports need to refresh as you log in, if you have too many reports pinned it may take awhile for the reports to display.

Exporting Reports



1. To export a report click on the ‘Export This Report’ button in the upper left corner of the report box.

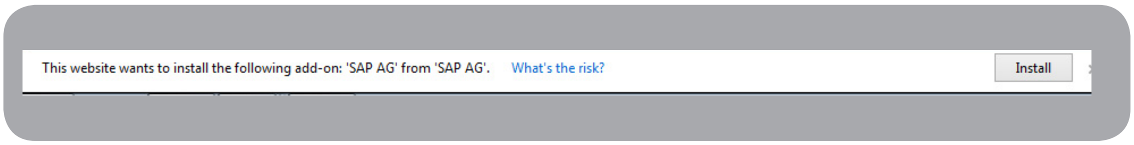
2. This box will appear, choose the file format and the page range and then click ‘Export’.



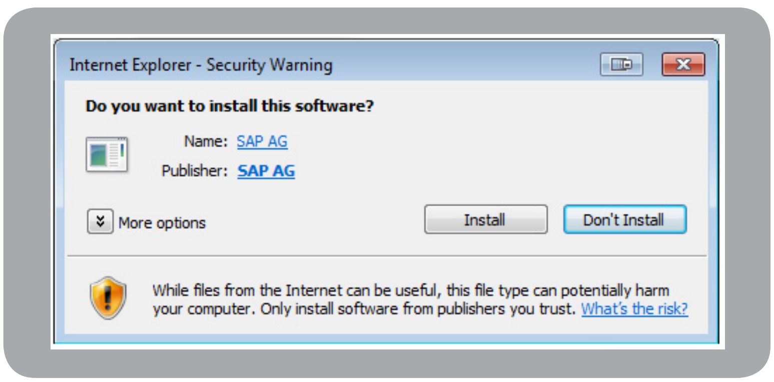
Printing

To print reports you will be asked to install a one time connection to your printer from the reporting system.

At the bottom of your page click ‘Install’.



A new window will pop up, click ‘Install’ and you are all set!



Frequently Asked Questions

Q: When are production reports updated?

A: Production reports are updated by 9:00 AM CST Monday through Friday.

Q: How do I check my sales totals?

A: Click on the plus sign (+) next to Reports on the MyNGLIC home page, and then select NGL ReportLink (or select the Quick Link on the right-hand side). Once you are in NGL ReportLink, select the plus sign (+) next to Public Folders, and then select the Production Reports Folder. Select the report titled Production - Month to Date. The first page of this report is a cover page. Select the page forward arrow to see the report results.

Q: How do I log out of NGL ReportLink?

A: When you are finished, please follow these important instructions to exit your session securely:

1) Click 'Log Off' in the upper right hand corner next to the search function.
2) Close the browser window.

Q: Why can't I see any reports?

A: Please call NGL Agent Support at 800.762.9883.

Questions?

Feel free to call us toll-free at 800-762-9883. Someone will be available to assist you personally during normal business hours (see below). Or you can call anytime and leave a message; we will return your call as quickly as possible.

You may also contact us by fax, email, or mail using the following information:

Phone: 800-762-9883
Monday - Thursday: 7:00 am - 7:00 pm (Central Time)
Friday: 7:00 am - 5:00 pm (Central Time)

New Business Fax: 866.228.9927

Corrected Application Fax: 608.443.5368

Mail:
NGL Insurance Group
Agent Support Center
P.O. Box 1191
Madison, WI 53701-1191
E-mail: lifeproductsupport@nglic.com

For Agent Use Only

National Guardian Life Insurance Company (NGL)
Two East Gilman Street · Madison, WI 53701
www.nglic.com · 800.762.9883

4000-GIWL APPGuide 09/15