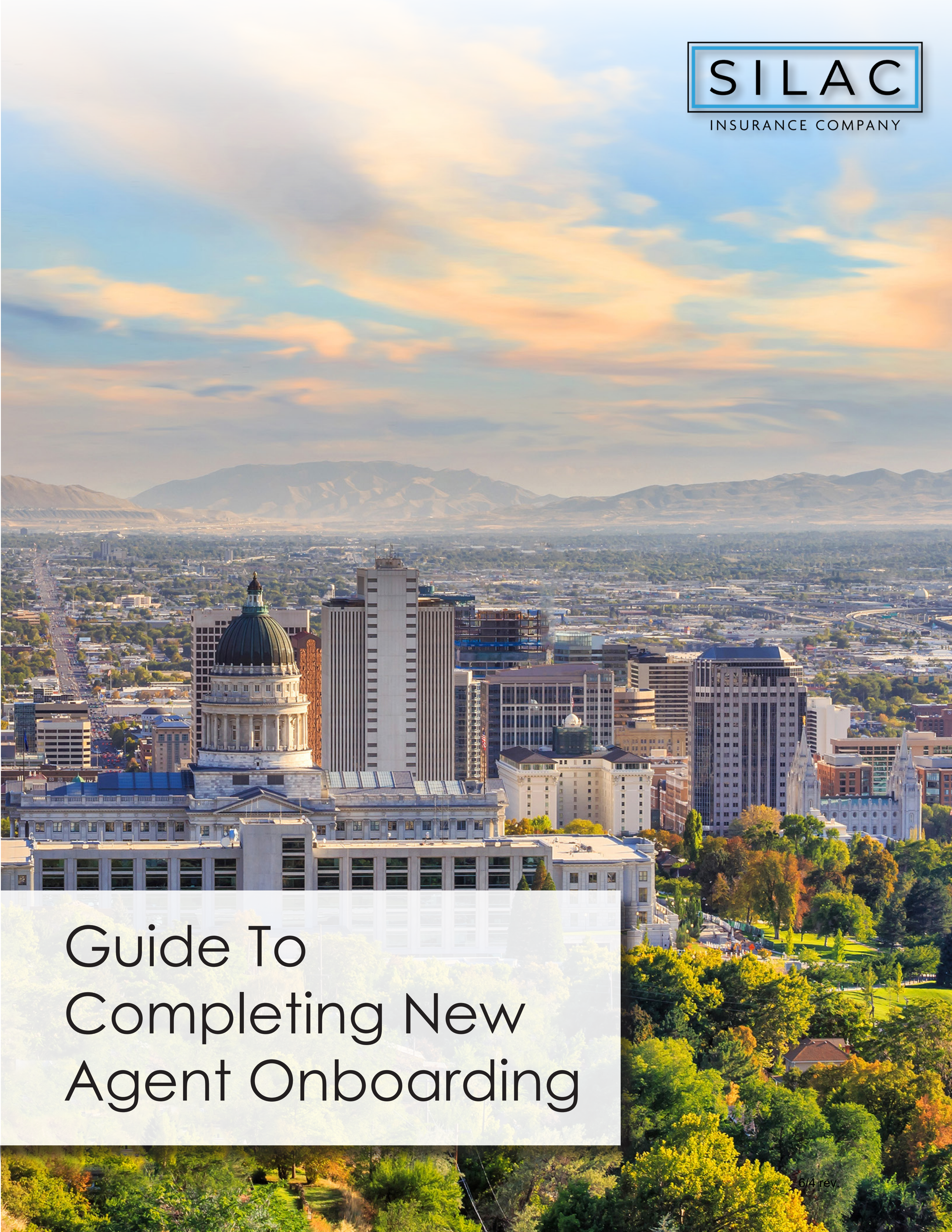


SILAC
INSURANCE COMPANY

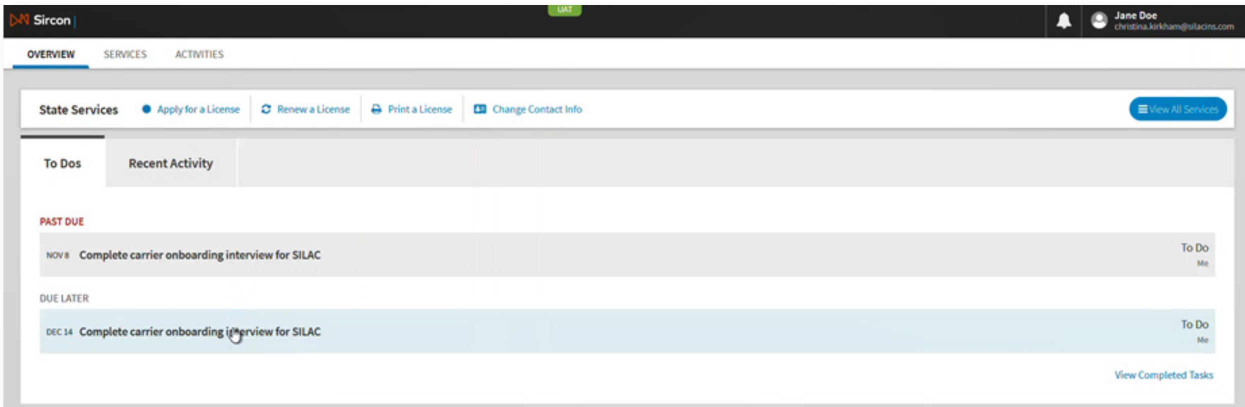
Guide To Completing New Agent Onboarding

6/4 rev.

Guide to Completing Agent Packets

Once signed in, the agent will be able to view the pending invitation under the To Dos list. It will say Complete carrier onboarding interview for SILAC.

These invitations to contract will only be valid for 30 days

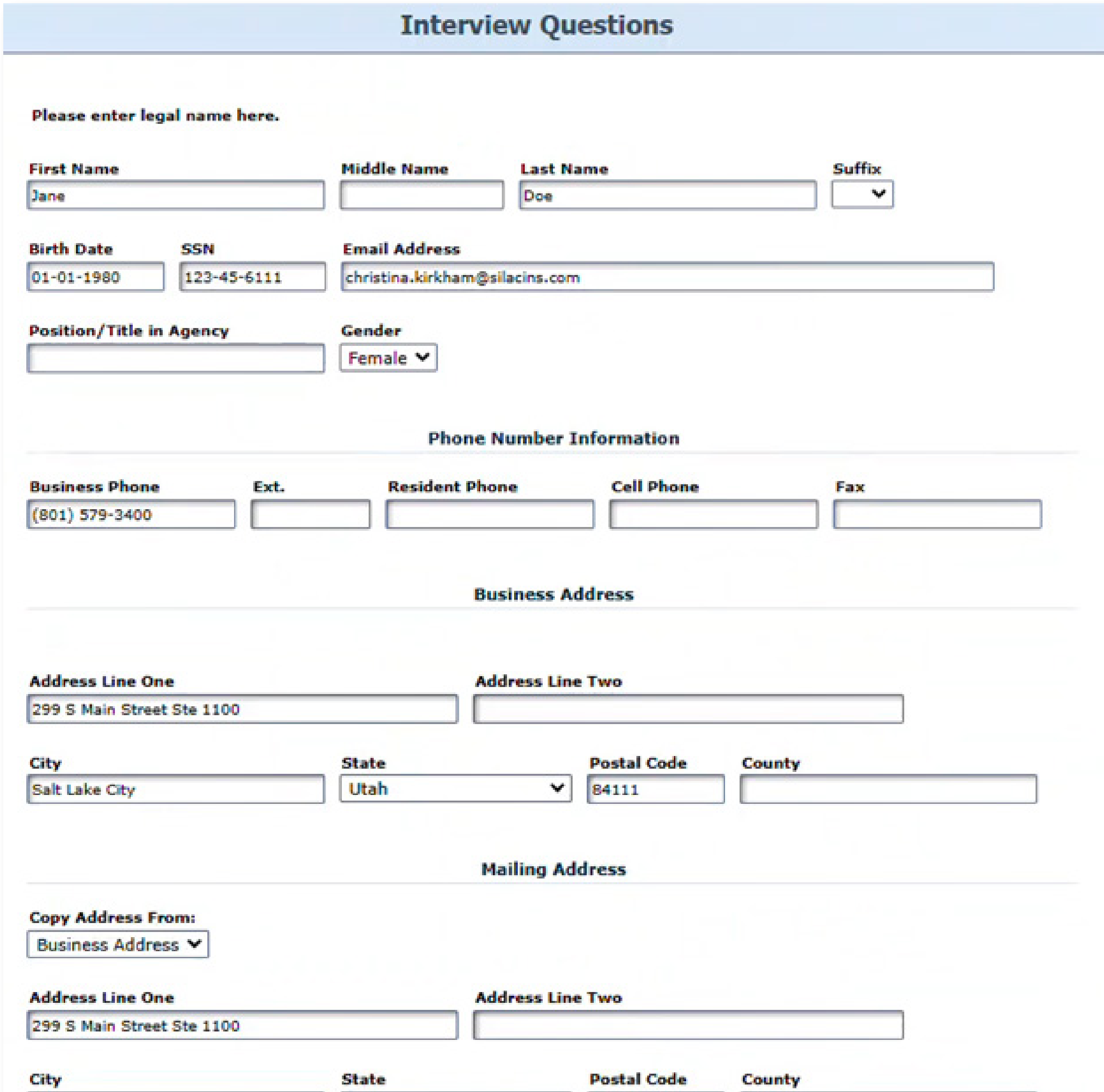


- Click on Complete carrier onboarding interview for SILAC

The following pages are in identical order as the agent would see them during our onboarding process.

Personal Information

The agent will then be required to fill out the following information such as their Name, DOB, Social, Address etc.



Interview Questions

Please enter legal name here.

First Name: Jane
Middle Name:
Last Name: Doe
Suffix:

Birth Date: 01-01-1980
SSN: 123-45-6111
Email Address: christina.kirkham@silacins.com

Position/Title in Agency:
Gender: Female

Phone Number Information

Business Phone: (801) 579-3400
Ext.:
Resident Phone:
Cell Phone:
Fax:

Business Address

Address Line One: 299 S Main Street Ste 1100
Address Line Two:

City: Salt Lake City
State: Utah
Postal Code: 84111
County:

Mailing Address

Copy Address From: Business Address

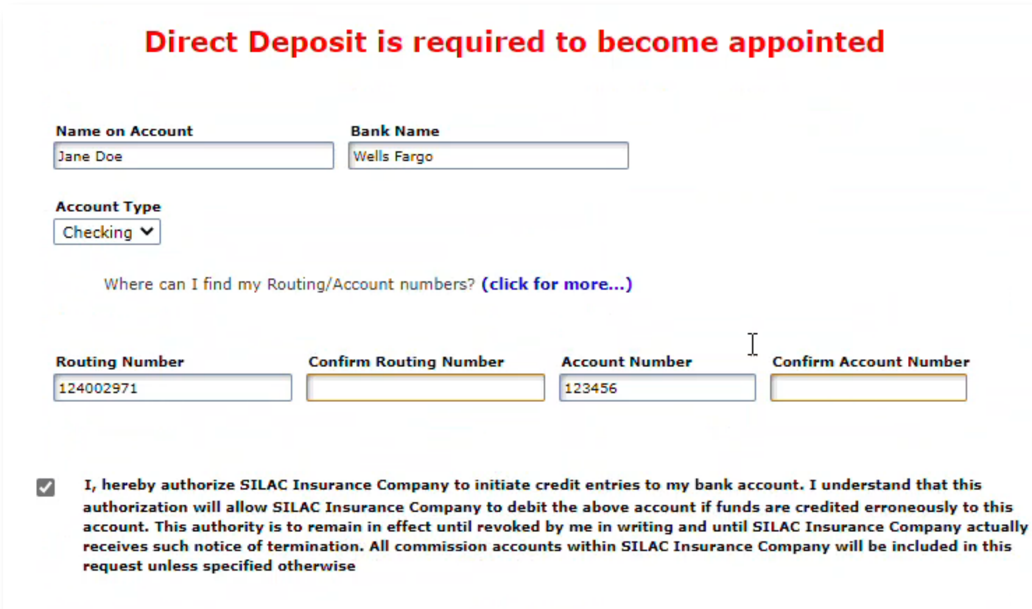
Address Line One: 299 S Main Street Ste 1100
Address Line Two:

City
State
Postal Code
County

If the agent needs to pay towards a TIN# please send an email or fax to the home office with a completed W9.

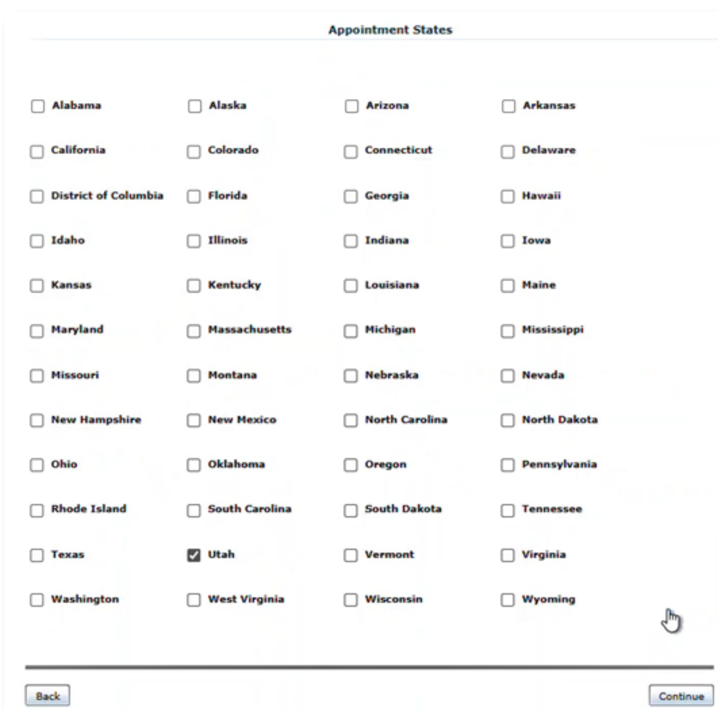
Direct Deposit

Then the agent will be prompted to provide us with their direct deposit information. This Direct Deposit screen will not populate for LOA contracts.



State Appointments

Next the agent will need to select the states, they're wanting to be appointed in. Select your pre-appointment states here (PA, & UT).



E&O Information

We then move on to ask for the agents E&O information.

Agent errors and omissions (E&O) liability insurance with minimum coverage limits of $1 million per claim and $1 million in the aggregate is required.

E&O Carrier	E&O Policy Number
NAPA	555555

E&O Policy Effective Date	E&O Policy Expiration Date
01-01-2021	01-01-2022

Per Claim Amount	Aggregate Claim Amount
1000000	2000000

Background Questions

The agent will then be prompted to answer the background questions. If a question is marked yes, there will be a field to provide a required explanation. Later, there will be an area to upload supporting documents.

Individual Background Information

Explain all YES responses		
1. Have you filed for, or been discharged from any bankruptcy (including personal bankruptcy), insolvency or assignment for the benefit of creditors with a filing or discharge date, whichever is later, in the last five (5) years?	○ Yes	◉ No
2. Do you have delinquent unpaid debts exceeding, in total, $10,000? (Add together delinquent: consumer debt, tax leins, loans, child support payments, alimony payments, civil judgements, and other delinquent debt.)	○ Yes	◉ No
3. With the exception of situations specific to continuing education, have you ever been the subject of an administrative proceeding regarding any professional or occupational license that resulted in disciplinary action?	○ Yes	◉ No
4. With the exception of situations specific to continuing education, has your insurance license ever been suspended by, subject to a consent order from, revoked by, or surrendered to, any regulatory agency, or have you ever been fined, penalized, sanctioned or subject to any other disciplinary action by a state or federal regulatory agency or self regulatory organization or are you currently under investigation as a result of your activities in the business of insurance, securities, banking, investment banking or real estate?	○ Yes	◉ No
5. Have you ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?	○ Yes	◉ No
6. Have you ever been convicted of, plead guilty or no contest to, any misdemeanor involving dishonesty or breach of trust or fiduciary duty?	○ Yes	◉ No
7. Have you ever been convicted of, plead guilty or no contest to, any felonies?	○ Yes	◉ No
8. Are you now the subject of any complaint, investigation, or proceeding that could result in a YES answer to any of the previous questions?	○ Yes	◉ No

AML Course Information

Next, we request the agents AML information, note that we will only be accepting AML courses taken from the following course providers Kaplan, LIMRA, Noble CE, Quest, RegEd, SureanceBay, Success CE, and WebCE. Accepted courses must be completed within the last 2 years.

We accept the following Anti-Money Laundering (AML) certificates from the following providers: LIMRA, Kaplan, Quest, RegEd, and WebCE

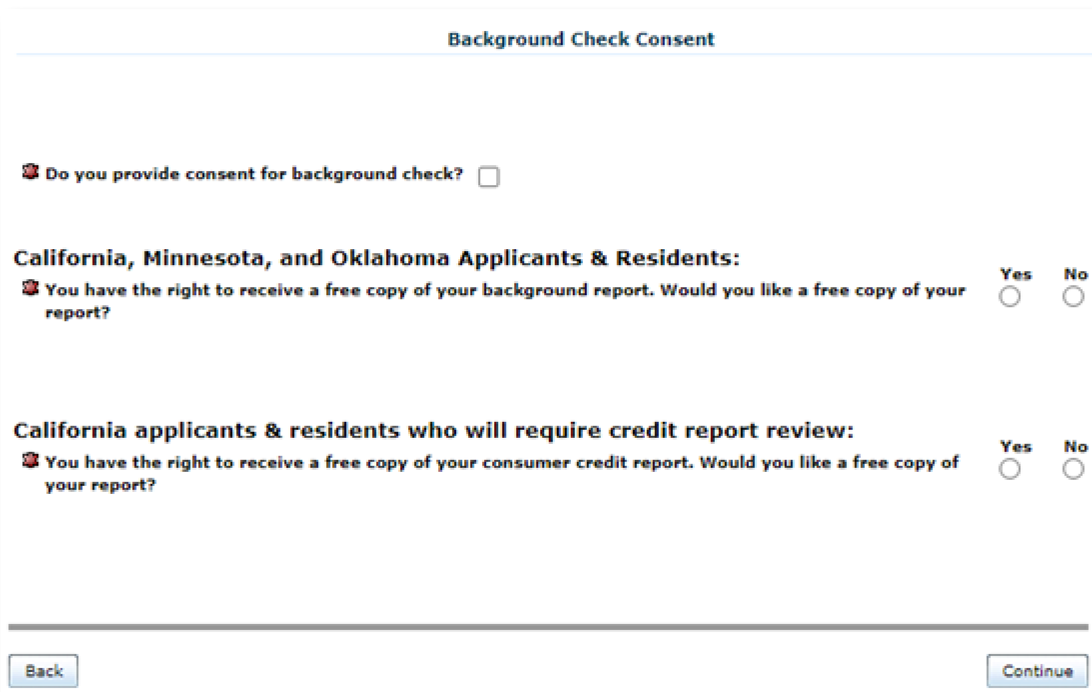
AML Course Provider Name

We require a new AML Certificate every 3 years.

Date of AML Completion

Background Check Consent

The agent will then be prompted to check the boxes to provide consent to the background check.



Background Check Consent

Do you provide consent for background check?

California, Minnesota, and Oklahoma Applicants & Residents:

You have the right to receive a free copy of your background report. Would you like a free copy of your report? Yes No

California applicants & residents who will require credit report review:

You have the right to receive a free copy of your consumer credit report. Would you like a free copy of your report? Yes No

Back Continue

Vector One Authorization

The agent will then be prompted to check the boxes to provide consent to run a debit check through Vector One.

Vector One Authorization

I attest I will read and review the Vector One disclosure page, during the signing ceremony to authorize a debit check by SILAC.

Do you authorize for vector one debit check by SILAC?

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Continue

NAIC CE Requirements

This section will be changing with more in-depth language. We will also require copies of the 4hr/1hr CE certificate(s) to be uploaded later.

CE Courses

All producers who hold a resident or non-resident license in a NAIC state are required to complete the 4 hour Annuity Suitability Training per your state's guidelines, prior to soliciting or selling annuity products.

Please check the box to certify the completion of your 4 hour CE Course (if applicable).

Some states require an additional 1hr Best Interest Standards Continued Education training prior to soliciting or selling annuity products.

If you will be submitting business in a state where the 1 hour CE is required, please check the box to certify you have completed the 1 hour CE Course (if applicable).

Please check the box to certify completion of your 4-hours Continuing Education Product Training

Please check the box to certify completion of your 1-hour Continuing Education Product Training

I understand that business submitted in a NAIC state will be denied if an Annuity Suitability CE certificate is not on file. Annuity Suitability CE is not required in FL, NC, NV, NM, UT & VT.

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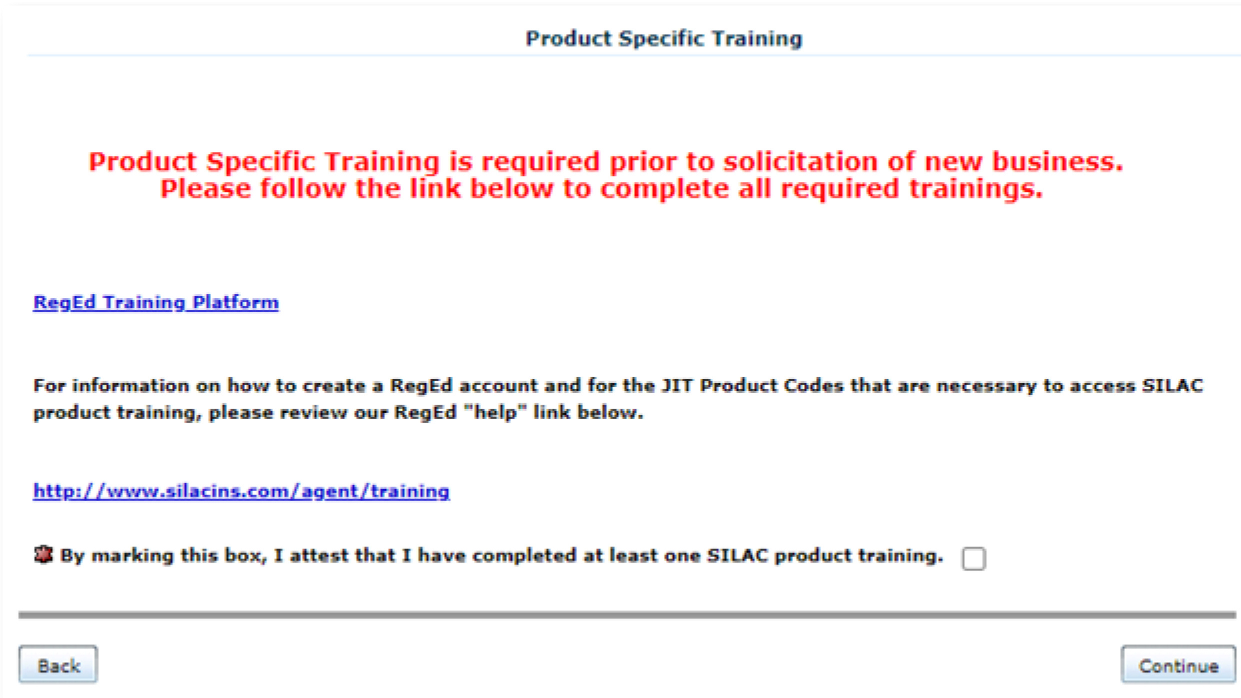
Product Specific Training - RegEd

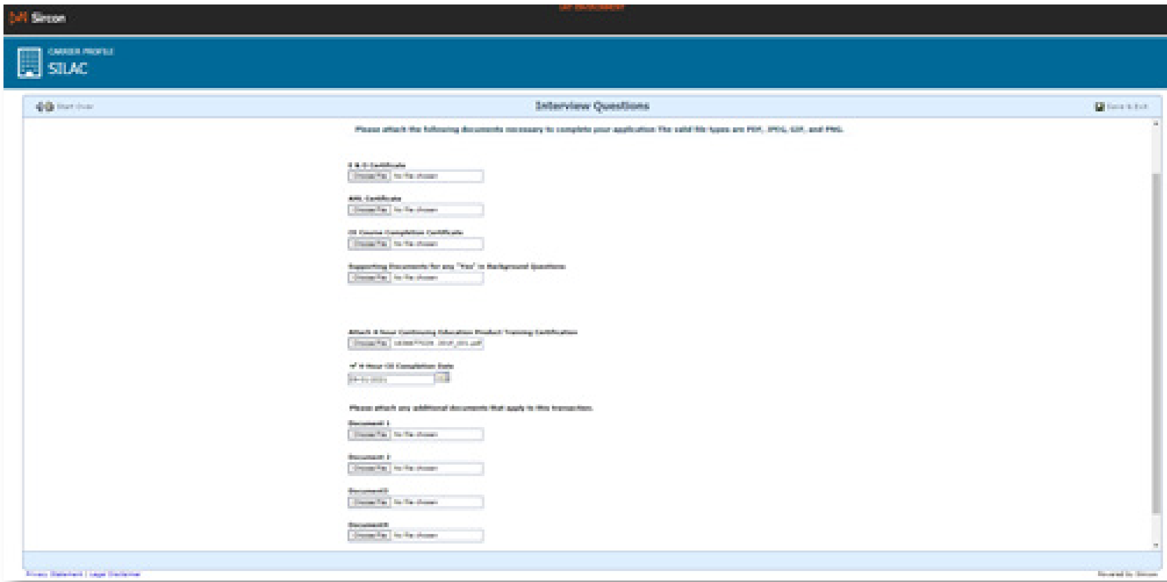
This page will be getting updated: Our product specific training will now be done through the RegEd platform. We have included a microsite with instructions on how to navigate RegEd, this microsite (www.silacins.com/agent/training) will also house our JIT codes that will be needed to access the product training. The agents will no longer need to provide us with a copy of the completion certificate.



Supporting Documents

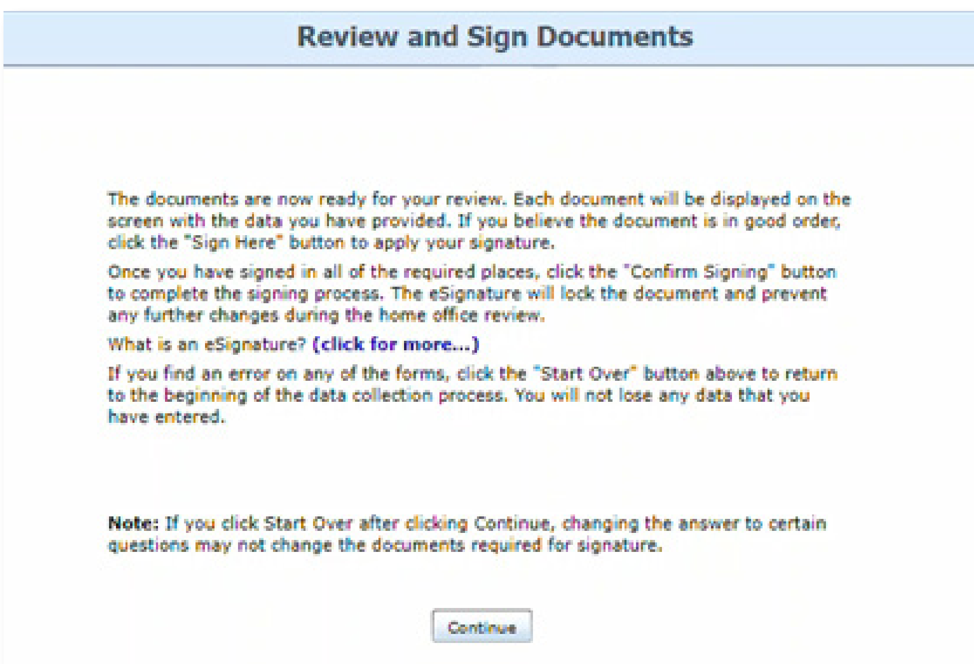
Upload After the PST page, the agent will be able to upload any additional supporting documents for any questions answered yes on the background questions, as well as upload a copy of their E&O, AML, and CE certificates. (The CE upload will only be required if agent marks yes to either the 1hr or 4hr.)

If the agent has a release, they can upload it through here as well.



Signing Ceremony

Next the agent will come to the signing ceremony using DocuSign, please make sure to tell your agent to reads over all the documents. This is where the agent can view the disclosures, they gave consent to previously on the contract.

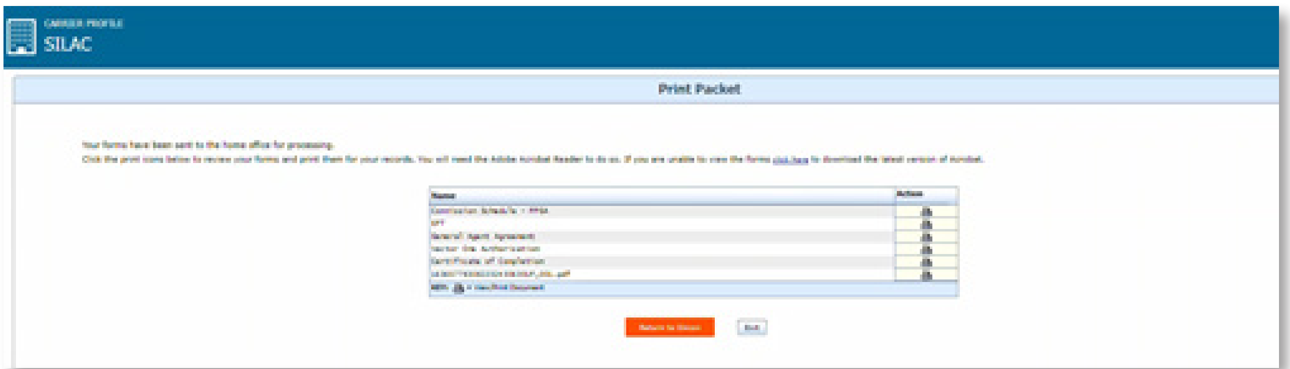


Finishing Up the Contract

Upon clicking Finish the agent will then have the opportunity to download/save a copy of their documents such as the commission schedule, a copy of the contract, etc.

From here the agent can then return to Sircon or exit.

If the agent decides to return to Sircon, under the To Dos list they're able to view their completed invitation under View Completed Tasks; Clicking this will just take them back to this screen where they can download/save a copy of the documents filled out.



The completed packet will go to the home office for review.

Agency will reach out to the upline for approval when needed. Such as when a background question was answered yes, or there is a hit on the background investigation.

Agency will reach out to agent for any outstanding documents not received during the onboarding process. Or for additional supporting documents for any background findings.

If the agent is in good order home office will approve the packet, then the agent will receive a welcome email. This welcome email will include the agent's new agent number, as well as a link to get logged onto the agent portal. The welcome email is sent to your email address used to complete the contracting. If you don't receive this email, please make sure to check your spam/junk folders.

ANNUITY Contact Information

SILAC INSURANCE COMPANY

Who do I need to call?

Agency	New Business	Annuity Customer Service
Contracting Status	Application Questions	Application Questions
Commission Questions	Application Status	Application Status
Agent Licensing	NIGO Follow Up	Service Forms
Outstanding Certificates	Initial Premium Transfer Status	Any Type of Withdrawal Status
Agent & Contracting Portal Assistance	Suitability Assistance	Additional Premium Status
		Account Value Questions
		Illustration Assistance
		Product Questions

Agency

888-352-5120
Fax: **801-579-3781**
Annuity.AgencyServices@SILACins.com

New Business

888-352-5178
Fax: **888-352-5126**
Annuity.New.Business@SILACins.com

	SILAC SECURE SAVINGS & SILAC SECURE SAVINGS Elite	VEGA DENALI TETON™ & TETON™ BONUS
Annuity Customer Service	**833-889-0910**	**888-352-5122**
	Fax: **336-419-0279**	*Fax*: **801-812-8789**

Mailing Address

SILAC Insurance Company
P.O. Box 30245, Salt Lake City, UT 84130-0245

Overnight Address

SILAC Insurance Company
299 South Main Street, Suite 1100, Salt Lake City, UT 84111

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