Welcome to Crump Life Insurance Services!

Offering you a world of insurance solutions and world-class service

Advisor Group welcomes you to a new life insurance brokerage relationship with Crump Life Insurance Services - one of the leading insurance outsourcing organizations. Our goal is to provide you with world-class service and a world of life insurance solutions and support to help you meet your clients' needs and grow your revenue through life insurance sales.

The Advisor Group/Crump relationship offers you a complete Life Insurance solution for your practice. From access to top industry products, to dedicated sales and case management contacts, to an industry-leading web site, Crump/Advisor Group is your full service program that will provide support for your cases from start to finish including case design, contracting, case processing, underwriting and much more! The life insurance business that you place through the program will count dollar for dollar to your Advisor Group Grid and counts towards your total GDC production!

This guide provides an overview to working with Crump/Advisor Group and includes our contact listing of your dedicated team as well as information on our services, tools and solutions including:

- Sales & Sales Support
- Underwriting & Impaired Risk Support
- Case Submission & Application Processing
- The Crump Product Solution Centers & Available Carriers
- Web Site Tools & Resources
- Contact Directory

SALES AND SALES SUPPORT

Your Crump/Advisor Group Sales Wholesaler: Your dedicated sales wholesaler is available to assist you in using the program and designing your more complex cases. Your wholesaler is your "roadmap" to the Crump/Advisor Group program and will be reaching out to you to discuss opportunities within your practice to leverage life insurance sales ideas.

Life Pre-Sale Support: Your Crump/Advisor Group sales support team will provide sales illustrations and comprehensive sales support on all of your life insurance business with Crump/Advisor Group. They are able to handle a full range of case design scenarios, including side-by-side product comparisons, in-force policy reviews, product information, licensing and assistance with sending you the forms needed to write the business. Most importantly, they are your pre-sale and product information support desk to provide you with everything you need to write new business.

UNDERWRITING AND IMPAIRED RISK SUPPORT

Crump's expertise in the impaired risk underwriting marketplace means better offers on life insurance cases for you and your clients. Using our TimeSaver™ preliminary inquiry, our underwriters work closely with our carriers to find aggressive offers for your clients who have health impairments and potentially unaffordable premiums because of ratings. Your wholesaler and the Crump/Advisor Group dedicated on-site underwriter are both available to assist you. Some of the services the program provides are:

- Online Reference library offering overviews of impairments and questionnaires.
- Links to carrier underwriting guidelines and build charts.
- Up-front / field underwriting support and the ability to speak to a dedicated and experienced underwriter prior to formal case submission.
- A process that allows Crump to effectively shop the market so you can assure your clients that the due diligence has been done to find them the best offer available.

SUBMITTING CASES/APPLICATION PROCESSING

All applications should be sent to the Crump/Advisor Group team for processing. Please submit the completed applications, associated forms/disclosures, supporting documents and any premium to:

Crump/Advisor Group New Business Team
Crump Life Insurance Services
280 South 400 West Suite #100
Salt Lake City, UT 84101-1101

In order to minimize delays, for case submissions, please ensure that the following items are accomplished when the application is taken:

- Verify that your carrier contracting is complete.
- Complete all questions on the application.
- Provide details to any questions answered "yes" on the application.
- Make sure the application and all accompanying forms have been signed. The application must be signed and dated by the proposed insured, policyowner (if trust, then trustees should sign), and the agent.
- Include NAIC compliant illustrations and/or disclosure forms (signed by the policyowner) with the application.
- Order exam requirements through a carrier approved medical examiner.

Email your Crump/Advisor Group case manager (see contact directory on page 7) with any pre-submission questions or for case status.

New Business Processing

The Client Services team tracks all applications and related premiums. Upon receipt, all applications are immediately assigned to a case manager for processing and tracking. Your Crump/Advisor Group case manager inputs your client's information/data and begins the preliminary underwriting process (the same day). For all cases, a confirmation letter stating that the case was received along with the requirements received/ordered will be sent to you.

As your Crump/Advisor Group case manager tracks your pending applications through policy issue, you will be kept informed of the progress through Pending Status Reports sent by e-mail, fax, or mail, depending on the method you choose. We encourage you to check your case status through your Crump/Advisor Group web site. After the application has been approved, your Crump/Advisor Group case manager will continue to track the case until the delivery requirements are received. From there, your Crump/Advisor Group case manager will confirm with the carrier that the client's policy is "in-force" and work with the carrier on the release of the compensation.

Forms and Documents

You can find the forms you need through the comprehensive FormsNOW tool on your Crump/Advisor Group web site. Applications should be completed with any required replacement forms, 1035 Exchange forms, HIV forms, disclosure forms and avocation questionnaires.

Insurance Carrier Contracting and Appointments

Many insurance companies have a adopted a "Just in Time" appointment approach whereby they require the submission of a new business application prior to appointing an agent. Some insurance companies do require an appointment be in place prior to solicitation of an application or what is referred to as a "restricted state" and information on those can be found in Tools>Pre-Appointments on the Crump web site.

A current life insurance license in the state(s) in which you wish to do business is required prior to solicitation of an application. Many states require continuing education requirements for the sale of long term care and annuity products prior to solicitation as well.

Commissions

Commissions will be paid to you via Advisor Group.

CRUMP PRODUCT SOLUTION CENTERS & AVAILABLE CARRIERS

We offer all pre-sale support, case design, education, case processing, contracting and compensation for Long Term Care, Disability, Annuities and Life insurance through some of the top carriers in the industry. Crump/Advisor Group is your one stop shop for insurance. We provide experienced wholesale support and product training in each of these lines, allowing you to grow your revenue through these sales while providing your clients with a full range of coverage. Our competitive list of carriers includes:

LIFE

Accordia Life/Global Atlantic
Allianz Life Insurance Company of North America
Allstate Life of NY
American General
American National
AXA Equitable
Banner Life
Companion Life
First MetLife Investors
Gerber
Guardian Life
John Hancock USA
Liberty Life Assurance of Boston
Lincoln Benefit Life
Lincoln Financial
Lincoln Life & Annuity of NY
MetLife Investors
Metropolitan Life
Minnesota Life
Mutual of Omaha/United of Omaha
National Life
Nationwide
New York Life
North American Company for Life & Health
Pacific Life (term only)
Penn Mutual Life Insurance Company
Principal Financial Group
Protective Life Insurance Company
Protective Life & Annuity
Prudential Financial
Securian/Minnesota Life
Security Mutual Life Insurance Company of NY
Transamerica
United States Life Insurance Company of NY
Voya ReliaStar Life Insurance Company
Voya ReliaStar Life Insurance Company of NY
Voya Security Life of Denver
Western and Southern
William Penn Insurance Company of NY

ANNUITY

Allianz Life Insurance Company of North America
Allianz Life of NY
American General
American National
Athene
Companion Life
Forethought
Integrity Life Insurance Company
Lincoln Benefit Life
Lincoln Financial
Lincoln Life & Annuity of NY
Minnesota Life
Mutual of Omaha/United of Omaha
National Integrity Life
Nationwide
North American Company for Life & Health
OneAmerica
Penn Mutual Life Insurance Company
Principal Financial Group
Protective Life Insurance Company
Protective Life & Annuity
Security Mutual Life Insurance Company of NY
Symetra
The Standard
Transamerica
United States Life Insurance Company of NY
Voya ReliaStar Life Insurance Company of NY
Voya USA Annuity & Life Insurance Co.
Western National Life (formerly AIG Annuity)

DI

Assurity
Lloyd's of London
Metropolitan Life
Mutual of Omaha
Principal Financial Group
The Standard

LTC

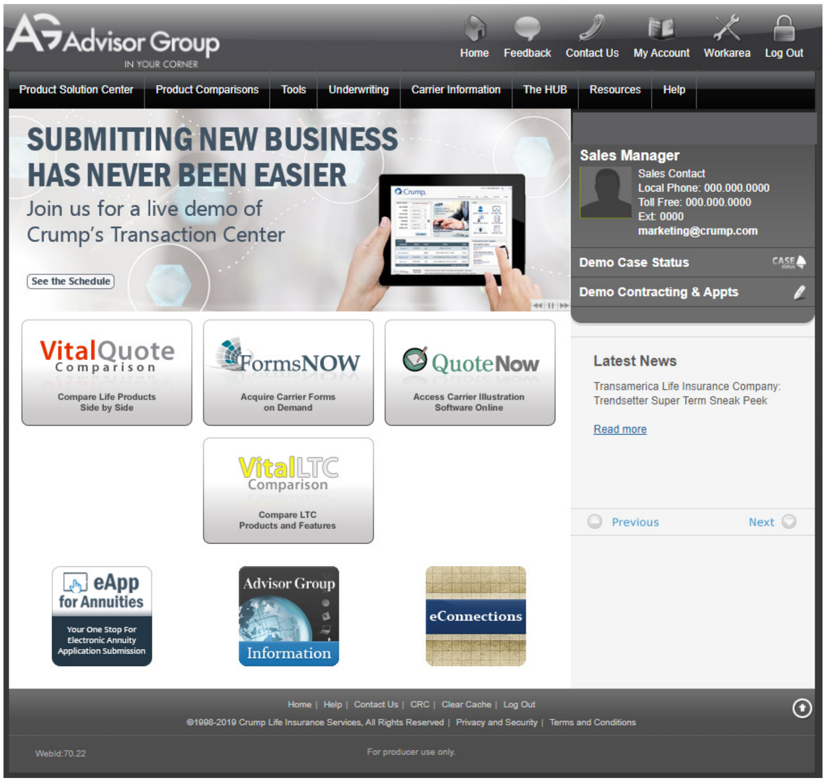
Lincoln Financial
Mutual of Omaha
OneAmerica
Transamerica

THE CRUMP/ADVISOR GROUP WEB SITE
WWW.ADVISORGROUP.CRUMPLIFEINSURANCE.COM

The Crump/Advisor Group web site is one of the most comprehensive sites in the industry and puts valuable tools and resources at your fingertips!

The News You Need
The Latest News section and central banner alert you to important industry information and carrier and product news as well as updates from Crump.

Status
The Case Status tool allows you to track your cases and get up-to-the-minute status anytime you need it. Additional links provide status on your licensing and appointments.



Illustrations & Comparisons
- Term and LTC Comparisons
- QuoteNow (Online compliant carrier illustrations)
- Software Downloads
- Illustration Request Form

Carrier Forms
FormsNOW is an easy to use, web-based tool that allows you to quickly download and package many carriers' forms for print and email.

Solution Centers
Easy to access Solution Center sections provide all the online sales tools you need for our various product lines:
- Life
- Annuities
- Long Term Care
- Disability
- Advanced Sales

Submitting Business Has Never Been Easier!

As technology improves, Crump continues to look for ways to make submitting new business easier and more efficient for you. In addition to traditional paper/hard copy, you can submit electronically via **Upload**, **eApp**, **Drop Ticket**, and **Sales Assist.**

		What it is	How to submit	Product types	Compensation	Benefit
PAPER/ HARD COPY SUBMISSION	Traditional	Printed carrier-related application forms	You initiate via Email/Fax/Mail	Life, Long Term Care, Disability Insurance, and Fixed Annuities	100% to producer identified on application	
ELECTRONIC/ONLINE SUBMISSION	Upload	Online tool to securely submit any ink-signed "paper"	You initiate via Crump.com > Transaction Center > Upload Documents	Life, Long Term Care, Disability Insurance, and Fixed Annuities	100% to producer identified on application	Submit encrypted "ink-signed" documents directly to Crump
	eApp	An online wizard walks you through the application submission process resulting in 100% 'in good order' application submissions	You initiate via Crump.com > Transaction Center > Start New App	Life, Long Term Care, Disability Insurance, and Fixed Annuities	100% to producer identified on application	Produce 100% complete application submissions
	Drop Ticket	You provide basic information and Crump's service providers interview your client, schedule the medical exam, and obtain their signed application forms	You initiate via Crump.com > Transaction Center > Start New App	Life, Long Term Care, and Disability Insurance	100% to producer identified on application	Cases typically process 15 days faster[1]
	Sales Assist	Our licensed professionals make sales on your behalf	You initiate via Crump.com > Transaction Center > Request Sales Assist	Life, Long Term Care, Disability Insurance, and Fixed Annuities	50% of placed commission to producer[2]	Sell any product that Crump offers, to any person, in any state[2]

[1]Based on average case timeframe; specific results may vary.

[2]Once the policy is placed inforce, you will receive fifty percent (50%) of the placed case commissions, payable in accordance with your existing compensation level reflected in Crump's systems on a single-case basis when you are licensed in the state of sale.

YOUR CRUMP/ADVISOR GROUP TEAM: CONTACT DIRECTORY

Toll-free line: 800-523-2858, Option 3

Press 1 Life Pre-Sale Support
Press 2 Status/Information for Pending Life Cases
Press 3 Long Term Care Solution Center
Press 4 Disability Solution Center
Press 5 Annuity Solution Center
Press 6 Licensing and Contracting Team
Press 7 Commissions Team
Fax: 800-798-5696

YOUR CRUMP SALES TEAM

Anthony Ridd — 801.533.7899
Wholesaler, Western Region
anthony.ridd@crump.com

Nick Garrick — 801.245.7102
Wholesaler, Midwest Region
nicholas.garrick@crump.com

Chris Rothwell — 617.378.6914
Wholesaler, Eastern Region
chris.rothwell@crump.com

Michael Johnson — 801.322.7454
Internal Wholesaler
michael.johnson@crump.com

Eric Major — 617.378.6914
Sales Director
eric.major@crump.com

Rudolf Mehl — 801.533.7899
Director of External Sales
rudolf.mehl@crump.com

PRE- SALE LIFE SUPPORT — OPTION 1

Direct Dial 801.519.7949

(For all pre-sale support including forms, supplies, product information and illustrations)

John Glade — 801.322.1435
Sales Support
john.glade@crump.com

Kim Kearney — 860.321.3108
Sales Support
kimberly.kearney@crump.com

Patrick Hayes — 801.519.7963
Impaired Risk Sales Support
patrick.hayes@crump.com

LIFE INSURANCE CASE MANAGEMENT — OPTION 2

Armand Loza — 801.533.7825
Supervisor
armand.loza@crump.com

Jennifer Jarrett — 801.322.7524
Sr. Case Manager
Jennifer.jarrett@crump.com

Denise Jessen — 801.533.7855
Case Manager
denise.jessen@crump.com

Doreen Garvin — 801.322.7479
Case Manager
doreen.garvin@crump.com

Bernadette Gonzales — 801.322.7403
Case Manager
bernadette.gonzales@crump.com

Jana McJunkin — 801.322.7510
Case Manager
jana.mcjunkin@crump.com

ANNUITIES CASE MANAGEMENT — OPTION 5

Stormy Broadhurst — 801.322.7528
Case Manager, Annuities
stormy.broadhurst@crump.com

YOUR CRUMP/ADVISOR GROUP TEAM: CONTACT DIRECTORY

Toll-free line: 800-523-2858, Option 3

DI CASE MANAGEMENT — OPTION 4

Sharlet Priddy — 801.322.7401
Case Manager, Disability
sharlet.priddy@crump.com

LTC CASE MANAGEMENT — OPTION 3

Katie Kupukaa — 801.322.7403
Sr. *Case Manager, Long Term Care*
kathryn.kapukaa@crump.com

Emily Blackham — 801.519.7955
Case Manager, Long Term Care
emily.blackham@crump.com

LIFE UNDERWRITING/IMPAIRED RISK UNDERWRITING

Direct Dial — 800.243.3867

Suzanne Ciaccio — 860.321.3017
Large Case Underwriter
suzanne.ciaccio@crump.com

Sara Yalim — 860.321.3110
Sr. Underwriter
sara.yalim@crump.com

Mike Rasmussen — 801.322.7522
Sr. Underwriter
mike.rasmussen@crump.com

PRODUCT LINE SOLUTION CENTERS

LTC SOLUTION CENTER — OPTION 3

LTCquotes2@crump.com

Edward Stone — 317.903.9792
Wholesaler, Long Term Care
edward.stone@crump.com

Julie Udovch — 818.518.2114
Wholesaler, Long Term Care
julie.udovch@crump.com

DISABILITY SOLUTION CENTER — OPTION 4

disupportcenter@crump.com

Rae Nicklos-Welch — 954.282.7219
Wholesaler, Disability
rae.nicklos-welch@crump.com

Alex Gardipe — 425.201.7739
Internal Wholesaler, Disability
alex.gardipe@crump.com

ANNUITY SOLUTION CENTER — OPTION 5

annuity@crump.com

Joseph Taylor — 801.322.7493
Sr. *Wholesaler, Annuities*
joseph.taylor@crump.com

Lee Pennington — 801.322.7968
Wholesaler, Annuities
lee.pennington@crump.com

CONTRACTING — OPTION 6

Direct — 717.526.7325
crump.contracting@crump.com

COMMISSIONS — OPTION 7

Direct — 717.214.9190
commissions@crump.com

YOUR CRUMP/ADVISOR GROUP TEAM: CALL TREE

It is important to us that Advisor Group advisors have the ability to get a live person on the line when you need us. Therefore, we have built out a team that is dedicated to your business. Here is how to reach them:

LIFE OR GENERAL QUESTIONS

Anthony Ridd 801.533.7899
Wholesaler, Western Region
anthony.ridd@crump.com
Salt Lake City, UT - Mountain Time

Nick Garrick 801.245.7102
Wholesaler, Midwest Region
nicholas.garrick@crump.com
Salt Lake City, UT - Mountain Time

Chris Rothwell 617.378.6914
Wholesaler, Eastern Region
chris.rothwell@crump.com
Boston, MA - Eastern Time

Michael Johnson 801.322.7454
Internal Wholesaler
michael.johnson@crump.com
Salt Lake City, UT - Mountain Time

LTC QUESTIONS

Julie Udovch 818.518.2114
Wholesaler, LTC julie.udovch@crump.com
Woodland Hills, CA - Pacific Time

LTC MAIN LINE

800.523.2858, option 3, option 3

Michael McLaughlin 801.519.7970
Sales Support Associate michael.mclaughlin@crump.com
Salt Lake City, UT - Mountain Time

DI QUESTIONS

Alex Gardipe 425.201.7739
Internal Wholesaler, DI alex.gardipe@crump.com
Seattle, WA - Pacific Time

DI MAIN LINE

800.523.2858, option 3, option 4

Michael McLaughlin 801.519.7970
Sales Support Associate michael.mclaughlin@crump.com
Salt Lake City, UT - Mountain Time

ANNUITY QUESTIONS

Joseph Taylor 801.322.7493
Wholesaler, Annuities joseph.taylor@crump.com
Salt Lake City, UT - Mountain Time

Lee Pennington 801.519.7968
Wholesaler, Annuities lee.pennington@crump.com
Salt Lake City, UT - Mountain Time

ANNUITY MAIN LINE

800.523.2858, option 3, option 5

NEW BUSINESS MAIN LINE

800.523.2858

NEW BUSINESS QUESTIONS

Armand Loza 801.533.7825
Supervisor armand.loza@crump.com
Salt Lake City, UT - Mountain Time

ADVANCED SALES TEAM

Brandi Graver, CLU® 717.736.7936
Director, Advanced Sales brandi.graver@crump.com
Harrisburg, PA - Eastern Time

Ryan Mattern 717.736.7930
Director, Advanced Sales ryan.mattern@crump.com
Harrisburg, PA - Eastern Time