

# Welcome to Crump Life Insurance Services!

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

**World Financial Group (WFG) welcomes you to a 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 Crump/WFG 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/WFG is your full service program that will provide support for your cases including case design, contracting, case processing, underwriting and much more!

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



**Contact Directory**



**Sales & Sales Support**



**The Crump Product Solution Centers & Available Carriers**



**Case Submission & Application Processing**



**Underwriting & Impaired Risk Support**



**InsureNOW**



**Web Site Tools & Resources**



FOR INSURANCE PROFESSIONAL USE ONLY. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. For use with non-registered products only. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477 and CA license #0697253. Products and programs offered through Crump are not approved for use in all states. 0719 NACC19-6255-A-07 0820  
© 2019 Crump Life Insurance Services, Inc.





## YOUR WORLD FINANCIAL GROUP/CRUMP TEAM CONTACT DIRECTORY

**Toll-free line: 888-232-4872, Option 3**

<b>PRESS 1</b>	ALL PRE-SALE SUPPORT ON LIFE PRODUCTS
<b>PRESS 2</b>	STATUS AND INFORMATION FOR PENDING LIFE INSURANCE CASES
<b>PRESS 3</b>	APPOINTMENT AND CONTRACTING TEAM
<b>PRESS 4</b>	FIXED ANNUITY SOLUTION CENTER
<b>PRESS 5</b>	LONG TERM CARE SOLUTION CENTER
<b>PRESS 6</b>	DISABILITY SOLUTION CENTER

### YOUR CRUMP SALES TEAM

Brian Metzger <i>Sales Director</i>	717.736.8044
Seth Baughman <i>External Wholesaler - NE/SE</i>	717.736.8047
Jason Bazzone <i>Wholesaler - MW/SC</i>	717.736.8046
Brian Suchanick <i>Internal Wholesaler</i>	717.736.8051

### LIFE INSURANCE PRE-SALE SUPPORT

[TFNlifeillustrations@crump.com](mailto:TFNlifeillustrations@crump.com)  
(product information & illustrations)

### LIFE INSURANCE CASE MANAGEMENT

Maggie Daron, <i>Manager</i>	717.736.8050	<b>OPTION 2</b>
Beth Hitz, <i>Supervisor</i>	717.736.8058	

### UNDERWRITING

Dan Crognale	717.736.7952
Donna Nicholls	732.369.5730
Sara Yalim	860.321.3110

### CARRIER CONTRACTING

<a href="mailto:crump.contracting@crump.com">crump.contracting@crump.com</a>	<b>OPTION 3</b>
Fax	717.703.4702

### LTC SOLUTION CENTER

Edward Stone <i>External LTC Wholesaler</i>	317.903.9792	<b>OPTION 5</b>
Susan Weiland <i>Internal LTC Wholesaler</i>	410.559.2494	

### COMMISSIONS

Commissions for selected products can be found on the WFG Product Guide, found on [mywfg.com](http://mywfg.com). For additional commission information, please contact World Financial Group agent services at **770.246.9889**. Crump will pay all commissions directly to World Financial Group.

**! Note: If an application is mailed directly to the carrier, commissions may be delayed.**

### FIXED ANNUITY SOLUTION CENTER

<a href="mailto:annuity@crump.com">annuity@crump.com</a>	<b>OPTION 4</b>
Fax	800.735.3309

### Annuity Sales Teams

Brent Hughes, <i>Supervisor</i>	801.519.7984
Chris Khatchadrian <i>(Central/Greater CA, LA Cty.)</i>	610.416.3165
Sanel Kibric	385.722.3961
Eric Mueller <i>(Midwest/South Central)</i>	608.824.3175
Brendan Quinn	860.321.3027
David H. Parker <i>(Southern CA/AZ/NV/HI)</i>	208.631.2110
Andy Deus	801.322.7452
Janica Petty <i>(Northern CA, Reno NV)</i>	801.322.7466
Cavin Nguyen	801.322.7532
Julie Stewart <i>(Southeast)</i>	706.765.4390
Leah Lewis	717.736.8063
Tom Thayer <i>(Northwest/AK)</i>	515.321.6778
Charise Hubert	801.322.7443
Rick Wilson <i>(Northeast/PR)</i>	617.378.6909
Lew Davis	860.321.3048

### DISABILITY SOLUTION CENTER

<a href="mailto:DIsupportcenter@crump.com">DIsupportcenter@crump.com</a>	<b>OPTION 6</b>
Fax	888.584.9073
Pre-Sales & Illustration	Option 3, then 6, then 1
DI Case Management	Option 3, then 6, then 2
Rick Christy	980.209.8589
<i>External Disability Income Wholesaler</i>	
Trevor Alger	425.201.7730
<i>Internal Disability Income Wholesaler</i>	

**Email: [firstname.lastname@crump.com](mailto:firstname.lastname@crump.com)**



FOR INSURANCE PROFESSIONAL USE ONLY. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. For use with non-registered products only. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477 and CA license #0697253. Products and programs offered through Crump are not approved for use in all states. 0719 NACC19-6255-A-07 0820  
© 2019 Crump Life Insurance Services, Inc.





## SALES AND SALES SUPPORT (INCLUDING INITIAL SET UP)

**Your Crump/WFG Wholesalers and Pre-Sale Life Support Team:** Your dedicated wholesaler is your “roadmap” to the Crump/WFG program and is available to set you up in our systems, design and illustrate cases, and discuss opportunities within your practice to help you increase your life insurance sales.

**Fixed Annuity Specific Support:** The Crump Annuity Solution Center provides a dedicated team of sales support associates that are able to handle a full range of case design and product discussion. Includes access to the following:

- Competitive portfolio of annuity products.
- Pre-sale marketing support — product brochures, marketing materials, application kits, contracting forms, etc.
- Illustrations for SPIA, Fixed Index, and Deferred annuities.
- Point people to answer questions and solve problems.



## INSURANCE SOLUTIONS: CRUMP SUPPORTED CARRIERS

Our current list of carriers approved by WFG includes:

### LIFE

American General\*  
 Brighthouse Life Insurance Co.  
 Gerber Life (GI)  
 Global Atlantic  
 John Hancock USA  
 Legal & General America (Banner and William Penn)\*  
 Lincoln Life & Annuity of NY  
 Lincoln National Life\*  
 Minnesota Life  
 North American Company for Life & Health  
 Principal Life  
 Protective Life Insurance Company\*  
 Protective Life & Annuity (NY)  
 Prudential Financial\*  
 Securian  
 Symetra

### LTC

Lincoln National Life  
 Lincoln Life & Annuity of NY  
 Mutual of Omaha  
 National Guardian Life  
 OneAmerica/State Life  
 Securian  
 Transamerica

### FIXED ANNUITIES

Allianz Life Insurance Company of North America\*\*  
 American National Insurance Company  
 American National Life Insurance Company of NY  
 Athene  
 Delaware Life  
 Forethought  
 Lincoln Financial Group  
 Nationwide  
 North American Company for Life & Health  
 Transamerica  
 United States Life Ins. Co. in the City of NY

### DISABILITY INCOME

Assurity  
 Illinois Mutual  
 Lloyds of London  
 Mutual of Omaha  
 Principal  
 The Standard

Additional carriers may be available from the Crump portfolio. Contact WFG for more information.

\* Also available through InsureNOW

\*\* Access restricted to producers with qualifications that document one of the following: active securities registered representative, meet insurance income amount, meet fixed annuity production levels, or have a selected industry professional designation. Contact us for details.



**Toll-free line: 888-232-4872, Option 3**



FOR INSURANCE PROFESSIONAL USE ONLY. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. For use with non-registered products only. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477 and CA license #0697253. Products and programs offered through Crump are not approved for use in all states. 0719 NACC19-6255-A-07 0820  
 © 2019 Crump Life Insurance Services, Inc.





## SUBMITTING CASES/APPLICATION PROCESSING

All Life, LTC, and DI applications, associated forms, documents and premium should be sent to the WFG/Crump team for processing – **NOT DIRECTLY TO THE CARRIERS.**

**FOR  
FASTEST  
SERVICE**



Found on the homepage of the WFG/TAN Crump website

OR

**Submit Documents  
upload tool**

Found under Tools > **InsureNOW** on the WFG/TAN Crump website

**Fixed Annuity Applications submitted through our online submission system enjoy:**

- faster turn around time
- fewer errors on submitted apps
- ease of use for all levels of online system users



**DO NOT SEND APPLICATIONS DIRECTLY TO THE CARRIERS**

**Other options are as follows:**

Original **Life** applications can be mailed to:

**Crump WFG/TAN New Business Team  
Crump Life Insurance Services  
4135 North Front Street  
Harrisburg, PA 17110**

Original **LTC and DI** applications can be mailed to:

**Crump WFG/TAN New Business Team  
Crump Life Insurance Services  
280 South 400 West, Suite 100  
Salt Lake City, UT 8401**

Original **Fixed Index Annuity** applications can be emailed to [annuitynb@crump.com](mailto:annuitynb@crump.com) or mailed to:

**Crump WFG/TAN Annuity Solution Center  
Crump Life Insurance Services  
280 South 400 West, Suite 100  
Salt Lake City, UT 8401**

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, and for Fixed Annuities and LTC verify that product training and state CE courses are complete in states that require CE.
- Make sure the application and all accompanying forms have been signed.
- Include illustrations (not applicable for annuities).
- Order exam requirements through a carrier approved medical examiner.





## APPLICATION PROCESSING

Upon receipt, all applications are forwarded to the carrier and assigned to a case manager for processing and tracking, who will begin the preliminary underwriting process (the same day). For all cases, a confirmation letter confirming receipt along with open requirements will be emailed to you.

You will be kept informed of the progress through Pending Status e-mails, and you can check your case status through the case status section of the Crump/WFG web site.

## FORMS AND DOCUMENTS

You can find the forms you need through the comprehensive Forms tool on your Crump/WFG web site or by calling Crump. As forms change frequently, do not print and store hard copy forms. If an outdated form is submitted the carrier may return it and require an updated version.

## INSURANCE CARRIERS AND APPOINTMENTS

Many insurance companies have adopted a "Just in Time" appointment approach whereby they require the submission of a new business application just prior to appointing an agent, and some require an appointment be in place prior to solicitation of an application. This information can be found in Tools > Pre-Appointments on the Crump/WFG web site.

**Mail the completed appointment paperwork, along with a copy of your state insurance license, to WFG for processing, who will forward to Crump.**

## COMMISSIONS

Commissions for selected products can be found on the WFG Product Guide, found on [mywfg.com](http://mywfg.com). For additional commission information, please contact World Financial Group agent services at **770.246.9889**. Crump will pay all commissions directly to World Financial Group.

**! Note: If an application is mailed directly to the carrier, commissions may be delayed.**



## UNDERWRITING AND IMPAIRED RISK SUPPORT

Crump's expertise in the impaired risk underwriting marketplace means better offers on life insurance cases. Your wholesaler and the Underwriting team are 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 .
- 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.



## InsureNOW ELECTRONIC SOLUTIONS FOR PROCESSING INSURANCE



powered by Crump  
**InsureNOW**

Electronic solutions for processing insurance.

InsureNOW is an electronic platform which features several tools to streamline insurance business processing and includes multiple solutions.



**InsureNOW**  
eApp for Annuities

Electronic application for annuities.

InsureNOW eApp for Annuities, powered by Firelight, is a multi-carrier e-App platform with one-stop single sign on access. Applications submitted through eApp take 4-5 days less (on average) to issue than paper applications.

## AppNOW

Electronic applications with full-service options.

### Order Tele-App

Let us complete the app for you — the Service Provider interviews the client, schedules the medical exam, obtains the signed application forms, and orders the initial APS. Benefits include:

FULL -  
SERVICE

- Expanded risk calculator for more precise quoting
- Fewer appointments to schedule
- More time to focus on larger, higher-paying premium cases
- Reduce paper and produce 100% in Good Order application submissions
- Transact on the go with mobile device compatibility
- Cases typically process 15 days faster\*
- View real-time status, 24/7
- Earn the same comp as a paper application, only faster



## ContractNOW

A new electronic multi-carrier solution to streamline your appointment requests.\*

- Paper-free submissions eliminate the hassle of completing extensive paperwork for every carrier
- Connectivity with the National Insurance Producer Registry (NIPR) pre-fills much of your information
- Cases with new carriers may be processed in a fraction of the traditional time

Get started with InsureNOW today by selecting the InsureNOW button on the home page of the Crump/WFG website.

\* Based on average case timeframe; specific results may vary.

† Check with your Crump Sales Manager for availability.

AppNOW Full-Service (formerly Life Solutions) is an online insurance application fulfillment process. By performing this service, neither Crump nor its service provider(s) act in the capacity of the writing agent. It is the responsibility of the writing agent to perform suitability review and ensure that the plan and the amount of insurance being recommended for the proposed insured is suitable in view of the owner's insurance needs and financial objectives.

Use of ContractNOW is subject to Sircon Corporation, d/b/a Vertafore Producer Lifecycle Management ("Vertafore PLM") terms and conditions. Crump makes no representations or warranties concerning the performance of the ContractNOW system, nor that the system or any associated services will be uninterrupted, without omissions, or error free.



FOR INSURANCE PROFESSIONAL USE ONLY. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. For use with non-registered products only. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477 and CA license #0697253. Products and programs offered through Crump are not approved for use in all states. 0719 NACC19-6255-A-07 0820  
© 2019 Crump Life Insurance Services, Inc.





## THE WFG/CRUMP WEBSITE WFG-ONLINE – SELLING & BUILDING CHANNEL/PRODUCT PROVIDERS

The Crump/WFG web site is one of the most comprehensive sites in the industry and puts valuable tools and resources at your fingertips! Access the Crump/WFG web site using the link on the [Tools > Sales & Service > Crump page on wfg-online.com](#).

### 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 carrier appointments and contracting.

### InsureNOW eApp for Annuities

Powered by Firelight, InsureNOW eApp for Annuities is a multi-carrier e-App platform with one-stop single sign on access.

### Illustrations & Comparisons

- Term 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
- Fixed Annuities
- Long Term Care
- Disability
- Advanced Sales

