UNITED LIFE RAYMOND JAMES
OPERATIONAL GUIDE

IMPORTANT: Applications must be received no later than 3 p.m. CDT the business day PRIOR to an interest rate change effective date to be eligible for the Rate Lock described below.

WealthChoice FIA Rate Lock for First Policy Year (Initial Index Term)

- United Life will follow the standard operating procedures for Raymond James.

Rate for Subsequent Policy Years/Index Terms

The *Initial Guaranteed Minimum Indexed Interest Participation Percentage* rate set at issue for the Barclays Global Quality Index applies for the entire surrender charge period and is based on the new business rates in effect on the issue date. The first-year rate may be higher if the new money rate decreases before the contract is issued.

GENERAL SERVICE CONTACT INFORMATION

Sales Desk General Support and Product Questions:
Email: salesdesk@unitedlife.com
or call 833-465-0819

Requests for Illustrations:
Email: illustrations@unitedlife.com

New Business Application Status, NIGO, etc. Questions:
Email: RJannuity@unitedlife.com
or call 833-465-0819

Commission, Licensing, Product Training Questions:
Email: agencysupport@unitedlife.com

Mailing Address for Overnight Delivery with Money:
United Life Annuity Administration Office
5801 SW 6TH Ave MZ 595, Topeka, KS 66636

General Mailing Address:
United Life Annuity Administration Office
PO BOX 758596, Topeka, KS 66675-8596

Email Documents to: ULIC-AAWF@zinnia.com

Fax Documents to: 785-368-1383

Wiring Instructions for United Life Annuity:
UMB Bank: Routing # 101000695
Account # 9872437381

OPERATIONAL FAQs

GENERAL ANNUITY QUESTIONS

Who do I contact regarding product questions and illustrations?

A. Call the Sales Desk at **833-465-0819** or Email **illustrations@unitedlife.com**

Who do I contact regarding general pending application and service questions?

A. **RJannuity@unitedlife.com**

Who receives New Business NIGO notifications?

A. All NIGO email notifications for new business are sent to:

- **annuitystatus@raymondjames.com**
- **NIDannuity@mailpcn.com**
- **RJannuity@unitedlife.com**

Where do I send wet signed 1035/Transfer forms?

A. Upload document using DTCC, email or fax, referencing policy number in the subject line.

Send to Top eka Annuity Admin office.
Fax 785-368-1383 or email ULIC-AAWF@Zinnia.com

What is the contract driver for interest rate lock and effective/issue dates?

A. The 45-day rate lock begins the date the e-application is signed and received at United Life. The policy effective date is the date the application is IGO and we have the funds. **Note: Initial rates are effective on that date and are guaranteed for the first (one-year) term of the indexes. The renewal term rates are predicated on the rates in effect on the actual policy effective/issue date.*

When will the 1035/transfer forms be mailed to the sending company?

A. When all paperwork is in good order and there are no outstanding requirements, transfer paper will be faxed or mailed to the transfer company within three to five business days with a first follow up at three days.

What types of funds are acceptable and unacceptable?

A. DTCC money settlement or Fed Wire only. Be sure to include the application number on your payment. Starter checks, money orders and third-party personal checks are ***not*** accepted by United Life.

How are agencies notified of form changes, rate changes, etc.?

A. Advance rate change interest rate bulletins are emailed at least two days prior to a rate change. Monthly notices are sent even if rates do not change.

Are Delivery Receipts required with ALL policies?

A. Yes, however, we assume the policy was delivered within 20 business days from the date the policy was issued.

APPLICATIONS IGO | NIGO

How will Raymond James be Notified of outstanding requirements?

A. An email will be sent to **annuitystatus@raymondjames.com** and **NIDannuity@mailpcn.com**. Raymond James should email resolutions for NIGOs to **ULIC-AAWF@zinnia.com**

Regarding policy mailing, what is the turn-around time from date of issue?

A. Policies are mailed to the owner's address unless the contract is custodial owned, and it will then be mailed to the annuitant's address. The time is typically three to five business days using UPS ground service, with a tracking number on record.

POLICY NOT TAKEN/WITHDRAWN

ULIC Requires a Letter of Instruction. Funds will be returned to where the funds came from.

Please provide the Owner's Name; Policy Number for direct deposit's – we will require the Bank information or Wire Instructions.
Mailing Address funds are to **Email to ULIC**: ULIC-AAWF@Zinnia.com and RJescalations@unitedlife.com

RJTCNH CUSTODIAL OWNED CONTRACTS

Policies are mailed to Annuitant's Address.

ULIC guidelines include RJTCNH Custodial Authorization Grid for all activity requested. All withdrawals sent to the custodian, will include the client's name and Raymond James account number when sending a a check.

Overnight Service: Raymond James & Associates, Inc. 880 Carillon Parkway St. Petersburg, FL 33716

Regular Mail: Raymond James & Associates, Inc. P.O. Box 23509 St. Petersburg, FL 33742

1035/TRANSFERS

With multiple transfers, are contracts issued with the first funds or when all funds are received?

A. Unless instructed otherwise, we await all funds expected prior to issuing the policy. The policy is effective when the last transfer has been received.

How often does the company follow up on transfer requests?

A. Every five business days.

How are 1035/transfer forms sent to the transferring company?

A. 1035/transfer papers will be faxed to those companies who accept that method. Otherwise, the 1035/transfer forms will be mailed first class.

Does United Life accept Policy Service requests via fax? (Withdrawal, requests, beneficiary changes, etc.)

A. Yes. For our Topeka Administration Office:

Annuity Policy Service requests use the following contact information:

Fax 785-368-1383
Email ULIC-AAWF@Zinnia.com or
Call Customer Service 800-982-9216, press * 215

AGENCY SUPPORT

LICENSING/APPOINTMENT & COMMISSIONS

How often are commissions paid?

A. Commissions are processed daily. Raymond James is paid Net when a 1035/transfer is not involved. Commission statement will be available electronically on the United Life Advisor Portal at **www.unitedlife.com**.

Where do agent/advisor appointment requests go?

A. Email agent appointment requests and questions to **agencysupport@unitedlife.com**.

How long does it take for an advisor to be added into United Life's agent system once contracting paperwork is submitted?

A. Once contracting paperwork is received, please allow two to three business days for the advisor to be processed into our system as a pending advisor. Advisors are sent a welcome email with their appointment number once the appointment has been completed and a copy to Raymond James at **RJIG-LicensingTeam@RaymondJames.com**

What is required before business is solicited?

A. All product and state training requirements must be completed, and licenses must be active before business is solicited.

If an advisor's contracting is not in good order (i.e., paperwork, training incomplete, inactive license), how will the advisor be notified?

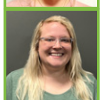
A. United Life will email **Paul.Columbia@RaymondJames.com** and **RJIG-LicensingTeam@RaymondJames.com**

UNITED LIFE'S ESCALATION TEAM FOR RAYMOND JAMES

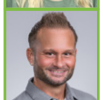
FOR ESCALATIONS: Please email all Pre and Post high priority requests to RJescalations@unitedlife.com
(a member of the escalations team will respond within two to four business hours).

UNITED LIFE ESCALATIONS TEAM

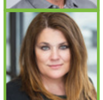
Brittan Wickham [Business Case Manager] bwickham@kuvare.com / 319-298-4434



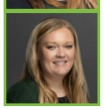
Ashley Schrafel [Business Case Manager] aschrafel@kuvare.com / 319-298-4473



Rob Caraway [Operations Manager] rcaraway@unitedlife.com / 319-298-4444



Kate Kress [Director of Operations] kkress@unitedlife.com / 319-298-4456



Sherri Hrabak [Director of Operations] shrabak@unitedlife.com / 319-298-4447

MANAGEMENT TEAM

Operations Team

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Sherri Hrabak [Director of Operations]
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Sales Desk Team

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Sales Team

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UNITED LIFE
RAYMOND JAMES