

Approximate Servicing Timelines for Apps IGO

New Business - Processing/Service/Workflow Timeline:

ALL PROCESSING TIMELINES ARE BUSINESS DAYS

Processing Activity	AIG	ALLIANZ	ATHENE	FG LIFE	GLOBAL ATLANTIC	MASS MUTUAL	NATIONWIDE	NORTH AMERICAN
Policy Number Assignment	1-2	1	1	Same Day	eApps: 1 day Paper Apps: Up to 8 days	2	1-2	1-2
Licensing Review	2-4	1	1-2	1-2	With App: 5 to 7 days Without App: Up to 30 days	Only appointing reps with NB here	10	1-2
Suitability Review	2-4	2	1-3 *Heightend Review add 1	1-2	2	5	3	1-2
NB Review	2-5	1	1-3	1-2	eApp: Up to 8 days Paper Apps: Up to 14 days	13	1-2	1-2
NIGO Review	2-4	2	1-3	1-2	eApp: up to 15 days Paper Apps: Up to 21 days	5	1-2	1-2
Cash w/App IGO - Issued	1-2	1	1-2	1-2	eApp: up to 8 days Paper Apps: Up to 14 days	2	1-2	1-2
Transfer Paperwork	2-4	1	1-3	1-2	eApp: up to 20 days Paper Apps: Up to 25 days	3 business day from when marked IGO	2	1-2
Transfer Followup (once transfer ppwk has been sent out)	5	3	5	5	Suspended	N/A	7-8	7
Transfer IGO/Funds Received - Issued	2	1	1-2	1-2	eApp: up to 8 days Paper Apps: Up to 14 days	5	1-2	1-2

**The Service Times above are directly provided by each carrier partner. These times are estimated and can vary based on workflow volume.*

Table above gives approximate servicing timelines for applications in good order.

