



Important changes for Colorado

New applications to be used effective February 12, 2020.

Based on compliance feedback from the state of Colorado, NGL has made changes to our application to include replacement questions. Depending on how these questions are answered an additional replacement form may be required. Additionally, the anti-money laundering (AML) certification will now be required. Please see below for specifics.

New Business

Updated versions of the Colorado application dated 01/20 are available to order. **Please do not submit the new application until February 13, as we cannot issue the new application before that date.**

The old version of the application will be accepted until February 12, 2020. New business will not be issued on the old application after the deadline.

Applications and Replacement Questions

New applications will have replacement questions and all the replacement questions must be completed in order to issue the policy (see below image for the questions).

APPLICANT REPLACEMENT - Do you have any existing insurance policies or annuity contracts? Will the insurance applied for replace or change any insurance or annuity now or recently in force? If "Yes", complete required replacement form(s).	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO
AGENT REPLACEMENT - Does the applicant have any existing insurance policies or annuity contracts? Will the insurance applied for replace or change any insurance or annuity now or recently in force?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO

If any of these questions are answered "yes", even when they do not intend to replace their existing coverage, they must fill out the Model Replacement form. Not completing the form when it is needed will delay new business from being issued. Replacement forms will be included in the new application kits.

Application kits will no longer include a notice from the Nationwide Consumers of America (NCOA). Policy packets will also cease to have language concerning the NCOA.

iGO

All cases in iGO must be submitted by February 12 before 5 p.m. CST, including print and wet sign applications. After February 12 at 5 p.m. CST, iGO will no longer be available for the state of Colorado due to these changes.

Anti-money laundering

All appointed agents in Colorado are now required to take an AML certification course. NGL's AML course is no charge. Once taken, the certification is valid for three years. Please take this course as soon as possible.

We will also accept AML certificates from Kaplan, LIMRA/LOMA, Quest, StoneRiver, RegEd, Softect/360, WebCE and Pioneer. For questions concerning AML please contact our agent support team at the phone number or email listed below.

Do not contact LIMRA if you have completed the AML training with LIMRA. Please email amlupdates@nglic.com your LIMRA/LOMA:

- course title
- date of completion



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