AT A GLANCE

DMI

THE BEST IN LIFE AND ANNUITIES

NEW MINDSET,

NEW RESULTS.

TABLE OF CONTENTS

OUR MISSION

Putting consumers first by supporting the **growth of our partner agents and advisors** through **customer-friendly products** and **superior service.**

WE'RE GLAD YOU'RE HERE.

I begin this letter with an immense sense of pride about our company and the exceptional team of employees I have the honor of leading. Looking back at the last 30 years, it is remarkable how much we have accomplished - not only in terms of performance, but in our steadfast dedication to our clients and our agents who serve them.

DMI was founded in 1989 to provide financial professionals three dynamic elements for success: **Marketing Services** to help attract and retain customers; **Sales Consulting** to streamline the process from initial call through case design to close; and **Operations Support** to handle the back-office tasks that get policies issued and paid.

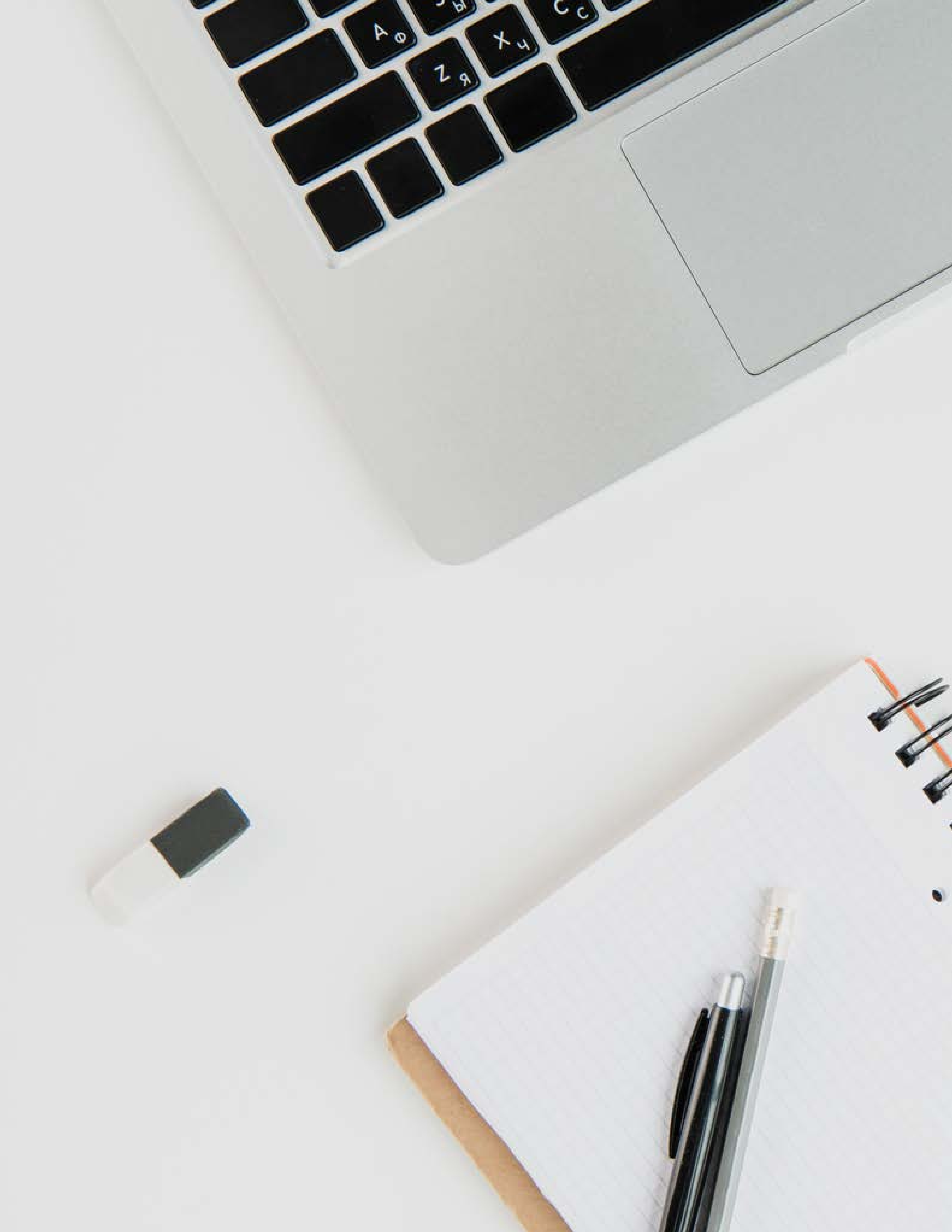
Though we continue to refine our processes and enhance our services, one thing remains constant — our commitment to helping you optimize your practice, and deliver outstanding client service. We're true to our word and consistent with our support.

Ultimately, when you partner with DMI, you can feel confident that you're on the path to bigger success while your clients travel the path to a brighter financial future.

Thank you for working with DMI, we look forward to a thriving partnership with you.

Sincerely,

Brian Donahue
President & CEO



CONTACT US

50 DERBY STREET, SUITE 250
HINGHAM, MA 02043

800.322.6342

781.740.9778

DMI.COM

MYBACKOFFICE.DMI.COM

APPLICATION SUBMISSION &
GENERAL NEW BUSINESS DOCUMENTS

EMAIL: NEWBUSINESS@DMI.COM
FAX: 781.740.9778
SECURE UPLOAD: MYBACKOFFICE.DMI.COM

30

RICH IN EXPERIENCE.

30 YEARS OF EXCELLENCE

1989 — ***DONAHUE BROKERAGE***
Starts as a life IMO

1993 — First Annuity Sold

1995 — First FIA Sold
Keyport Life

1998 — Leads AVIVA in Life & Annuity Sales every month for 9 years

1999 — Starts Marketing Co.
Contracts with AVIVA, AIG, ING, Sun Life, Symetra, Invest, Securities America+

2004 — Designs Consumer Annuity
$1B in Sales

2009 — Changes name to DMI

2012 — Accepted in Annexus

2015 — Launches new Marketing Services

2019 — ***CELEBRATES***
30 Years in Business

MyBackOffice

GET TO KNOW YOUR ADVISOR PORTAL

MyBackOffice was designed with you - and your clients - in mind. It is packed with everything you need to track your business, right at fingertips and provide a better experience for your clients **- *anytime, anywhere.***

Start enjoying the benefits of my backoffice *today!*

MORE VISIBILITY INTO YOUR BUSINESS
See Pending Life & Annuity cases in real time, 24/7

GET PAID FASTER
By using E-Apps

SAVE TIME
By having the tools and resources to track your business, all in one place

CONVENIENCE
Access tools from other carriers with ease, through single sign-on

SIMPLE
Easy to navigate content

FEATURES

- Single Sign-On
- Pending Case Access
- Electronic Applications
- Turnkey Webinar Solutions
- Marketing Resources
- Access to Carrier Updates all in one place
- Quote Engines
- Carrier Product Training
- Secure Document Upload
- Secure 24/7 Self-Service from Desktop & Mobile Devices
- Library of Recorded Webinars & Trainings

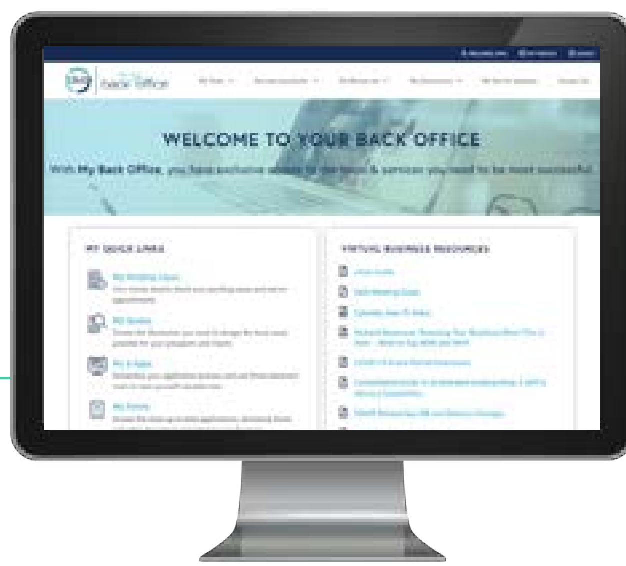
MyBackOffice

STEP-BY-STEP "HOW TO REGISTER"

STEP 1:
Visit *mybackoffice.dmi.com*

STEP 2:
In the lower right-hand corner, select *"click here to register."*

STEP 3:
Complete the user registration form, and click *"Register."*



STEP 4:
You will receive an email stating that your ***request has been received*** and will be approved within 24-48 hours.

*If you do not see this email in your inbox, please be sure to check your spam folder.

A MORE **SIMPLIFIED PROCESS SO YOU CAN FOCUS ON WHAT** YOU DO BEST: **SELL!**

OUR PARTNERS

EXCLUSIVE, PROPRIETARY LIFE & ANNUITY PRODUCTS

AIG

ATHENE

Nationwide®

securian FINANCIAL™

TRANSAMERICA®

NORTH AMERICAN®
A Sammons Financial Company

POWERED BY

annexus®

ANNUITY
carriers

AIG / American General / Corebridge
AIG - MSG Product
AIG Annexus
Allianz
American Equity
American Life
American National (ANICO)
Aspida
Athene - Annexus
Athene - National
Atlantic Coast Life
Delaware Life
Equitrust
Farmers Life
Fidelity & Guaranty Life (F&G)
Global Atlantic / Forethought
Great American / MassMutual Ascend
Guaranty Income life (GILICO)
Guggenheim (GLAC) / Clear Spring
Ibexis
Integrity
Liberty Bankers - Capitol Life
LSW - National Life
Lincoln
Manhattan Life - Western United
MassMutual Ascend
Nassau
National Western
Nationwide - Annexus
Nationwide MYGA/SPIA
North American
Oceanview
OneAmerica
Oxford Life
Pacific Guardian Life
Protective
Reliance Standard
Sagicor
Securian
Sentinel Security Life
SILAC / Equitable
Standard
Symetra
Transamerica
Upstream

LIFE
carriers

Accordia (Global Atlantic)
AIG
Allianz
American-Amicable Life
American National (ANICO)
Ameritas
Assurity
Banner
Bestow
Brighthouse
Equitable (AXA)
Fidelity & Guaranty Life (F&G)
Foresters
John Hancock
Lincoln
LSW - National Life
MassMutual
Mutual of Omaha
Mutual Trust Life (MTL)
National Western
Nationwide
New York Life
North American
OneAmerica
Pac Life
Principal
Protective
Prudential
Sagicor
Securian / Minnesota Life
Symetra
Transamerica
United of Omaha
US Life (AIG NY)
William Penn (Banner NY)
Zurich

CONSUMER CENTRIC PRODUCTS

DESIGNED BY TRUSTED BRANDS

ANNUITY
products

Fixed Indexed Annuity
Fixed Annuity
MYGA
(Multi Year Rate Guarantee Annuity)
SPIA
(Single Premium Immediate Annuity)
Medicaid Annuity

LIFE
products

Term Life
Universal Life
Fixed Indexed Universal Life
Whole LIfe
Asset Based LTC
Single Premium Life
Guaranteed Issue LIfe
SImplified Issue Life
LIving Benefit Riders Life
(LTC & Chronic Illness)
Final Expense LIfe
Premium Finance LIfe

TAILORED FOCUS & TIME-TESTED VALUES

NEW BUSINESS SUBMISSION GUIDELINES & APPLICATION PROCESS

Please send application submissions or general new business documents to:

- **Email:** newbusiness@dmi.com
- **Fax:** 781.740.9778
- **Secure Upload:** mybackoffice.dmi.com

If the carrier requires the entire or part of the application package submitted with originals (wet signatures), please send to: **DMI Marketing | 50 Derby Street, Suite 250 | Hingham, MA 02043**

If you have any submissions related questions, please contact your case manager. If you don't know your assigned case manager, please call **800.322.6342** and ask for an Annuity Case Manager.

SERVICE LEVEL AGREEMENTS

Within 24 hours after receipt, your application will be reviewed and either:

- Deemed to be *"In good order"* and sent to the carrier **OR**

- Deemed *"Not in good order"* and additional requirements will be communicated to you or your staff.

An initial follow-up will occur three business days after the application is sent to the carrier to ensure it has been received and nothing else is outstanding at this time. Some carriers take longer to set up cases; in those instances, the initial follow-up will occur later than three business days after receiving the application.

- This allows for the standard 24-72-hour timeframe it takes the carrier to image and set up the case in their system.

Subsequent follow-ups will continue at a minimum of once a week to ensure the review is in process and no additional requirements have been posted.

- If a notification is received from the carrier with a status update or requirements, that information will be relayed the same day.

If applicable, transfer and 1035 exchange follow-ups will occur once we have confirmation that the paperwork has been sent out. Our follow-ups will supplement the regular follow-ups from the carrier.

- **NOTE:** Some transferring companies/outgoing 1035 carriers will not speak to us as a 3rd party for privacy reasons. In those situations, we rely solely on the carrier updates and will communicate those as they are received. If you are comfortable asking your client to call and expedite this process, that is always welcomed, but it is not required.

NOTE: If at any point in the process a carrier failed to receive documentation, we will resend and follow up to ensure it has been received.

COMMUNICATION

The entire way through the process, you should be receiving *at least one status update* from you dedicated case manager weekly, until the policy or contract is issued.

ASK ABOUT SMARTVIEW FOR ADVISORS
If you would like 24/7 access to your pending case information, please contact your case manager.

You can now register to access our advisor portal, *MyBackOffice*. You can find the link to *MyBackOffice* in the top right corner on the homepage of the DMI website, as well as at **mybackoffice.dmi.com.** Use access code **HZ7TDEX6** in the “Access Code” field on the registration form to gain immediate access.

LIFE
NEW BUSINESS

NEW BUSINESS SUBMISSION GUIDELINES & APPLICATION PROCESS

Please send application submissions or general new business documents to:

- **Email:** newbusiness@dmi.com
- **Fax:** 781.740.9778
- **Secure Upload:** mybackoffice.dmi.com

If the carrier requires the entire or part of the application package submitted with originals (wet signatures), please send to: **DMI Marketing | 50 Derby Street, Suite 250 | Hingham, MA 02043**

If you have any submissions related questions, please contact your case manager. If you don't know your assigned case manager, please call **800.322.6342** and ask for an Annuity Case Manager.

SERVICE LEVEL AGREEMENTS

Within 24 hours after receipt, your application will be reviewed and either:

- Deemed to be *"In good order"* and sent to the carrier **OR**

- Deemed *"Not in good order"* and additional requirements will be communicated to you or your staff.

- If requested, DMI will order paramed exam or APS (Attending Physician Statement). If an exam is not scheduled within 30 days of application submission, DMI will close the case. Cases can re-open once necessary exams are scheduled and received at the carrier.

APPLICATION UNDERWRITING

An initial follow-up will occur three business days after the application is sent to the carrier to ensure it has been received and nothing else is outstanding at this time.

- This allows for the standard 24-72 hour timeframe it takes the carrier to image and set up the case in their system.

- As some carriers take longer to set up cases, necessary follow-ups will occur later than three business days after receiving the application.

Subsequent follow-ups will continue at a minimum of once a week to ensure the review is in process and no additional requirements have been posted.

- If a notification is received from the carrier with a status update or requirements, that information will be relayed the same day.

- If a paramed exam or APS is ordered by DMI, we will follow up with the vendor weekly until the application is complete and received at the carrier.

  NOTE: DMI uses the 3rd party Parameds for medical records, and APPS paramedical for paramedical exams.

APPLICATION UNDERWRITING (cont.)

- Once all requirements are received at the carrier (depending on the carrier) the average turn-around time is three business days for the approval. You will receive a communication from DMI once the case is approved. Depending on the offer, an illustration may be required.
- If approved as applied, the policy is mailed to DMI, or to you directly (depending on the carrier).

If applicable, 1035 exchange follow-ups will occur once we have confirmation that the paperwork has been sent. Our follow-ups will supplement the regular follow-ups done by the carrier.

> NOTE: Some 1035 carriers will not speak to DMI as a 3rd party for privacy reasons. In those situations, we rely solely on the carrier updates and will relay them to you as we receive them. If you are comfortable asking your client to call and expedite this process, that is always welcomed, but it is not required.

POLICY ISSUES

- Once a policy is received at DMI (average 3-5 business days from the date of request to issue was sent), it will be reviewed, and if in good order we will mail to your office same day received at our office via UPS.

- If deliver requirements are not received at DMI within two (2) weeks of mail date, we will follow-up for an update on delivery of the policy. We will then continue to follow-up weekly until delivered. The case will be closed IF requirements are not received within carrier due date.

- Once policy is delivered, please email or mail delivery requirements to DMI depending if originals are required or if a check is being submitted. We will submit to carrier via UPS the same day if in good order.

- Carriers will typically place a policy inforce within 3-5 days of receiving the delivery requirements. A notification will be sent to you stating the file is now complete.

COMMUNICATION

The entire way through the process, you should be receiving *at least one status update* from you dedicated case manager weekly, until the policy or contract is issued.

ASK ABOUT SMARTVIEW FOR ADVISORS

If you would like 24/7 access to your pending case information, please contact your case manager.

You can now register to access our advisor portal, *MyBackOffice*. You can find the link to *MyBackOffice* in the top right corner on the homepage of the DMI website, as well as at mybackoffice.dmi.com. Use access code HZ7TDEX6 in the “Access Code” field on the registration form to gain immediate access.

FAQS

Q: HOW DO I GET THE APPROPRIATE APPLICATION PAPERWORK TO WRITE A NEW APPLICATION WITH DMI?

A: Reach out to your sales consultant or a sales support specialist and request the paperwork needed for the case you plan to write. You can also obtain paperwork from the carrier websites, or through our advisor portal, *MyBackOffice* at *mybackoffice.dmi.com.*

Once you register for *MyBackOffice* account, can click on *"My Tools -> Forms"* and select the carrier and product you plan to sell. From there, forms can be emailed, downloaded, or printed.

Q: WHAT IF I WANT TO TAKE AN E-APP?

A: E-app platforms differ by carrier, but most are accessible from the carrier websites or *MyBackOffice.*

If you are planning to write an Annexus annuity product, you can use **Annexus Direct** on the **MyAnnexus** site. After logging in, select the tab for the carrier you plan to use, find "Annexus Direct," and complete the e-app. There, find helpful tutorials which will help guide you through any difficulty.

If you do not have a MyAnnexus account, please contact your sales consultant for assistance creating an account. If you are writing life insurance you can use the iGo e-app platform by iPipeline, accessible through *MyBackOffice* at *mybackoffice.dmi.com.* Through this system you can submit applications for a wide variety of carriers and products all in one place.

Q: I HAVE WRITTEN A PAPER APPLICATION, HOW DO I SUBMIT?

A: Applications can be sent via email (in most cases) to newbusiness@dmi.com or by secure Upload on *MyBackOffice.* Other options for submitting paperwork to DMI can be found on our Submission Guidelines document. Once received, your dedicated case manager wil review paperwork and sent to the carrier for processing.

If anything is missing or needs to be corrected on the paperwork, your case manager will advise you within 1 business day. If you are writing business with a carrier that requires original application paperwork or if transfer/1035 exchange paperwork needs to be an original (wet-signed) document, overnight mail it to us.

Q: I SUBMITTED AN APPLICATION, WHO DO I CONTACT AT DMI WHEN I WANT AN UPDATE ON MY PENDING LIFE INSURANCE OR ANNUITY APPLICATION?

A: Please contact your case manager and they will be able to assist. They are regularly in touch with the carriers getting updates on your cases and ensuring that things are being processed promptly. You will be receiving regular updates from your case manager on the progress of your case as it is being processed.

Q: WHO DO I CONTACT AT DMI WHEN I WANT ASSISTANCE CHOOSING A PRODUCT FOR MY CLIENT?

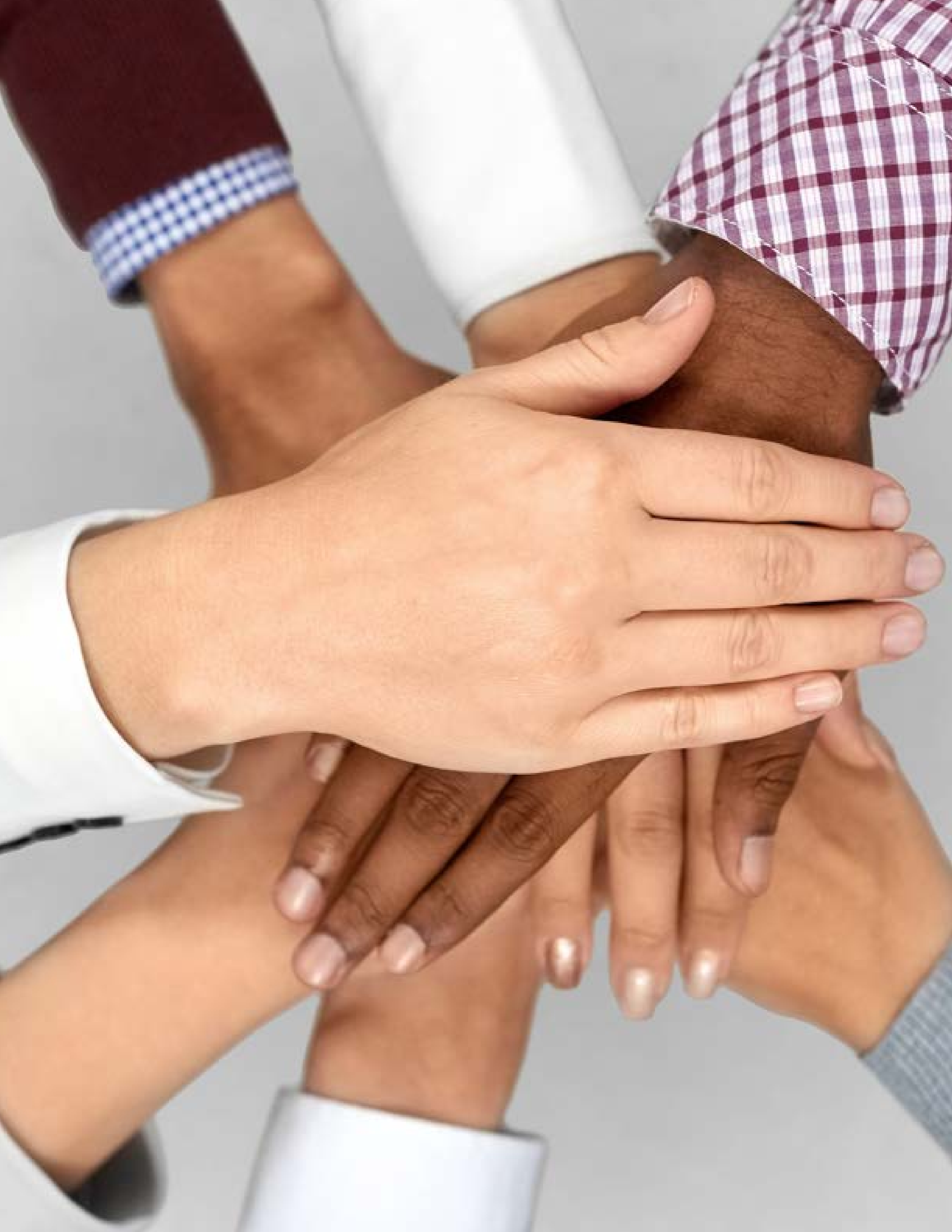
A: Please contact your sales VP, and they can go over options and make recommendations based on your clients' needs.

Q: WHO DO I CONTACT AT DMI WHEN I HAVE QUESTIONS REGARDING ANNUITY SUITABILITY?

A: If you would like to discuss matters related to the suitability of an annuity product, you can contact your sales VP. You are ultimately responsible for determining whether a product is suitable for your client, but we can offer advice based on our experience with carrier requirements.

Q: IF I NEED TO TAKE ANNUITY PRODUCTS TRAINING PRIOR TO TAKING AN APPLICAITON, WHERE DO I DO THAT?

A: These materials can be found by visiting mybackoffice.dmi.com and select *"My Contracting -> Carrier Products Training."*



WE'RE ALL IN IF YOU'RE ALL IN.

DMI

50 DERBY STREET, SUITE 250 HINGHAM, MA 02043 | 800.322.6342 | 781.740.9778 | DMI.COM
12/2022