

Approximate Servicing Timelines for Apps IGO

New Business - Processing/Service/Workflow Timeline:

ALL PROCESSING TIMELINES ARE BUSINESS DAYS

| Processing Activity | ATHENE | F&G LIFE | GLOBAL ATLANTIC | MASS MUTUAL | NATIONWIDE | NORTH AMERICAN |
|--|-----------------------------------|----------|---|--|------------|----------------|
| Policy Number Assignment | 1 | Same Day | 1 | 2 | 1-2 | 1-2 |
| Licensing Review | 1-2 | 1-2 | 2 (with and without pending new business) | Only appointing reps with NB here | 10 | 1-2 |
| Suitability Review | 1-3 *Heightend Review add 1 | 1-2 | 1 | 5 | 3 | 1-2 |
| NB Review | 1-3 | 1-2 | 1 | 13 | 1-2 | 1-2 |
| NIGO Review | 0.7 | 1-2 | 1 | 5 | 1-2 | 1-2 |
| Cash w/App IGO - Issued | 0.4 | 1-2 | 0.6 | 2 | 1-2 | 1-2 |
| Transfer Paperwork | 1.7 | 1-2 | 1.7 | 3 business day from when marked IGO | 2 | 1-2 |
| Transfer Followup (once transfer ppwk has been sent out) | 5 | 5 | 5 Business Days; 10 Business Days Thereafter | N/A | 7-8 | 7 |
| Transfer IGO/Funds Received - Issued | 1-2 | 1-2 | 1 | 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.*