Annuity Submission Processing

**Processing step 1: Application is completed and submitted to Legacy Full Circle**

* North American application may be submitted electronically through your web portal or if sending paper application they need all **original** wet signatures and **original** application.
* National Western application may be faxed or emailed
* LSW application may faxed or emailed
* All other carriers please contact Annuities@legacyFullCircle.com

**Processing step 2: Carrier processing**

* Carrier receives application and begins processing (3-7 business days.)
* Carrier provides policy information via website or emails to agent (3-7 business days)
* Carrier provides pending requirements on policy (10-15 business days)

**Processing step 3: Legacy Full Circle initiated policy processing (15-60 days)**

* Annuities@legacyfullcircle.com begins to case manage and follow up with carrier on pending conditions (Ongoing)
* Agent works with Legacy Annuities Department to fulfill pending conditions

*\*Note: Pending requirements may require additional signatures from client*

* Legacy will provide details regarding processing of release of funds, contact Annuties@legacyfullcircle.com

**Processing step 4: Policy Issue**

* Policy will be issued and mailed within 48 hours of receiving funds\* and all conditions being fulfilled

\*funds may be held up for issuance if licensing, contracting, certification and conditions are not in good order

* Agent will received policy and is required to deliver policy and submit policy delivery receipt to carrier.

For any other questions or concerns regarding the Annuity submission process, please contact our annuities department.

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