

Welcome to Symmetry Financial Group!

Our dedicated Onboarding Team is committed to assisting you in successfully completing your application. Utilizing this guide will ensure that you have included all the right documents and information to set you up for success with carrier contracting.

Please consider the following tips before submitting your application:

Personal Information:

- Ensure that all personal information is entered correctly. Many applications get stalled for simple spelling or numerical entry issues. Specifically, name, date of birth, and social security number.
- Ensure that the "Residential Address" field aligns with the information in the "Address History" section.

Insurance License Information:

- Verify that the name on your insurance license matches both your application and the information registered with the National Insurance Producer Registry (NIPR).
- If changes are necessary, visit nipr.com for the required updates.
- For business-related applications, include Individual License Number, Business License Number, Business EIN, and Articles of Incorporation. Additionally, provide two distinct emails in the personal information section; one email address for the business and one for the individual.

Legal Questions and Responses:

- If the answer is "yes" to any legal questions, you will need to provide a detailed explanation and upload relevant documents associated with the charge or filing.

Carriers have different criteria for approvals depending on the charge; the more information provided helps determine eligibility.

Anti-Money Laundering (AML):

- Ensure your AML course displays your name, date of completion, and states "ANTI-MONEY LAUNDERING."
- LIMRA and WEBCE AML courses remain valid for two years; upload completion documentation.
- LIMRA does not provide a certificate of completion, a screenshot of the completed course that displays your name, date of completion, and states "ANTI-MONEY LAUNDERING." is sufficient.
- Other AML courses should be current within the last year; upload completion certificates clearly displaying your name and completion date.

Errors & Omissions (E&O) Insurance:

- When submitting an E&O certificate, double-check the expiration and that a renewal is not required. Most E&O insurance renews annually.

Fair Credit Reporting Act:

- Ensure your signature is legible and complete.

Electronic Funds Transfer:

- Confirm the account holder's name matches both your application and the banking document.
- Handwritten banking documents are not accepted.
- If you are doing business as an individual, the EFT document should only have your name.
- If you are doing business as a business entity, the EFT document can have both the business and your name.