

**Broker Of Record Changes:**

Before changing the broker on file for a client, please ensure you are correctly appointed with the carrier and contracted with Truluma. This can be confirmed with our Licensing Department, [licensing@truluma.com](mailto:licensing@truluma.com).

Carrier	Notes
<b>Ameritas</b>	<ul style="list-style-type: none"> <li>• Generic template form accepted</li> <li>• Carrier specific form also available. Contact <a href="mailto:policy@truluma.com">policy@truluma.com</a> for details</li> <li>• The submission of the broker of record change triggers a 30-day retention letter that is sent to the servicing agent on file. During this time, the broker can take an application for an FIO option, but cannot service any other existing business for the client. Please prepare for this waiting period before submitting business on the client's behalf.               <ul style="list-style-type: none"> <li>○ This is due to the FIO increase being placed on a separate/new policy. The broker is able to submit the broker of record change and become the servicing agent on the base policy after the increase is placed in force. Please have the case manager confirm with the carrier before proceeding.</li> </ul> </li> <li>• Will <i>not</i> appoint the broker with the state for BoR changes only. They will take broker of record changes as the only contracting request but the broker will have to be appointed with the state when they next service the policy.               <ul style="list-style-type: none"> <li>○ Agents may be contracted with Ameritas just for a broker of record change as long as they either 1) submit full contracting with the agent of record change or 2) are actively appointed. Agents who contract with Ameritas for a BOR change will not have a state appointment. State appointments will be filed when agents submit new business.</li> </ul> </li> <li>• When agents are terminated, they are removed from policies and Truluma automatically becomes the servicing agent.</li> <li>• When re-contracted, brokers must <i>request</i> to be added back to policies they have serviced in the past. If you have questions on this or would like to be added back, please contact licensing or the in force policy coordinator at Truluma.</li> </ul>
<b>Assurity</b>	<ul style="list-style-type: none"> <li>• Ink-signed by client</li> <li>• Carrier specific form required. Contact <a href="mailto:policy@truluma.com">policy@truluma.com</a> for details</li> <li>• Will <i>not</i> appoint for BoR changes only (this cannot be the only contracting request)</li> </ul>

<b><u>IDU</u></b>	<ul style="list-style-type: none"> <li>• E-sign okay</li> <li>• Generic template form is accepted.</li> <li>• Carrier specific form is also available. Contact <a href="mailto:polycyservices@truluma.com">polycyservices@truluma.com</a> for details</li> </ul>
<b><u>Illinois Mutual</u></b>	<ul style="list-style-type: none"> <li>• E-sign okay with certificate included</li> <li>• Carrier specific form required. Contact <a href="mailto:polycyservices@truluma.com">polycyservices@truluma.com</a> for details</li> <li>• Generic template form is accepted as well.</li> <li>• Change triggers a letter sent to the original broker, during which they have 10 days to respond. After 10 days the new servicing producer is considered the primary. <ul style="list-style-type: none"> <li>○ This change does not affect commissions. Changing agents will only allow the new agent to receive information on the existing policy and service for the policy owner.</li> </ul> </li> </ul>
<b><u>MetLife</u></b>	<ul style="list-style-type: none"> <li>• E-sign okay</li> <li>• Carrier specific form is preferred. Contact <a href="mailto:polycyservices@truluma.com">polycyservices@truluma.com</a> for details</li> <li>• Generic template form is also accepted.</li> </ul>
<b><u>Mutual Of Omaha</u></b>	<ul style="list-style-type: none"> <li>• Generic template form is accepted.</li> <li>• E-sign okay</li> <li>• Before changing brokers, the new broker should be licensed in the base policy's written state and contracted with Mutual of Omaha for the specific product type to qualify for the change. <ul style="list-style-type: none"> <li>○ After the change form is reviewed, the producer immediately has access to the client's policy service.</li> </ul> </li> <li>• Will <i>not</i> appoint for BoR changes only (this cannot be the only contracting request)</li> <li>• Once the agent is terminated, they cannot serve any inforce policies. They are able to get re-contracted to service policies but will be terminated if no new business is submitted.</li> <li>• Brokers are able to be contracted with a state but will not be appointed with Mutual of Omaha until business is written.</li> </ul>
<b><u>Petersen International</u></b>	<ul style="list-style-type: none"> <li>• Generic template form is accepted if the effective date of change is specified <ul style="list-style-type: none"> <li>○ Template would need to be signed by insured AND policy owner if different</li> </ul> </li> <li>• E-sign okay</li> </ul>
<b><u>Principal</u></b>	<ul style="list-style-type: none"> <li>• E-sign okay</li> <li>• Generic template form is accepted.</li> <li>• Carrier specific form is also available. Contact <a href="mailto:polycyservices@truluma.com">polycyservices@truluma.com</a> for details</li> </ul>
<b><u>Standard</u></b>	<ul style="list-style-type: none"> <li>• E-sign okay if client consent form to e-sign is completed as well</li> </ul>



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|  | <ul style="list-style-type: none"><li>• Generic template form is accepted.</li><li>• Carrier specific form is also available. Contact <a href="mailto:policyservices@truluma.com">policyservices@truluma.com</a> for details</li></ul> |
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